

# The Spell of Money and the Socio-Economic Development of Nigeria: An Assessment from Asouzu's Ibuanyidanda Perspective

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## Abstract

The importance of money in the life of man and the society cannot be overemphasized. It makes the life of man simple and more meaningful. This great importance and value of money has made many to elevate it from a means to an end to an end in itself. Most Nigerians now see it as the *summum bonum* of life and others see it as sacred and have tended to worship it. Those who have it in abundance are adored and worshiped. They are given chieftaincy titles, awards and places of honour both in the society, the churches and other religious houses. Money which was made by man to serve man has turned to be the master of man, for the way and manner in which human beings make, use and treat money has placed man below money and under its control - people now kill, maim, loot treasuries, go into war and involve in all kinds of calumny for the sake of money. The paper sees the placement of money as the *summum bonum* instead of values like integrity, honesty, hard work etc as the bane of Nigeria and by extension Africa's development. It aims at discolouring this mind-set Africans operate with through what Asouzu calls the 'noetic propaedeutic pedagogy,' so as to allow economic growth to crop in. Money needs to take its rightful place which is a means to the attainment of the numerous needs of man and not as an end. When this becomes the case that is the moment Africa will begin to compete in terms of development with other countries of the world. The paper sees development of all strata of the society as directly or indirectly connected to money. Thus, when money is made to take its rightful place, that is when economic, educational, scientific, technological, cultural and other forms of development will begin to be witnessed in Nigeria in particular and Africa in general.

**Keywords:** Money, Ibuanyidanda, Socio-Economic Development, Nigeria, Noetic Pedagogy.

## 1. INTRODUCTION

Nigeria is a country that is variously gifted. The raw materials are in abundance. There is enough land for farming, mineral resources, surplus supply of labour and a good climate. These gifts should naturally make Nigeria one of the richest nations in the world, but it is paradoxically one of the poorest in the world. A lot of people have pointed fingers at various things as the causes of the slow development of Nigeria. Many have pointed at colonialism, some point at imperialism and neo-colonialism, others point at ignorance, while others point at bad leadership and

others see the complex composition of ethnic groups in Nigeria as a destabilizing force of the country. In the same vein, a lot of remedies have been proposed to cure Nigeria of its dilapidating ailments. Some think a dissolution of the country is the best solution, others think that running a decentralized system of government would be the best, some advocates for a revolution that would exterminate the country's elites like the case of Ghana, others think relieving Nigerian of European influence would be the cure.

While this work is not in any way against these views, it sees the named causes as 'stem' causes and the

proposed solutions as secondary solutions. To totally destroy a tree is to cut it off from the roots. To totally extricate Nigeria from its woes, we need to excavate and get to the root cause of its problems. Ontology of a society guides the lives and actions of its people; for what one considers as being (existence) is what he would pursue. Nigeria equates money with existence. One who has it has a social existence/status (he is recognized and adored), and one who does not have it does not have a social existence/status (he is treated as irrelevant). Since everybody wants existence, Nigerians pursue money in total neglect of other values. It is the neglect of other values that have plunged Nigeria into the abyss it is found now. Almost all social and public institutions are crumbling, because what was supposed to be done to keep the institutions running has been sacrificed for money. Public officers loot money in total disregard for what the money was meant to be spent on.

This paper believes that unless the worship of money is eradicated in Nigeria, no institution would work well. Unless values like integrity, honesty, hard work etc are made to replace money as the constituent of the summum bonum, Nigeria would remain a crawling nation, a sleeping giant and a world nightmare. It is when money is dropped as the summum bonum, that the money meant for education, security, agriculture, infrastructures etc would cease to be siphoned by public officers and contractors. It is when money ceases to define a person as a person that creative and innovative minds that would aid in advancement in science and technology would crop up in Nigeria. Like Aristotle before him, Asouzu (2007) believes this does not come by chance but unlike Aristotle who prescribed forced training, Asouzu (2007) prescribed the noetic propaedeutic pedagogy as a way of converting the mind from seeking negative values. This work in line with Asouzu's ideas, believes that a noetic propaedeutic pedagogy (which is a self-conscious effort to overcome the negative mind-set and values that tend to make us act wrongly) is needed by Nigerians in order to aid them to think and act aright.

