

Foreword

The National Teachers' Institute, Kaduna, was established in 1976 to provide in-service education for teachers through the open and distance learning system (DLS). As stipulated in Decree No. 7 (now Act No. 7) of the then Federal Military Government of Nigeria (1978), the Institute is **“charged with the duty of providing courses of instruction leading to the development, upgrading, and certification of teachers as specified in the relevant syllabus, using Distance Education techniques”**.

After several years of running the Nigeria Certificate in Education (NCE) programmes, the Institute deems it appropriate to upgrade the academic and professional qualifications of teachers to the degree level, in order to greatly raise the quality of teaching and learning in schools. Consequently, the Institute has embarked on offering degree programmes, in affiliation with the National Open University of Nigeria (NOUN), initially in the following areas:

- (i) B.A. Ed. (English)
- (ii) B.A. Ed. (Social Studies)
- (iii) B.A. Ed. (Primary)
- (iv) B.Sc. Ed. (Mathematics)
- (v) B.Sc. Ed. (Integrated Science)
- (vi) B.Sc. Ed. (Physical & Health Education)

In order to ensure the highest quality degree, existing course materials initially developed by NOUN in four (4) programmes of English, Mathematics, Integrated Science, and Primary Education were critically and expertly reviewed, updated, and upgraded by a team of seasoned academics from various universities across the country and the NTI. For programmes not available in NOUN, fresh course materials were expertly designed, developed, and produced by a core of experts in the areas of Social Studies and Physical and Health Education (PHE) ab initio. Furthermore, in order to ensure quality delivery of the degree programmes, course facilitators with the highest academic qualifications (Ph.D, M.Ed.) in the degree course programmes have been screened and employed to deliver the programmes to mature students along open and distance education lines, using best practice methods and techniques (learner-centred, participatory, and interactive approaches). The innovative techniques involve various media, which include ICT, audio-video, CD ROMs, and the net.

In order to further enhance quality, various facilities, such as science and PHE labs/workshops, library, etc are provided at the study centres.

For you to gain maximum benefits from the course materials, you are expected to study them very carefully/critically as well as acquaint yourself with their accompanying Study Guides. Furthermore, you are expected to work through the assignments in every unit/module in order to ensure full mastery of the contents and concepts presented in the

course materials. This will help you in assessing your learning achievement as you progress towards your degree. I wish you the best.

A handwritten signature in black ink, appearing to read 'A. Ladan Sharehu'.

Dr. Aminu Ladan Sharehu, OON, NPON, FNIM, FICEN
National Teachers' Institute,
Kaduna.

COURSE TEAM

Course Developer/Writer:

Tinam Grace Dowyaro
College of Education
Gidan Waya
Kaduna State

Course Editors:

Professor Ken Mezieobi
Ignatius Ajuru University of Education
Port Harcourt

Professor I.A. Olaofe
Department of Arts and Social Science
Education
Ahmadu Bello University

Workshop Coordinators:

Professor Thomas K. Adeyanju
National Teachers' Institute
Kaduna

Professor Joy Eyisi
Nnamdi Azikiwe University
Awka
Anambra State

National Teachers' Institute, Kaduna
PMB 2191
Kaduna
e-mail: ntikad@yahoo.com
URL: www.nti-nigeria.org

In affiliation with

National Open University of Nigeria
Headquarters
14/16 Ahmadu Bello Way
Victoria Island
Lagos
e-mail: centralinfo@nou.edu.ng
URL: www.nou.edu.ng

Published by:
National Teachers' Institute, Kaduna
2015

ISBN:

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**SSE 115: SOCIO-ECONOMIC ENVIRONMENT IN
NIGERIA**

UNIT 1 MAN AND HIS SOCIAL ENVIRONMENT**CONTENTS**

- 1.0 Introduction
- 2.0 Objectives
 - 2.1 How to Study This Unit
 - 2.2 Word Study
- 3.0 Main Content
 - 3.1 Meaning of Social Environment
 - 3.2 The Nigerian Society Comprises of Three Basic Components
- 4.0 Summary and Conclusion
- 5.0 Tutor-Marked Assignment
- 6.0 References

1.0 INTRODUCTION

The most important concept of Social Studies is that it is the discipline that deals with man and his environment. The unique characteristics that differentiate him from other animals is that he spends most of his life resolving problems so as to make the environment around him a better place to live in. Man's environment can be referred to as his surrounding in totality. It could be viewed from the physical, social, political, religious and economic perspectives. In this unit our concentration will be on man and his social environment, paying special attention to the meaning of social environment and the impact of man on the social environment.

2.0 OBJECTIVES

By the end of this unit, you should be able to:

- a) define social environment;
- b) highlight the components of man's social environment; and
- c) discuss the impact of man on his social environment.

2.1 HOW TO STUDY THIS UNIT

- 1) Read carefully through the unit
- 2) Jot down important points
- 3) Do all the activities in the unit.
- 4) Do all the TUTOR-MARKED ASSIGNMENT at the end of the unit

2.2 WORD STUDY

Social - connected with society and the way it is organized

- Environment - surrounding
- Matrix - an environment or material from which something else develops
- Socialization - the process by which a child learns how to behave in an acceptable way.

3.0 MAIN CONTENT

3.1 MEANING OF SOCIAL ENVIRONMENT

Our social environment refers to the people, as well as rules and regulations which they have made to guide the way they live. Man by nature is a social being who enjoys and depends on the company of others; established patterns of behavior regarding customs, moral values, religion; the way they organize their daily lives like the kind of food they eat, mode of dressing, language, occupation, and culture. These are social patterns which are passed on from one generation to the other. The totality of the system in which man interacts with his fellow man in a matrix of behaviour guide is known as human or social environment.

