

## ECONOMIC VALUE OF CHRISTIAN RELIGIOUS EDUCATION IN SOLVING THE CHALLENGES OF UNEMPLOYMENT IN NIGERIA

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### Abstract

*Unemployment remains a major socio-economic challenge in Nigeria, particularly among youth. While economic solutions have largely focused on government interventions and private sector initiatives, the role of Christian Religious Education (CRE) in addressing unemployment has been underexplored. This paper investigates the economic value of CRE in equipping individuals with values, skills, and entrepreneurial capabilities that can reduce unemployment rates in Nigeria. Drawing on scriptural teachings, educational frameworks, and socio-economic theories, the study argues that CRE fosters ethical behaviour, diligence, creativity, and stewardship values critical for self-employment and economic sustainability. It concludes that integrating practical economic and entrepreneurial elements into CRE can significantly reduce unemployment in Nigeria. The work suggest that CRE curriculum at all educational levels should be revisited to include components of entrepreneurship, financial literacy, and vocational skills in line with Proverbs 22:29 and Matthew 25:14-30 among others, alongside traditional theological content.*

**Keywords:** Christian Religious Education, unemployment, economic empowerment, Nigeria, entrepreneurship, moral values

### Introduction

The problem of unemployment continues to be a central socio-economic problem in Nigeria, affecting millions of citizens and impeding national development. Defined as a situation in which people who are willing and able to work cannot find gainful employment, unemployment in Nigeria is widespread, particularly among the youth and graduates of tertiary institutions (National Bureau of Statistics [NBS], 2023). The 2023 report by the NBS estimated the national unemployment rate at over 33%, with youth unemployment rates exceeding 53%, reflecting a worsening economic condition despite numerous government interventions. The consequences of widespread unemployment in Nigeria include increased poverty, youth restiveness, armed robbery, internet fraud, prostitution, drug abuse, and irregular migration, all of which threaten the socio-economic fabric of the nation (Ajakaiye, Toba, & Alaba, 2020; Okafor, 2021). While technical and vocational education has been promoted as a solution to unemployment, less attention has been given to the

potential of value-based education—particularly Christian Religious Education (CRE)—to address this persistent challenge. CRE, traditionally viewed as a tool for moral and spiritual development, encompasses the teaching of Christian doctrines, values, and worldviews aimed at the holistic formation of individuals. However, beyond its spiritual orientation, CRE has inherent capacity to contribute meaningfully to economic development by instilling in learners the values of diligence, integrity, creativity, and service—qualities essential for entrepreneurship and employment (Olayiwola & Adeleye, 2022; Gwaravanda, 2021).

Research increasingly supports the idea that education must go beyond cognitive skills to include moral and ethical development, which are crucial for navigating the complexities of modern labor markets (UNESCO, 2021). Biblical teachings underscore the importance of industriousness (Proverbs 22:29), stewardship (Luke 19:12–26), and ethical enterprise (Proverbs 11:1; Ephesians 4:28). These teachings can serve as motivational tools to encourage youth to pursue self-employment, ethical business practices, and leadership in their communities. Furthermore, CRE has the potential to foster resilience and purpose among learners, reducing dependency on limited formal job opportunities and stimulating community-based economic initiatives (Onyeka & Ibrahim, 2020). There exists a pressing need to explore innovative and holistic approaches to tackle unemployment in Nigeria. This paper investigates the economic value of Christian Religious Education in this context. It aims to examine how CRE can contribute to the reduction of unemployment by promoting entrepreneurship, ethical conduct, leadership, and community development. The paper also seeks to provide recommendations on how CRE curricula can be enriched and integrated with economic empowerment themes to support sustainable development in Nigeria.

## **Theoretical Framework**

The theoretical basis for this paper is anchored on **Human Capital Theory** and Transformational Leadership Theory.