## 2. MEANING, HISTORY AND NATURE OF MONEY

Money is a symbol or item which serves as a medium of exchange that is both legally and socially accepted for payment for commodities or services, as well as for repayment of loans. According to Wolman, money is an object "tearable, flammable, even wearable. It's also an object of obsession, inquiry,

aspiration, remorse, delight, disdain, curiosity, and just about every other sentiment imaginable" (2012, p. vii). It takes different forms which include: commodity money like cattle, sheep, yam etc; credit money, hard money, fiat money, soft money, money orders, lottery tickets, gift cards, Disney Dollars, gold, silver, diamond, cowries, cash which include coins and paper cash etc.

Money performs many functions in daily life. This makes Wolman to assert with reference to the importance of money thus: "taking away cash will be like taking away our guns" (2012, p. ix). The importance of money include the following:

1. It serves as a medium of exchange: since it is generally accepted, money acts as a medium of exchange of goods and services. On the payment of money, goods that were hitherto not one's own can become his and services he was not entitled to could be claimed. Money therefore, facilitates the exchange transactions.
2. It serves as a measure of value: with money it is possible to determine the rate of exchange between several goods and services purchased by people. A commodity with a higher value goes for a higher price. Exchange value of commodity and services can be expressed in terms of money. For e.g. we can say that 10 yards of Cotton Cloth cost 5000 naira and 10 yards of linen cost 3000 naira.
3. It serves as a store of value: since the value of money is more or less stable, it is used as a store of value. Being also non-perishable, the value of other assets can be stored in the form of money. Due to these properties of money, goods can be sold and its value can be held in money form and converted into other assets as and when necessary. For instance, the value of tomato can be stored in the form of money and converted to tomato when the need arise through purchase of tomato.
4. It is used as a means of standard or deferred payment: Money is also used as a means of which all future or deferred payments are stated. Future transactions can be carried on in terms of money. For instance, the loans, which are taken at present, can be paid back in money in the future. Thus, the value of the future payments is regulated by money.
5. It acts as a means of transfer of value: Value of any asset can be transferred from one person, institution or place to another place, person or institution by transferring money. This transfer can take place irrespective of places, time and circumstances.

For most part of human history, money was not in existence. The tribal kings and chiefs instruct

their minions or subjects on what each person or group is to do, what they would eat and what they will have as a share of the proceeds from collective work or war loot. If the people needed more spears or hoes, they just had to make more spears and hoes or they just did battle with some villages, hoping to get the spoils. These societies depended on iron fisted rulers, slavery, and the hassle of having to gather one's firewood, hunt for food, build shelter, and defend against marauding invaders who were after their limited collection of goods (Wolman 2012). The difficulty of having to gather all the needs of man by oneself brought about the need for trade. Money therefore, could be said to have come as a result of this need to trade which some scientists believe is part of the evolutionary makeup of humans.

Trading started in the form of barter, whereby a person who has yam and needs pepper could exchange his yams for pepper. This involves double coincidence of want. That is, person 'A' must need what person 'B' has and person 'B' will also need what person 'A' has. The difficulty of finding a person who needs what you have and is ready to exchange it brought about the need for something of value which the person will willingly accept and which a third person will willingly accept some time after this.

An early type of money were cattle, which were used as money from between 9000 to 6000 BCE onwards (Davies & Glyn 2012). Both the animal and the manure they produced were seen as valuable and thereby used as a means of payment. Other animals are recorded to have been used as payment for goods and services in most part of the world, especially the Roman Empire where fines were paid in oxen and sheep (Johnson et al., 1961). Other forms of commodity money that have been used in history include: coconuts, butter, salt, whale teeth, logs, cacao seeds, tobacco, dried fish, livestock, feathers, shell etc (Weatherford 1998). This gave way for metal money on account of their lack of durability. Metals became favoured because of its durability, portability and divisibility (Rubin 1979). The most favoured of these metals were gold and silver. From metals, money continued its evolution to paper money, credit and debit cards, promissory notes and others which are used today.