The social environment is that environment that is created by man through group living and human interaction. A social group is made up of a collection or number of persons who share common interest as well as observe certain codes of behavior. Members are united by some specific forms of social relationships and delegations. This means that one major function of social groups is to improve the quality of life of its members. Within a good social environment, man lives in peace and harmony.

SELF ASSESSMENT I

What do you understand by social environment?

3.2 THE NIGERIAN SOCIETY COMPRISES OF THREE BASIC COMPONENTS

(i) The family (ii) The community (iii) Culture

The Family

The family is the primary unit of social organization not only in Nigeria but in almost all societies of the world. Two types of family system which are common in Nigeria

- a) Nuclear family which comprises the husband, wife or wives and their children.
- b) The extended family which comprises not only the members of the nuclear family but also in addition the relations of the wife and the husband.

The extended family is more common in Nigeria than the nuclear family system which is characteristic of the European culture. Some of the reasons for the existence of the extended family system in Nigeria are as follows:

- I. The need to provide economic and social security for the relations such as aged parents.
- II. Children who have lost their parents will have to be brought up and those whose parents are poor have to be assisted.
- III. Sometimes school leavers live with their relations while looking for jobs.

You are advised to think of other reasons for the extended family system in your own area.

The extended family is a very good example of a small social unit helping to solve the problems of its members in the Nigerian society. Apart from the functions discussed above, the family also serves as an agent of socialization of the young. The child's primary socialization begins in the family socialization that shapes the attitudes of the child towards other social groups elsewhere in the country. Children should be brought up to view members of other social group and their culture with respect. Family socialization ought to stress the fact that as people living together, members of each group have to understand one another. This will help to eliminate much of the misunderstanding among Nigerians and will encourage the spirit of cooperation among them.

The Community

Apart from the family, the community is the next social component of the environment. Members of the community are related to one another in specific and defined ways. A person is a member of the community if he is born in the community or if he joins the community from elsewhere. Members of the community have common values and interests and they are organized for the purpose of achieving certain objectives. As the early men were confronted with the problem of survival until they learnt to organize themselves in groups for the purpose of co-operation, so is Nigeria facing the problem of development. The effort of social groups is to be geared towards development.

It is however sad to observe that many social organizations in the country have been using their resources to destroy what others have built over the years instead of supporting them to improve the conditions of the majority of the people. In recent years, there have been increased cases of land disputes leading to the loss of lives and destruction of property in many parts of the country. Ethnic discrimination has led to the loss of confidence in our fellow citizens. Social groupings have been wrongly used against fellow country men and women in job placement, in admission to higher institutions of learning, in legal cases, in contracts award and even in marriage. We know that the wrong use of social relationships can hardly augur out well for anybody. For the good of our community and personal development, we have to use our various social groupings more sensibly for the good of the nation.

SELF ASSESSMENT EXERCISE II

What are the basic components of man's social environment?

Culture

Culture is considered as an aspect of the social environment because it affects a society's way of life. It affects a person's attitude to problems so it is not out of place to consider. It is as we examine the attitude of Nigerians to social problems.

Culture is defined generally as the way of life of a people or the way people live. It has to do with the language of a particular group, the way they obtain their food, build houses, make the clothes they wear etc. it includes rules and regulations that govern people's behavior in the society. It includes beliefs, religion, morality and local products. It belongs to a group of people and its knowledge is passed on from parents to children through the process of socialization. Because different societies have different cultural patterns, what the individual learns varies from society to society.

There are two aspects of culture: material and non-material. The non material aspects of culture have to do with social behavior of the people and their attitudes to the social problems that confront the society.

The non- material culture include language, morals, and religious values. Others are history, literature, art, ways of dress, customs, tradition, respect for human life, and respect for public property. These non-material aspects of our culture unfortunately also constitute some problem areas of the country.

THE IMPACT OF MAN ON THE SOCIAL ENVIRONMENT

Man has impacted positively on his social environment in the following ways:

- a) Man evolves culture to express his feeling and emotions.
- b) Man formulates rules and regulations for the purpose of guiding the behaviors of fellow humans in relation to himself and others.
- c) Man forms groupings and exists in groups to satisfy his desire for companionship.
- d) On the negative aspect, man may tend to deviate from the laid down rules and regulations contained in his culture.
- e) Through the process of acculturation, man adapts to any situation he happens to find himself in, both at home and abroad.

SELF ASSESSMENT EXERCISE III

Mention any three (3) ways that man has impacted his social environment.

4.0 SUMMARY AND CONCLUSION

From the discussion in this unit, we have established that man is a social animal who likes to dwell among other people. His immediate social environment is the family whose language and religion he takes to, in most cases. To ensure the continuity of the family, members pass on their life pattern from one generation to the other for mutual understanding, happiness and progress. To create a progressive society, man must contribute to the tradition or culture of his people. These trends depend on the kind of services he renders to the community.

5.0 TUTOR-MARKED ASSIGNMENT

Discuss the family as the component of man's social environment.

6.0 REFERENCES

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UNIT 2 MAN'S ACTIVITIES IN HIS SOCIAL ENVIRONMENT**CONTENTS**

- 1.0 Introduction
- 2.0 Objectives
 - 2.1 How to Study This Unit
 - 2.2 Word Study
- 3.0 Main Content
 - 3.1 The Meaning of Socialisation
 - 3.2 Family as an Agent of Socialisation
 - 3.3 Changing Roles of the Family
- 4.0 Summary and Conclusion
- 5.0 Tutor-Marked Assignment
- 6.0 References

1.0 INTRODUCTION

In this unit our discussion will centre on the activities that man carries out within his social environment. We will also discuss the role that man plays in the family as regards the process of socialization and childrearing as far as Nigerian situation is concerned.