Human Capital Theory, as posited by Becker (1964) and later expanded by Schultz (1971), argues that investments in education and training enhance an individual's productivity and employability. Education is seen as a means of equipping individuals with the knowledge, skills, and attitudes necessary to function effectively in the labor market. From this perspective, Christian Religious Education can be conceptualized as a form of human capital development. While it traditionally emphasizes moral and spiritual growth, CRE also promotes skills such as critical thinking, leadership, resilience, and ethical decision-making—attributes that are valuable in both formal employment and entrepreneurial ventures (Okebukola & Ayeni, 2019). Moreover, the integration of vocational and entrepreneurial content within CRE curricula contributes to the development of economically productive citizens. As Nigeria struggles with high rates of youth unemployment, enhancing the human capital value of religious education becomes an urgent imperative. Therefore, CRE, when reoriented to include economic empowerment themes, serves not only as a moral compass but also as a catalyst for socio-economic development (Olayiwola & Adeleye, 2022).

Transformational Leadership Theory, developed by Burns (1978) and later expanded by Bass (1985), emphasizes the role of visionary, ethical, and inspirational leadership in effecting personal and societal change. This theory is particularly relevant to CRE, which often seeks to instill transformational qualities in learners, such as integrity, altruism, and a sense of purpose. By drawing on biblical role models such as Joseph in Egypt (Genesis 41) and Nehemiah in Jerusalem (Nehemiah

2). CRE promotes leadership that is responsive to community needs and capable of initiating economic change. Transformational leaders not only create employment opportunities for themselves but also influence others to achieve collective goals. When applied to the context of religious education, this theory supports the idea that CRE can nurture leaders who will champion entrepreneurship, ethical business practices, and social responsibility. These qualities are essential for addressing unemployment and fostering sustainable economic growth in Nigeria (Gwaravanda, 2021; Onyeka & Ibrahim, 2020).

Thus, both Human Capital Theory and Transformational Leadership Theory provide a robust conceptual foundation for understanding the economic potential of Christian Religious Education. Together, they suggest that CRE, beyond its spiritual significance, can play a pivotal role in equipping individuals with the values, competencies, and leadership qualities needed to combat unemployment and contribute to national development.

### **The Role of Christian Religious Education in Economic Empowerment**

Christian Religious Education (CRE) is traditionally viewed as a spiritual formation and moral development tool. However, its potential extends beyond the spiritual domain into areas such as economic empowerment. CRE can be repositioned as a critical educational resource for economic transformation in the context of increasing unemployment and poverty across many African nations, including Nigeria. This paradigm shift requires that religious education be recognised for its doctrinal teachings and its capacity to instill values and competencies necessary for economic self-reliance and productivity. A fundamental way CRE contributes to economic empowerment is by inculcating a strong ethical foundation in learners. Economic growth and development require integrity, honesty, and accountability values that are integral to Christian teachings. Scriptures such as Proverbs 22:29 underscore the importance of diligence and excellence in work. A graduate of CRE who internalises these values is more likely to become a reliable employee or a principled entrepreneur, thereby contributing to economic stability and reducing tendencies toward corruption and financial mismanagement (Ajayi, 2015).

Furthermore, Christian teachings encourage entrepreneurship and productivity. Biblical parables like the Parable of the Talents (Matthew 25:14–30) promote wise investment, resourcefulness, and accountability principles at the heart of successful enterprise. When CRE curricula integrate such texts with practical entrepreneurship education, learners are empowered to understand scriptural imperatives and apply them in generating income and creating jobs (Ojo, 2017). This blend of faith and functional education is particularly relevant in societies grappling with youth unemployment. CRE also fosters leadership skills that are transferable to economic contexts. The servant leadership model exemplified by Jesus Christ (Mark 10:45) teaches humility, responsibility, and visionary leadership. These qualities are essential for effective management and enterprise development. Faith-based institutions often produce leaders who are grounded in ethical behaviour and community service traits that attract trust and investment, both of which are vital for business success (Eze, 2018).

In addition, CRE promotes community development through collective economic initiatives. Many churches and Christian organisations engage in microfinance schemes, cooperative societies, and vocational training for their members. Such initiatives, inspired by scriptural calls to mutual support and stewardship (Acts 2:44–45), empower individuals economically while fostering social cohesion.

These faith-based models demonstrate how religious education can translate into tangible economic benefits for communities (Adediran, 2020). The role of CRE in economic empowerment is further seen in its emphasis on purpose and calling. Many Christian teachings encourage believers to discover and fulfil their God-given purposes, often linked to specific skills or vocations. This orientation motivates individuals to pursue economic ventures aligned with their talents, rather than depending solely on formal employment. It fosters a shift from dependency to innovation, essential in today's competitive economy (Becker, 1993).