Money can and have taken various forms in history – both movable and immovable. Money does not need to move to be money as long as the people involve sees it as such. Value can be transferred without the object doing any movement. Thus, a large

piece of rock or a mango tree seen as money does not need to be moved for its value to be transferred to another person. Its value is transferred immediately the two people involved are in agreement. Money in all its forms has actually made the life of man easier and more comfortable. It is an "individual thing whose essential significance is to reach beyond individualities" (Simmel & Bottomore 2004, p. 129). It connects people, societies and nations. It makes specialization of labour to be possible. Imagine one having to grow and prepare his own yam, cassava, rice, maize, cattle, etc and also having to hunt his own animals, build his own house, sew all his clothes, write all his books, act all his films, perform his own surgeries, fight all his wars, manufacture his own computers, cars and airplanes. This would have been impossible without money that aids one to get other things he cannot make for himself. This is why Adam Smith acclaims "man continually standing in the need of the assistance of others must fall upon some means to procure their help" (quoted in Wolman 2012, p. 11). This means to procure the help of others is money. With money, whatever we earn by pursuing our individual tasks could be used to procure the other things we need in life.

### 3. NIGERIA AND MONEY

No society can successfully function without money. Money is therefore a universal need. However, in most societies money has been elevated from the means to a successful functioning of a society and individuals to an end in itself. Nigeria is one such society. According to Ahmed Sule, the dream of Nigerians is "to make as much money as possible, by any means possible, within the shortest time possible with as little effort as possible" (Sule 2015). Emmanuel Obiechina (1983) corroborates Sule's view by stating frantically that in Nigeria "mammon rules with unrestrained power. His flag floats from every public building; his breath blows through every public institution and fires every private passion". Ekwuru (1999), adds "this quest for wealth and luxury has become the matching order for most Nigerians. And like cancer, this quest has infected all aspects of our social lives. From public service, the police, the judiciary, the school system to the mass media, the traders on the streets and even the family which forms the nucleus of the larger society, the effect of this inordinate lust for vanity is seen to reverberate. In fact, it has come to a point today in Nigeria that, it is not the work one does but the money one gets for it which is

important" (n.p). Peter Bisong also comments "wealth is the measure of success in the country. One who has not acquired this wealth, no matter how honest and hardworking he may be, is not recognized. Those who have wealth no matter the means they used to acquire this wealth are given honours and chieftaincy titles – they occupy the positions of leadership both in the church and the society" (2018, p. 58).

The comments above by Nigerians show how much Nigerians love and quest after money. We do not mean to assert here that the desire to be rich and prosperous is a vice. We also believe and understand that the wealthier and more prosperous the people in a society become, the better the whole society becomes. However, when the desire and pursuit of money becomes a do or die affair and a society or people are ready to do anything in pursuit of this money – then something is wrong. In short there is a limit beyond which the pursuit of money becomes appalling. In Nigeria, most of us have crossed this acceptable limit. The love of money is deeply rooted in the mental fabric of many Nigerians. This is why most Nigerians crave for money like it would soon disappear or run out of circulation. We heard with awe of the about four billion dollars that was stacked in different bank accounts in Europe by Abacha (Pallister 2000). What possibly will he be doing with all these monies? Abacha is not alone in this, In a study carried out by GFI, it was revealed that Nigeria lost \$165 billion, nearly 19 percent of the total \$854 billion outflows from Africa, to the developed market-economy countries through money laundering. GFI also placed Nigeria at seventh out of the 20 largest exporters of illicit funds worldwide and first in Africa, with a total figure of \$129 billion from 2001 to 2010 (Arisibisala, 2015).