2.0 OBJECTIVES

By the end of this unit, you should be able to;

1. define socialization;
2. differentiate between nuclear and extended family; and
3. state reasons for the changing role of the family.

2.1 HOW TO STUDY THIS UNIT

1. Read carefully through the unit
2. Jot down the important points as you read
3. Do all the activities in the unit
4. Do the TUTOR-MARKED ASSIGNMENT at the end of the unit

2.2 WORD STUDY

Conscientious	- doing things carefully and correctly.
Agent	- a person or thing that carries out an action.
Impressionable	- easily influenced or affected by something.
Authoritarian	- believing that rules and regulations must be obeyed.

Aspiration - a strong desire to have or do something.

3.0 MAIN CONTENT

3.1 THE MEANING OF SOCIALISATION

The child at birth is a biological being. He is physically helpless and therefore depends on other people for everything. At this time the child cannot speak so and thus cannot communicate with others about his pains or pleasures.

But gradually as the child grows older he becomes physically independent of other people, he learns how to feed himself when he is hungry and even chooses what to eat. He learns the language of communication with other people. This is the means by which a child acquires knowledge about a lot of things in his social and physical environment. In the social environment the child learns how to live with others and cooperate with them to mutual advantage. He learns to like and respect others. He learns that certain things are bad; for example, lying, stealing, cheating, and so on; and others are good, for example, being truthful, honest and conscientious.

Thus as the child grows up, he becomes mature, independent physically, but also goes through the process of social learning. This enables him to acquire language values, beliefs, facts, technical skills, etc. This process of learning is socialization. Socialization is therefore the process by which the child learns the skills and values that will enable him function successfully as an adult member of the society.

It is true that the process of social learning appears to be the most intense during the early years of life. In reality socialization goes on throughout life. At every stage in life people learn new skills and new ways of adjusting to their new positions. Socialization is not confined to the experiences of childhood; it is part of the whole life process throughout life. It is a life-long process.

SELF ASSESSMENT EXERCISE I

What do you understand by socialization?

3.2 FAMILY AS AN AGENT OF SOCIALISATION

The principal agents of socialization process are the child's parents, brothers, sisters and other relatives, teachers, playmates and others who are important to the child. There are also mass media which include videos, T.V, the radio, newspapers, books, magazines and other written materials. These agents of socialization vary in importance according to the stage of socialization. For our purpose we are now going to examine the family as an agent of socialization. You will recall that in the previous unit we said that the family is the major component of the social environment.

During the first years of life, the family is the main agent of socialization. The child's parents, brothers, and sisters, and other relatives form the only significant group on which he depends. They are the only ones which he can observe, imitate and identify with. It is in the family the child first learns attitudes and ways of behaving. You will agree with me that what we learn from our parents has a strong influence on us because it enters our life at the most impressionable period.

Although each family everywhere in the world serves this basic function of socializing the young, the effect on the child may differ from family to family, either within the same society or across societies. This is because family patterns differ from one culture to another and even within the same culture. For example, family may differ in terms of parent-child relationship, composition, values and beliefs. All the features are known to influence the socialization process in significant ways, resulting in difference in behavior and consequently, in personality types in different homes.

In nuclear families, the parents are nearly always the sole agent of socialization of the child. Whereas in the extended families the socialization of the child is not left to the parents alone; older brothers and sisters, as well as uncles and aunts, all participate in the training of the younger child in such areas as the use of the toilet, table manners and cleanliness. If the child misbehaves, any of these members has the authority to apply some forms of punishment.

Apart from composition, families also differ in the way parents relate to their children. For example, in some families parents take time to explain why the child must not do certain things. In other words such parents always explain to the child the reasons for their decisions in regulating his behavior. They attempt to make the child see their point of view, in this way the child is encouraged to question the decision of the parents, resulting in discussion and mutual agreement. This type of relationship between the parents and the child can be described as democratic.

SELF ASSESSMENT EXERCISE II

Briefly state the part family plays in the process of socialization.

On the other hand, certain parents never bother to explain to the child why he must not behave in particular ways. Instructions are frequently given as orders which the child must obey. There is hardly any discussion that will allow the child question the opinion and instructions of his parents. This type of parent-child relationship, which imposes restriction on the child, can be described as authoritarian.

These two types of parent-child relationships in families tend to produce different effects, the first one tends to produce an active open-minded and independent child, while the second type tends to produce a conformist, dependant, fearful and inhibited child.

Again, families differ in the values they hold, for example, the family may place a greater value on savings, ambition, hard work for future reward than another. As a result, the child brought up in the first family is likely to be different in these respects from one brought up in the second.

3.3 CHANGING ROLES OF THE FAMILY

The significant changes that take place within the family affect the role of the family. We already highlighted the role of the family as a major component of the social environment in the previous unit. Now let us explore some of the factors that have been responsible for the change in Nigerian family in recent times.

1. **Change in family size:** the size of the family is declining due to family planning devices, better standard of living, economic hardship, women acquiring education and entering into the career and so on.

2. **Change in status aspiration:** a person's social status used to be greatly influenced by the parents. Recently the schools have taken over this function through academic achievement.
3. **Abandonment of the socialization role:** the role of the family as the primary agent of socialization has been transferred to the schools, peer groups, house helps, and religious institutions all in an effort to meet up with the economic realities of the day.
4. **Changing role of the wife:** with the increase in urbanization and commitment to industrialization, women are becoming professionalized housewives in order to contribute positively to the up keep of the family.
5. **Increasing family instability:** family disorganization has become the rule rather than the exception; thus contributing negatively to societal problems.