However, the economic potential of CRE is often underutilised due to curriculum limitations and the marginalisation of religious studies in educational policy. Many CRE programmes focus narrowly on doctrinal content without linking it to real-world issues like poverty and unemployment. There is a need for a more holistic curriculum that integrates vocational training, entrepreneurship, and financial literacy into CRE instruction. Additionally, educators should be equipped with the tools and knowledge to teach CRE as both a moral and economic resource.

### **Addressing Unemployment through CRE-Driven Initiatives**

Unemployment continues to pose a critical socio-economic challenge in Nigeria, particularly among the youth and university graduates. Although commendable, governmental and private sector interventions have yet to achieve comprehensive solutions. In this context, Christian Religious Education (CRE) can serve as a transformative tool for addressing unemployment. When appropriately designed and implemented, CRE-driven initiatives can offer both spiritual and practical solutions that empower individuals economically and reduce reliance on conventional employment opportunities. One of the key strategies employed by CRE in tackling unemployment is integrating skills acquisition and vocational training into its curriculum. Many Christian-based schools, churches, and youth ministries now provide training in trades such as tailoring, hairdressing, ICT, and farming. These initiatives are often guided by biblical principles on the dignity of labour and self-reliance (2 Thessalonians 3:10), equipping individuals with marketable skills to become self-employed or employ others (Adediran, 2020).

Moreover, entrepreneurship education embedded within CRE is instrumental in fostering economic independence. Biblical narratives such as the Parable of the Talents (Matthew 25:14-30) are used to promote creativity, investment, and accountability. Some religious education programmes now incorporate lessons in business planning, financial management, and digital literacy. Linking scriptural teachings with practical entrepreneurship empowers learners to generate innovative business ideas that align with Christian ethics and societal needs (Ojo, 2017).

CRE also supports the development of cooperative societies and faith-based enterprises. Many churches have established cooperative financial institutions that provide low-interest loans and start-up capital for small businesses. These initiatives are grounded in the biblical model of mutual support and resource sharing as found in Acts 4:32-35. Faith-based economic systems create jobs and promote sustainable community development, particularly in rural and underserved areas (Eze, 2018).

Mentorship and networking opportunities are another important aspect of CRE-driven initiatives. Churches often function as hubs for connecting aspiring entrepreneurs with successful business mentors within the congregation. These mentoring relationships offer guidance, encouragement, and

access to resources that might otherwise be unavailable. By fostering trust and collaboration among Christian entrepreneurs, CRE promotes a culture of economic empowerment rooted in shared values (Ajayi, 2015).

CRE fosters ethical business practices, which are increasingly demanded in modern economies. As taught in Christian doctrine, ethical conduct, fairness, and accountability form the foundation for sustainable entrepreneurship and long-term success. These values attract customers and investors and contribute to national economic growth by reducing fraud, corruption, and business failure (Becker, 1993).

Anchored in Human Capital Theory (Becker, 1964; Schultz, 1971), this paper emphasizes that education, whether religious or secular, must translate into economic productivity for it to be of societal value. CRE-driven initiatives can serve as a medium for human capital development when they incorporate entrepreneurial thinking, vocational skills, and practical applications of biblical economic principles. For instance, biblical teachings on stewardship (Luke 16:10–12), diligence (Proverbs 22:29), and accountability (Romans 14:12) can be contextualized within modules on financial management, small-scale enterprise development, and ethical business practices. Such an integrative approach would not only provide spiritual formation but also contribute to reducing unemployment by preparing students for self-employment and ethical participation in the labor market.