The love of money by Nigerians has also seen to notable lootings like the '195 billion naira Maina pension scam' which made it impossible to pay many pensioners in Nigeria; the kerosene subsidy scam where the people were made to buy kerosene at 130 or 150 naira instead of at the subsidised price of N50 per litre at filling stations; 123 billion Naira Fraud by the Head of Civil Service, Mr. Stephen Oronsaye; the Stella Oduah car purchase scandal where a whooping 255 million naira was spent on a bullet proof car and more recently a 15 million dollars in private jet arms scandal among others (Ajomole 2015). The crazy pursuit of money not minding the means has tended to make beasts of Nigerians – the father can kill a son for the sake of money, the son can kill the mother for it, brothers can kill brothers to grab it, and friends are

ready to tear themselves apart just for the sake of money. A typical case is the one reported by Vanguard where "One Mrs. Gladys Emafuru, female, of Okunu village Jesse, reported that at 15:10 hours, while sleeping with her eight-day- old baby girl, the child's step father (names withheld) 24 years old, walked into the apartment and killed the baby with a cutlass, opened the stomach and collected the intestines and other vital parts.....the suspect after collecting the vital parts of the baby, concealed them in a black cellophane bag" (Ogwuda 2012). Some Nigerians have maimed, robbed, and rendered many helpless just to get money. Some even go as far as robbing the dead, like was witnessed when Dana Air Flight 992 from Abuja to Lagos crashed in Iju-Ishaga, Lagos, recently. Rather than rescuing those who might be trapped in the wreckage, particularly the residents on ground, many Nigerians looted and stole from them (Tell Magazine).

The religious leaders are not exempt from this mad quest. It is common news that most of them go for charms, ritual killings and such other devilish means in order to get more members to increase their chances of getting rich. They steal from their ignorant congregation in the name of God. Through oratorical preaching their members are made to sow seeds, pay tithes, first fruit offerings, thanksgiving offerings and other numerous offerings; and in all these they are made to believe that it is God that they are giving. The prayers are offered to people according to the amount of money given in the church. The higher one gives the better and stronger the prayer offered for him – this for sure is meant to encourage others to give more too. The Nigerian quest for wealth is essentially a quest grounded in wickedness, foolishness and selfishness. In the course of this race after money, most Nigerians have lost their conscience, souls and values. Some Nigerians have and are willing to sacrifice even themselves for money. They are those who sacrifice their manhood or any other part of themselves for money. Some accept to die at a certain age just to be rich at the limited period he will be alive. Others have sacrificed the wombs of their wives, the future of their children for this object of lust – money. They are many who are willing to sacrifice the future for the present; quality of living for quantity of living, love for hatred, honesty for dishonesty; and others for self. This has continued in spite of the fact that she is one of the most religious countries in the world.

As a consequence of the chase after money, Nigeria has lost its basic values of communalism; it has become a narcissistic society. For Nigerians, the world

now revolves around the 'I' instead of 'we' as it used to be in traditional Africa. Everything is now about 'I', 'myself' and mine and we have become less concerned about the unfortunate other who fails to belong to the 'familial enclave'. The lure of money has made Nigerians to move towards self-centredness, self-assertiveness, self-conceitedness and self-importance. This love of money has also turned Nigeria into a country where one is judged according to the amount of money he has and not on other virtues like intelligence, hard work, integrity, and honesty etc. Those who have lots of money occupy the best of positions, attract more attention, received the highest awards and honours, get many titles both in the society and in the churches and have the best of other things. He is a model that every youth aspires to be like and will want to do anything to attain that.

#### 4. MONEY AND SOCIO-ECONOMIC DEVELOPMENT

Critically looking at the myriad of problems facing Nigeria, it would be discovered that one theme is at the root of all of them - the love of money. Paul wrote in a letter to Timothy: "the love of money is the root of all kinds of evil". This statement becomes more striking than it was in the time of Timothy if we examine (as we are going to do shortly), the evil plaguing this country and how it is related to the love of money. It is the love of money that will make a person steal, kill his wife for ritual purposes, not to have compassion on the poor; it is the love of money that will make a person to loot funds meant for road construction and maintenance, education, agriculture, electricity, hospitals etc to his pocket.