SELF ASSESSMENT EXERCISE III

State any three (3) reasons why the roles of the Nigerian family are not what they use to be.

4.0 SUMMARY AND CONCLUSION

Socialization may be defined as the process through which the child learns and acquires values, knowledge, and skills essential for full participation in the society. It is a life-long process which begins from childhood throughout the life of the person. The family is a major component of the social environment and an important agent of socialization, even though there are other agents. Socialization comes through direct learning, incidental learning from models and role learning. All this can be possible only when the social relationships are right. The period of growing up, represents an important stage in the socialization process which affects the individual's later behavior patterns.

5.0 TUTOR-MARKED ASSIGNMENT

Discuss any three (3) agents of socialization.

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UNIT 3 MAN AND HIS ECONOMIC ACTIVITIES**CONTENTS**

- 1.0 Introduction
- 2.0 Objectives
 - 2.1 How to Study This Unit
 - 2.2 Word Study
- 3.0 Main Content
 - 3.1 Types of Economic Activities
 - 3.2 Tertiary Economic Activities
- 4.0 Summary and Conclusion
- 5.0 Tutor-Marked Assignment
- 6.0 References

1.0 INTRODUCTION

Nature has equipped man much resources to satisfy himself with his daily needs. This is done freely but with some challenges. Such things are commonly referred to as nature's free gift to man which include air to breathe; water to drink, cook, wash and for industrial uses; daylight in which to work or play. Others are land to cultivate and build; forest and all forest resources as well as numerous mineral resources hidden on earth. Nevertheless, until man's influence is impacted on these gifts through his multifarious economic activities, they remain untapped and of little or no value to man himself. Irrespective of the availability of these resources, there exist other class of needs of man which nature supplies to man only on condition that he is willing and ready to cooperate with his own efforts. For instance, the food that man needs for survival on earth can be provided in sufficient quantities if man is willing to assist nature with his physical power and wisdom to cultivate and plant crops on the available fertile land. Clothing and shelter are needs that are indispensable in the life of any man on earth irrespective of his socio-economic status. These and other great needs of man on earth can only be acquired through the cooperation of man with nature by dispensing his energy in whatever quantity in the areas of his needs.

Economic activities are derived from the word economic, which as a concept is defined differently by several authors and scholars depending on the author's view point and background.

According to Frank (2010) economic activities are those social activities where individuals help others to secure the things they need, and they in turn help him to secure his needs, instead of a world where each person or individual is only active in providing for his needs and that of his immediate family, to him economic activities are social activities and economic or the science of economic activities is a social science.

In economic activities, the emphasis is on the production, exchange and consumption of goods and services by man. In this unit our discussion will focus on the economic activities of man.

2.0 OBJECTIVES

By the end of this unit, you should be able to:

1. define economic activities; and
2. identify the different types of man's economic activities.

2.1 HOW TO STUDY THIS UNIT

1. Read carefully through the unit.
2. Note down the important points.
3. Do the activities as you study the unit.
4. Do the TUTOR-MARKED ASSIGNMENT at the end of the unit.

2.2 WORD STUDY

Benevolent	-	an act of kindness
Irrespective	-	regardless of
Multifarious	-	having great variety.

3.0 MAIN CONTENT

3.1 TYPES OF ECONOMIC ACTIVITIES

Economic activities in every human society is usually categorized into three namely:

- (i) Traditional economic activities
- (ii) Conventional economic activities
- (iii) Tertiary economic activities

1. **Traditional economic activities** which could equally be referred to as primary economic activities. Before industrialization, Nigerians made their living out of subsistence agriculture and other minor activities that generated income for their daily living. The activities that man engaged in had to do with extracting valuable materials from nature's storehouse. These materials like we have mentioned owe their existence to nature since they are neither caused nor made by man. These activities could be called harvesting activities, thus from:
 - The soil, man farms.
 - The forest, he harvests wooded materials.
 - The earth, he mines and harvests ores, fossil fuel etc.
 - Water bodies, he harvests marine life.

Activities in this category include farming, forest activities, mining activities and fishing activities (inland, water and open sea). They also include palm wine tapping,

blacksmithing, basket weaving, local weaving, local milling, herbal treatment and traditional bone setting. I believe you can mention many more.

2. **Conventional economic activities which could also be referred to as secondary economic activities.**

The scientific and technological advancement in all areas of human endeavour brought a significant change in the economic activities of man. The activities that result from the process of modernization, industrialization and socio-economic change are referred to as conventional economic activities. Under these economic activities, man increases the value of the products obtained from his primary economic activities. Manufacturing industries are used where raw materials are processed into finished good. These manufacturing industries could be either heavy or light depending on the size of the product, the nature of the processing technique and the financial outlay and managerial organization.

Heavy industries are usually large in scale and their products are also large. A huge financial outlay is required to make them function effectively and the number of people employed will be high, some of whom will be skilled and highly trained. The production line from the raw material stage to the final product is usually long and the processing technique is also quite complex. Many products of heavy industries are capital goods which are required in other production processes. Examples of heavy industries include iron and steel, railway engineering, shipbuilding/air craft industry and petro-chemical industry.

Light industries are characterized by relatively small plants and products, small capital investment and simple production processes. The products are usually consumer goods which are not used for further production. Examples of light industries are those which produce such goods like pomade, beverages, paper bags, toys, office pins, chalk, blackboard, dusters, cigarettes, textiles and so on.