Additionally, from the lens of Transformational Leadership Theory (Burns, 1978; Bass, 1985), CRE has the capacity to produce visionary and value-driven individuals who can catalyze social and economic change within their communities. Transformational leaders inspired by faith-based education are more likely to initiate community empowerment projects, mobilize resources, and mentor others into entrepreneurial ventures. However, to achieve such outcomes, CRE initiatives must be supported through curriculum reforms that embed leadership training, project-based learning, and collaboration with stakeholders in the public and private sectors. Therefore, there is an urgent need for strategic alignment between religious institutions, educational policymakers, and development agencies. Policy support should prioritize the integration of CRE with national employment and skill acquisition frameworks, while partnerships with non-governmental organizations and business enterprises can help provide funding, mentorship, and internship opportunities. Such multisectoral collaboration would enhance the economic value of CRE and reposition it as a viable platform for youth empowerment and employment generation in Nigeria.

### **Challenges and Limitations**

It is pertinent to note that, a major limitation lies in the rigidity and narrow focus of the current CRE curriculum in many Nigerian schools. Most programmes emphasise doctrinal instruction and theological content, often neglecting practical economic themes such as entrepreneurship, vocational training, and financial literacy. As a result, students graduate with strong moral values but little or no capacity to navigate the complexities of the labour market or initiate economically viable ventures (Ajayi, 2015). Another significant challenge is the lack of trained personnel and resources. Many CRE teachers lack the necessary skills and exposure to integrate economic empowerment themes into their teaching. Without adequate entrepreneurship or vocational education training, instructors are ill-equipped to translate scriptural lessons into real-world economic applications. Furthermore, most faith-based institutions operate with limited funding, which constrains their ability to offer

students hands-on training, tools, or startup support. This limits the effectiveness and scalability of CRE-driven initiatives (Adediran, 2020).

Also, there is insufficient policy recognition and institutional support for CRE in national education frameworks. Religious education is often marginalised in favour of science, technology, and vocational subjects, leading to its underutilisation in addressing socio-economic issues. Government policies rarely integrate CRE into broader youth employment or economic empowerment strategies, and public perception tends to undervalue the subject's practical relevance. Without systemic backing and strategic partnerships between educational stakeholders and faith-based organisations, the full economic potential of CRE remains untapped (Eze, 2018).

## Conclusion

Christian Religious Education (CRE) possesses immense untapped potential to contribute meaningfully to economic empowerment and the reduction of unemployment in Nigeria. Beyond its spiritual and moral instruction, CRE can serve as a practical tool for instilling entrepreneurial values, vocational skills, and a strong work ethic rooted in Christian principles. When deliberately integrated with economic empowerment strategies, CRE equips individuals, particularly youth with the capacity to pursue self-reliant livelihoods, initiate small businesses, and contribute positively to their communities and the national economy. However, realising this potential depends on deliberate reforms in curriculum design, teacher training, institutional support, and strategic partnerships with government and private sectors. By repositioning CRE as both a spiritual and socio-economic resource, stakeholders can bridge the gap between religious education and real-world challenges. Addressing the limitations and implementing the recommended strategies will revitalise CRE and make it a relevant force in tackling youth unemployment and fostering inclusive development across Nigeria.

## Suggestions

1. **Curriculum Reform:** Revise the CRE curriculum at all educational levels to include components of entrepreneurship, financial literacy, and vocational skills alongside traditional theological content.
2. **Teacher Training and Capacity Building:** Provide regular training and professional development opportunities for CRE teachers to equip them with knowledge in business education, skills acquisition, and mentorship methods.
3. **Integration with Government Programmes:** Align CRE-driven initiatives with national youth empowerment and job creation programmes to enhance visibility, funding opportunities, and policy support.
4. **Establishment of Faith-Based Skill Centres:** Encourage churches and Christian institutions to establish community-based vocational and entrepreneurial centres that offer hands-on training and business incubation.
5. **Promotion of Ethical Entrepreneurship:** Emphasise ethical business practices rooted in Christian values to build a generation of trustworthy and socially responsible entrepreneurs.
6. **Mentorship and Networking Platforms:** Facilitate mentorship schemes and networking forums within churches to connect young aspiring entrepreneurs with experienced Christian business leaders.

7. **Funding and Microfinance Access:** Advocate for the creation of church-supported microfinance schemes or cooperative societies that provide start-up capital and low-interest loans for young entrepreneurs trained through CRE programmes.
8. **Monitoring and Evaluation:** Create mechanisms for tracking the effectiveness of CRE-based employment programmes through regular feedback, graduate tracer studies, and impact assessments.

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