The educational sector of Nigeria today produces graduates that are unemployable. This is not surprising, considering the fact that many teachers are unwilling to do their jobs because of pecuniary reasons. They are ready to sell grades; most times they forced students to buy grades. The common slogan in most Nigerians higher school is "read to know, sort to pass". This means one must pay money, if he/she wants to pass an examination. In such a scenario, only few students will be motivated to study hard after all it is not this that makes one pass an examination. Instead of studying they go about looking for money to pay their lecturers. Some of them even indulge in menial jobs so as to get these monies and some female go into prostitution to meet up. Thus, the useful time that was supposed to be for study will be spent in search of money to pay these unscrupulous lecturers. We will

not expect much intellectually from such students, thanks to the unbridled love of money of the lecturers. Also for love of money, most leaders embezzle monies meant to revamp libraries, laboratories, classrooms, workshops etc in schools into their pockets leaving the schools ill-equipped to properly prepare the students to compete with other graduates in the world. It is love of money that makes a lecturer want to teach in many schools at once thereby giving little to each school. Most teachers see teaching as their secondary responsibility which can only be undertaken if other extra jobs have been completed. It is love of money that will make school administrators to sell certificates to people. There is no doubt therefore that the root of the Nigerian educational problem is love of money. It is love of money that prevents execution of awarded contracts and when executed, done poorly. It is not news that in Nigeria, a contractor spends just little of the money for the contract on the project and pockets the others. This is the reason we have bad roads everywhere; it is the reason the power sector is not making any meaningful improvement; it is the reason we have poor water supply; it is the reason sport is not developed in the country; it is also the reason why our health sector is ineffective, making many to go outside the country in search of better medical services.

The impact of the blind love of money by Nigerians is also visible in the agricultural sector. With so much fertile land at its disposal, Nigeria is not able to feed itself. The fertilizers meant for farmers are constantly swindled. Government and private aids meant for farmers end up in the hands of the non-farmers who are well connected. The funds meant for agricultural development never gets to be used for this purpose. The spell of money blinds the mind making it unconscious of the harmful effect of their actions. There is almost no ailing segment of the Nigerian society that its cause is not traceable to the excessive obsession with wealth and material acquisition. This implies that the poor growth and development of Nigeria is traceable to this unbridled lust for money by Nigerians. Due to this lust for money, Nigeria has become a shapeless, shallow, directionless, individualistic and sadistic society. This spell cast by money has made many blind, heartless, clueless and mindless. It has driven away our basic and cherished values; disrupted peaceful co-existence which is evident in the constant ethnic clashes which is threatening national unity leading to speculations that Nigeria will not last long as a united nation. Nigeria

could actually degenerate, if this unruly quest for money is not put in check.

##### 5. THE NEED FOR A NOETIC PROPAEDEUTIC PEDAGOGY

In order to make Nigeria a better society, it is imperative that we reappraise the definition of what constitutes the Nigerian summum bonum. There is a need to move from self-centredness to others-centredness; from me to us and from money-centredness to progress-centredness (Osuala & Nyok 2001). In order to move away from the insane love of money, we may need to undergo what Asouzu describes as 'the noetic propaedeutic pedagogy' which is the conscious training of the mind to overcome all inhibitions in order to see reality in a complementary way. Noetic propaedeutic is a self-imposed act of conscious experience of realities as missing links (Asouzu 2013). It "subsists in the efforts we make to affirm the mutual complementary relationship of all existent beings. It subsists also in the consciousness of the boomerang effect of our actions - the realization that when we undertake actions that harm or hurt others, we are indirectly hurting ourselves" (Bisong & Sunday 2014, p. 38). Through noetic propaedeutic pedagogy "our power of circumspection is rekindled and revitalized, thus igniting the flame for more positive action towards all missing links of reality" (Asouzu 2013, p. 74). All humans according to Asouzu share a complementary horizon, such that when this complementary order is breached, the boomerang effect will be felt (Asouzu 2013; Mendie 2018). This means that a wrong action done to Mr. A will recoil back to the perpetrator because of the complementary relationship existing in all beings. Actions like stealing, maiming, killing and destroying the other negate the complementary relationship that exist in reality and are therefore indirectly a destruction of the self. Since others are meant to serve the serve, stealing from them or destroying them render them incapable of serving you well, which reduces your capacity for a meaningful existence. If others are empowered, the quality of service they will provide for you will improve, but if they are robbed and thereby incapacitated, the quality of service they will render will be low. This implies that not considering others in our daily activities is indirectly doing a disservice to the self. Thus looting the treasury that is meant for everybody tantamount to robbing the self, for everybody is an external part of the self. To rob the

treasury is to render other parts of the self, non-functional which means robbing the self of a better life.