SELF ASSESSMENT EXERCISE I

1. Define economic activities.
2. Differentiate between light and heavy industries.

3.2 TERTIARY ECONOMIC ACTIVITIES

Under these activities, man renders services that are valuable to him and in this category we have commercial and direct services.

Commercial services are those that are provided by traders, exporters, and importers, bankers, insurance firms, entertainers, the film industry, etc.

Direct services are those occupations in which the personal attention of the worker is required such as teachers, doctors, lawyers, artists, soldiers, civil servants and paid drivers, where personal attention is required in transportation. It is through transportation that raw materials are conveyed to industrial plants and also the finished products are distributed. As the products of primary, secondary and tertiary economic activities are dispensed with and paid for, the term; 'exchange' comes to the fore. The exchange of a valuable item is accomplished through freight movement and the value of items increases with distance from their point of production. The value of a commodity also increases through the change of ownership as in wholesale and retail trade. The retailer buys from the wholesale trader and

keeps and makes the commodity available to the consumer. In the foregoing cases the value of commodities increases through time and space.

There is also the Information Communication Technology which is the fastest growing sector of man's tertiary economic SELF ASSESSMENT EXERCISE. Several technologies have been used in the dissemination of information which includes:

- Text based technology (print).
- Audio based technology (radio)
- Video based technology (video cassette in YV).
- Computer based technology.

Of all the above, it is the computer based technology that has brought about a revolution in information technology industry. Its impact is so much felt that man is exposed to information explosion which has in turn reduced the world to a global village.

We cannot do without mentioning those activities that are referred to as circumstantial economic activities. These are options that people take as a result of inadequate employment opportunities either as skilled, semi-skilled or unskilled persons. The activities may include street hawking, touting, street prostitution and disguised prostitution, volunteer road worker's, scavenging, food vending, use of motor cycles for transportation, taxi driving, keke NAPEP etc.

SELF ASSESSMENT EXERCISE II

Categorize the economic activities of your community.

4.0 SUMMARY AND CONCLUSION

Man's economic activities can be classified into primary, secondary and tertiary categories. The products and services from these activities satisfy man's basic needs of food, shelter and clothing, Man also has other needs which are met through the service activities of teachers (education) doctors, drivers, traders, layers and the information industry. We also have circumstantial economic activities which all add up to the economic activities of man. These are activities that are crucial to man's existence.

5.0 TUTOR-MARKED ASSIGNMENT

Discuss the ways that man meets his needs within the society.

6.0 REFERENCES

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UNIT 4 MAN'S BASIC ECONOMIC PROBLEMS**CONTENTS**

- 1.0 Introduction
- 2.0 Objectives
 - 2.1 How to Study This Unit
 - 2.2 Word Study
- 3.0 Main Content
 - 3.1 The Basic Economic Problems of Man
- 4.0 Summary and Conclusion
- 5.0 Tutor-Marked Assignment
- 6.0 References

1.0 INTRODUCTION

From the previous unit you have learnt that man started to engage in economic activities like hunting animals, plucking fruits and tilling the land to earn a living. He also prepared leaves and animal skin for clothing. Despite all of this effort man's needs and wants could not be met due to scarcity of resources at his disposal. There are also preferences of one thing over the other so man is forced to use a scale of preference in deciding which of his needs to meet first. With the advent of sophisticated technology, man can effectively make use of nature to produce almost all the goods and services that he needs for his consumption. In this unit we are going to focus our discussion on the basic economics problems of man.

2.0 OBJECTIVES

By the end of this unit, you should be able to:

1. identify the basic economic problems of man; and
2. suggest ways of solving some of the economic problems of man.

2.1 HOW TO STUDY THIS UNIT

1. Read carefully through the unit.
2. Make sure you understand by jotting down important points.
3. Do the activities in the unit.
4. Do the TUTOR-MARKED ASSIGNMENT at the end of the unit.

2.2 WORD STUDY

Sophisticated	-	knowing and understanding a lot about a subject.
Agrarian	-	connected with land and the use of land for farming.
Surmount	-	overcome

Preference - a feeling of linking or wanting someone or something more than someone or something else

3.0 MAIN CONTENT

3.1 THE BASIC ECONOMICS PROBLEMS OF MAN

Every human society has certain basic economic problems be it developed, developing or underdeveloped. According to Fadeyiye ((2005) whether the society is agrarian or industrial, the need of man will continue to raise its head in as much as man remains in constant struggle to earn a living.

Aderinto and Abdullahi (1988) identified certain basic economic problems of man. They are:

1. What to produce
2. How to produce
3. For whom to produce
4. The challenge of allocation and minimization of the available resources.

These may be the most challenging economic situation to man in his effort to satisfy his societal needs.

What to Produce

Man in his everyday life faces the challenges of taking effective decision on what commodities to produce and in what quantity. This is important because the population of people who may need these commodities remains on the increase every day. The society experiences the problem of whether to produce food items more than clothing materials or other needs which may vary from entertainment to health care needs. The challenges of whether to produce agricultural products as raw materials for local industries or to concentrate on mining for export which will invariably earn him foreign exchange has been most disturbing to man in his daily effort to earn himself satisfaction in his environment.

SELF ASSESSMENT EXERCISE I

How does man decide on what to produce?

SELF ASSESSMENT EXERCISE II

Identify the basic economic problems of man.

How to Produce

When the society is able to tackle the problem of what commodity to produce and in what quantity, the next challenge to surmount is what technique or style of production he should apply that will give him exactly what he mostly desires in the right quantity and quality he desires. These desires, according to Fadeyiye (2005), will be based on what form of power to use. Is it from oil or coal? Should the production be small or large? These problems must be settled if the production of goods and services must be effective in the society.

SELF ASSESSMENT EXERCISE III

How does man decide on how to produce?

For Whom to Produce

As man settles the problems of what commodity to produce and how to produce it, he is now faced with another challenge of what category of the population should the commodity be produced for? Should it be produced and packaged in a manner that it will serve all categories of people in the society? Or should it be for the rich, the poor or the middle class. In most cases, when goods and services are produced in the society, it is usually the prices that determine who goes for what and in what quantity.

According to Aderinto and Abdullahi (1988) allocation and maximization of the available resources remains a challenge to man in his society. At all levels of production in the society, resources are needed whether human or material to make production work for the satisfaction of human needs. It therefore, becomes a difficult task for man to decide whether to allocate more of these resources (human and material) to the agricultural sector, the mining sector or the industrial sectors of the economy. All the sectors, whether agricultural, mining or industrial play significant roles in the achievement of sustainable development in any nation. Therefore if national development must be achieved, none of these sectors must be neglected in the allocation of available resources.

4.0 TUTOR MARKED TUTOR-MARKED ASSIGNMENT

Make some suggestions on ways man could solve his economic problems.

5.0 SUMMARY AND CONCLUSION

The entire life of man from creation to this age of modernization and social change has been characterized by one challenge or the other all in an attempt to satisfy his daily needs and making himself comfortable in his environment. The challenges confronting man range from security, economic, social, political, cultural to religious and even environmental. The basic economic problems of man in a contemporary society are centred round what to produce, how to produce, for whom to produce and the challenge of allocation and maximization of the available resources.

6.0 REFERENCES

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UNIT 5 MAN AND HIS NEEDS AND WANTS**CONTENTS**

- 1.0 Introduction
- 2.0 Objectives
 - 2.1 How to Study This Unit
 - 2.2 Word Study
- 3.0 Main Content
 - 3.1 Food
 - 3.2 Shelter
 - 3.3 Clothing
- 4.0 Summary and Conclusion
- 5.0 Tutor-Marked Assignment
- 6.0 References

1.0 INTRODUCTION

Man has been confronted by many problems, such as economic, political, social and cultural. The basic problems of man are what to produce, how to produce, for whom to produce and the allocation and maximization of the available resources. He equally faces the problem of what commodities to produce and in what quantity, how to produce the commodity, the materials to be used and the technique of production as well as determining whom the products are meant to serve. In this unit we will direct our attention specifically to man and his needs and wants.

2.0 OBJECTIVES

By the end of this unit, you should be able to:

1. highlight the basic needs of man; and
2. Explain how man tries to attain each of these basic needs.

2.1 HOW TO STUDY THIS UNIT

1. Read carefully through the unit, taking note of important points raised.
2. Pay particular attention to the definitions of scarcity and choice
3. Do the activities in the unit.
4. Do the TUTOR-MARKED ASSIGNMENT at the end of the unit.

2.2 WORD STUDY

Hierarchy - organization into different levels of importance

Precedence - the most important one coming first.

The needs of man on earth today are numerous and the task of meeting them is enormous. We would focus on three of these basic needs and wants one after the other.

3.0 MAIN CONTENT

3.1 FOOD

This is something that man, animal, and even plants eat in order to live and grow. Early man ate his food raw before fire was discovered and he started cooking his food. The type of food that is eaten in a given place is determined by the physical environment that is why we have different types of food in different parts of Nigeria, depending on the physical environment. While man feeds on meat obtained from animals, the animals feed on vegetation.

SELF ASSESSMENT EXERCISE I

Do you agree that food is a basic need?

Food is one of our daily needs. It is also an important instrument in international politics. That is why it has even become a weapon for war and many nations of the world lay much emphasis on sufficiency in food production. Some years past, particularly in the seventies, Nigeria imported meat from Holland, Denmark, Sweden and Australia because of shortage of meat. Rice was also imported from the United States of America. A lot of money running into millions of naira was spent on food importation. In a bid to encourage Nigerians to be self-sufficient in food production, the Obasanjo regime launched Operation Feed the Nation (OFN) in 1976 while the Shagari administration equally launched the Green Revolution in 1983. Today, most of the developing nations are at the mercy of the developed nations because they are unable to feed their citizens.

3.2 SHELTER

Man needs a shelter to rest after a day's job. Every nation tries to provide adequate shelter for its citizens. In Nigeria, both the federal, state and even local governments focus attention on the provision of shelter for their ever increasing population, especially for their workers. Both federal and state governments had set up Housing Cooperation in the past so as to be able to build housing states and quarters for their workers. During the second republic of 1979-1983, these housing co-operations embarked on housing projects but due to political, economic and social problems coupled with unhealthy rivalries and clashes of personalities, many of the projects were abandoned with billions of naira running down the drain. It is hoped that the three tiers of government will take the issue of shelter very seriously in the future because it is only when workers or citizens are comfortably accommodated that they can also put in their best for the development of the nation.

3.3 CLOTHING

Historians believe that early men initially wore leaves as clothes but when they started domesticating, animals, they killed some of them for food and used their skins as clothes. With the growth of civilization man improved on his clothing habits; the industrial revolution actually accelerated the improvement in man's clothing.

Many textile industries are spread all over Nigeria which produce lots and lots of clothing materials. This is a result of industrialization. In spite of the modern industries producing clothing materials, there are still some traditional cloth weavers who also contribute their quota to the provision of materials for millions of Nigerians.

Just like we made mention regarding food, man's clothing is also influenced by the physical environment. So man wears clothes according to the dictates of the climatic conditions of his

physical environment. In spite of the seeming development of the nation since independence, Nigerians are still confronted with the problems of food, shelter and clothing daily.