The message that could be gleaned from Asouzu's idea of complementarity is that, in our daily quest for money, we must consider what impact our actions are having on others (Bisong & Ekanem 2014). We need to strive to hold to the biblical admonition to be our brothers keepers, because what affects them affects us albeit indirectly. What affects our brothers in the North indirectly affects others in the South also. If the Boko Haram destroys them all we will be deprived of the services they used to offer us – at least we will be short of tomatoes, onions, beef and other products and services that come from the North. We will be deprived of the intellectual, cultural and aesthetic contributions that come from that segment of the country. This is why Mrs Obama statement that "if any child goes hungry, that matters to me, even if she's not my child" (Obama 2011) remains right. Martin Luther King Jr was also right when he acclaimed: "All I'm saying is simply this, that all life is interrelated, that somehow we're caught in an inescapable network of mutuality tied in a single garment of destiny. Whatever affects one directly affects all indirectly. For some strange reason, I can never be what I ought to be until you are what you ought to be. You can never be what you ought to be until I am what I ought to be. This is the interrelated structure of reality" (Edwards & King 2015). Mbiti was also right when he asserts: "I am because we are, and since we are, therefore, I am" (1970, p. 141). Jesus was right when he said, "I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me." These great personalities saw the interconnectivity inherent in all human beings and strove to maintain this link. It is the desire of this researchers to raise all to the consciousness of our interconnectivity and the need to maintain this interconnectivity for the benefit of not only the other but also to the self. This connectivity is superior to money and cannot be sacrificed for money without a boomerang effect. It is the belief of these researchers that when this consciousness is fully ingrained in all individuals, that is when money will begin to take its rightful place in the society. It will no longer be the highest quest but will remain subservient to a complementary existence. When this becomes the case that is the moment all will know that to maintain the complementary existence is better than breeching it for billions of dollars.

For this to be fully achievable the Federal Government would need to provide adequate social

safety net for its citizens. One main reason for the wanton craze for wealth in our society is due to the apprehension of what one could face if he or she slips further down the economic ladder. The fear of an uncertain future makes many to want to store up as much wealth as possible for the raining day. If the government is able to provide a comfortable life for everyone and make steps toward ensuring that the future will be catered for, this fear will dissipate. The various loopholes through which funds are stolen need to be closed so as enough funds will be available to turn the fortune of the country around for good. One can imagine what the government would have done for the economy with the estimated \$130 billion financial illicit outflows that occurred between year 2000 and 2008, as reported by Global Financial Integrity

The task is not on the government alone; our religious leaders too have a great role to play in the quest to transform the country from a money-centric society to a complementary minded one. Prosperity messages that have characterized preaching of today should be redirected to messages that will elicit moral virtues in Nigerians. The religious houses have become too money-centred and by that transferring this consciousness and yearning for money to the congregation. Everyone wants to give and be blessed as the preachers promised. Blessings should not only be reserved for those who give but those who do what is right.

## 6. CONCLUSION

This work concludes that money is at the root of the socio-economic underdevelopment of Nigeria and Africa in general confirming what the Bible says "the love of money is the root of all evil". The love of money is like a cankerworm that gnaws at the life of the different sectors of the economy rendering it sterile and unproductive.

To root out and dilute this cankerous effect of money all hands must be on deck. The individual must make concerted effort to rise above this money-centredness to a broader view of life in its complementary sense. When this rise has been actualized that is the moment all stakeholders will know that serving the other is the best way to live, as this will keep the others in a better shape to serve them too. The government too has a part to play in ensuring a comfortable life for the populace. It is distrusts of the government that makes people to want to accumulate so much money so as they can provide for themselves the services that government have failed to provide. If

the government begin to provide these services properly, the lust for money will begin to reduce. The religious leaders are also advised to play down the importance of money in their sermons at the altars, so as to shift the attention of their members to holier things and as a result make the country a better place. It is the belief of the researchers that when the above take root in the country, that is the moment money will cease to be a god to the people of Nigeria and Africa at large and other virtues will begin to take this place – virtues like honesty, integrity, hard work, wisdom, knowledge, collaboration, care, love, etc will begin to blossom in the country which will affect the economy positively.

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