SELF ASSESSMENT EXERCISE II

What are the other basic needs of man?

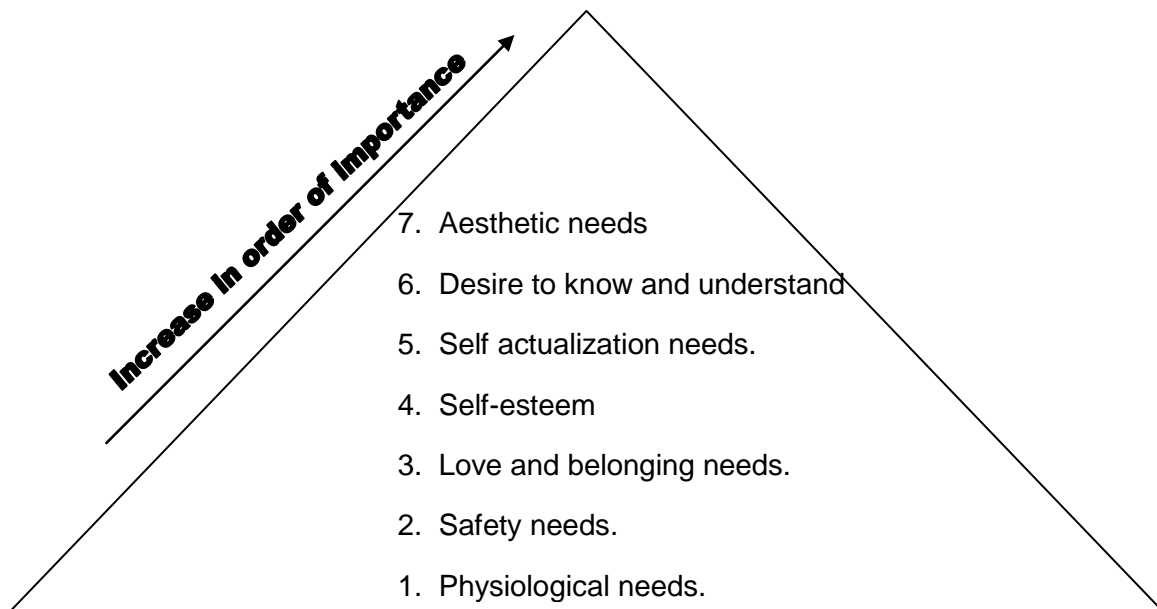
Apart from the needs of food, shelter and clothing, there are also sanitation, education and health care needs. The significance of these needs in the existence and survival of man in his immediate environment inspired Abraham Maslow (1954) as quoted by Okoye (2006) to develop what he referred to as hierarchy of human needs. According to Maslow's theory, needs gratification is the central principle in understanding all human development. Seven levels of needs were identified.

- i. **Psychological needs:** These constitute the basic survival needs such as the need for food, air, rest, drink, sleep, sex etc.
- ii. **Safety needs:** With individual needs relatively satisfied, safety needs take precedence and dominate behaviours. These security or safety needs may include personal security, financial security, health and well being etc.
- iii. **Love and Belonging:** After physiological and safety needs are fulfilled, the third layer of human needs are social and may include friendship, intimacy and family.
- iv. **Self-esteem:** This has to do with personality realization that gives recognition and the feeling of adequacy and competence.
- v. **Self-actualization:** What a man must be, he must be. This level of need forms the basis of the perceived need for self-actualization.
- vi. **Desire to know and understand:** This is the ultimate desire in an individual for achievement relating to his intellectual abilities.
- vii. **Aesthetic Needs:** This is a strong desire for admiration or beauty consciousness.

SELF ASSESSMENT EXERCISE III

List the needs of man in a hierarchical order.

According to Okoye (2006) Maslow called the first four needs 'deficiency needs' and the last three as 'being needs'. The hierarchy, according to Maslow, depicts that lower needs have to be reduced before the higher needs can be met. These needs can be represented diagrammatically.



Maslow's Hierarchy of Human Needs Source Okoye 2006

4.0 SUMMARY AND CONCLUSION

The needs and wants of man are limitless but man still has to use limited available resources to meet these needs. The needs range from shelter, food to clothing and transportation. Man's needs are hierarchical and have to be met in order of their importance.

5.0 TUTOR-MARKED ASSIGNMENT

Discuss the importance of transportation.

6.0 REFERENCES

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UNIT 6 FACTORS OF PRODUCTION

CONTENTS

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- 6.0 References

1.0 INTRODUCTION

The concept of production to the layman might mean making something like a basket, a hoe, a mat and the like. Production could be looked at from a wider perspective. It is the process of transferring inputs or materials through human effort into finished or semi-finished goods for the purpose of satisfying human wants. This means that production is not concerned with manufacturing alone but it involves quite a number of processes that include extraction where the goods or materials are originally produced. Production could also be in the form of services rendered either directly or indirectly. It therefore includes:

1. Extracting, manufacturing or construction, distribution and consumption.
2. Direct or indirect services.

All economic activities depend on production which makes it very important as it creates goods and services.

2.0 OBJECTIVES

By the end of this unit, you should be able to:

1. define factors of production; and
2. discuss the factors of production.

2.1 HOW TO STUDY THIS UNIT

1. Read carefully through the unit, taking note of important points raised.
2. Pay particular attention to the definitions of scarcity and choice
3. Do the activities in the unit.
4. Do the TUTOR-MARKED ASSIGNMENT at the end of the unit.

2.2 WORD STUDY

Extract – To remove or obtain a substance from something

3.0 MAIN CONTENT

3.1 FACTORS OF PRODUCTION

Factors of production are the agents that are needed to facilitate the production of goods and services. Economists have recognized the existence of four different factors that make possible the creation of goods and services for human satisfaction. These include land, labour, capital and entrepreneur. Each of these factors plays a unique role in the production of goods and services and they are clearly distinguishable from each other during the production process. Let us now look at these factors of production one after the other.

3.2 LAND

Land is the embodiment of the natural resources endowed to man by nature. The economist regards land as nature's gift which includes the earth's surface and the natural resources found on and under it. Such natural resources include minerals under the earth, vegetation, lakes, waters of the seas, animals, birds of the air, fishes in the water and all other things endowed on man by the creator. Land is considered a factor of production because it possesses certain characteristics.

1. It is fixed in supply because it is nature's gift. Man cannot increase the supply of land remarkably inspite of the land reclamation that is done in water logged and coastal areas.
2. Land is subject to the law of diminishing return. Industries that solely depend on land face the law of diminishing return in the centre of production.

CHARACTERISTICS OF LAND

- i. Land is a gift of nature.
- ii. Land is geographically immobile.
- iii. Land is fixed in supply
- iv. Land is subject to diminishing returns.
- v. Land varies in quality and value.

SELF ASSESSMENT EXERCISE I

Define the factors of production.

CONTRIBUTIONS OF LAND TO ECONOMIC ACTIVITIES

- i. **Land provides areas for agricultural activities.** Land is used by the agricultural sector for crop farming to provide food and raw materials for production thereby a means of earning a lot of foreign exchange for many countries.
- ii. **Land provides areas for forestry and wildlife resource.** Forests provide timber products which can be exported and also used in local industries. Grassland areas are used for grazing animals which serve as sources of protein for man and provide hide and skin which are used in industries for making leather and footwear. Forest areas with wild animals also serve as recreation centres thereby promoting tourism.
- iii. **Land is important in mining activities.** Land is of source of mineral activities which is used by most countries to earn foreign exchange. These minerals include petroleum, coal, tin, iron ore, columbite, diamond, gold etc.

SELF ASSESSMENT EXERCISE II

Why is land considered as a factor of production?

3.3 LABOUR

Labour like land is another significant factor of production that is most dependable in the production process. No production process in the world today, whether small, medium or large scale will be successful without labour. Labour refers to the effort directed to the creation of goods and services. Human effort to satisfy his wants can be intellectual (mental) or manual (physical). The main kind of labour is skilled which implies that a person has been specifically trained to do a particular job for many years as in professions like law, medicine, engineering and education among others: unskilled which needs little or no training and no special knowledge is required like sweeping and shoe shining: and semi-skilled lies midway between the skilled and the unskilled. Here, little knowledge and training are required. Examples are painting and driving.

It is distinct from other factors because of its characteristics.

1. It is inanimate and therefore, supplied by human beings.
2. It is not transferable to other people hence a dying doctor cannot transfer his skill in his child who has a different professional calling.
3. It has choice and within limit, human beings can refuse to work because they are tired, bored or otherwise dissatisfied, for which reason they change jobs.

Labour can also be described as the physical and mental contribution of man in the production of goods and services and its distribution. The payment for someone else's labour and all income received from one's own labour is known as wages.

CHARACTERISTICS OF LABOUR

- i. Labour is mobile.
- ii. Labour acquires knowledge, skills and training.
- iii. Labour controls and combines other factors into forms that are useful to man.

IMPORTANCE OF LABOUR

- i. Labour provides manpower required for the production of goods and services.
- ii. Labour is required in industries to operate machines and carryout production processes.
- iii. Land and capital would be idle if there is no labour.

SELF ASSESSMENT EXERCISE III

Why is labour considered a factor of production?

3.4 CAPITAL

Capital means more than just money. It includes all human goods which are used in the production of other goods and services. All monies required in the process of production are used in the purchase of equipment or other materials although some amounts are set aside as liquid and usually called circulating capitals for the payment of salaries and other running costs like maintenance of buildings, vehicles, etc. Capital is man-made wealth for the production of further wealth. Wealth here means materials possession. Capital may be classified into the following:

1. **Fixed capital:** Capital considered durable and may be used for a very long period of time. It includes premises, machinery, shop fittings, vehicles etc.

2. **Circulating capital:** Capital required for the everyday running of business. It includes the stock of raw materials, partly finished goods, money at hand for the maintenance and payment of wages and salaries.
3. **Social capital:** The stock of social amenities such as schools, roads, houses, hospital and other social assets. This type of capital is not used for factory production but for rendering direct services such as those of teachers, doctors, lawyers etc. All forms of capital are to be used for further production or investment. The rate of investment however depends on the rate of capital accumulation, which in turn depends on the willingness and power to serve.

IMPORTANCE OF CAPITAL

- i. It makes production of goods and services easy.
- ii. It increases the quantity of work which can be done per man per hour.
- iii. It makes for smooth running of business.

4.0 SUMMARY AND CONCLUSION

Production is very important because without it, raw materials cannot be processed into finished goods and services for man's consumption. It cannot, however, be done effectively in the absence of land, labour, capital and entrepreneur which make up the basic factors of production.

5.0 TUTOR-MARKED ASSIGNMENT

Why is the entrepreneur important as a factor of production?

6.0 REFERENCES

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UNIT 7 PRODUCTION SYSTEMS

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
 - 2.1 How to Study This Unit
 - 2.2 Word Study
- 3.0 Main Content
 - 3.1 Definition of Production
 - 3.2 Types of Production
- 4.0 Summary and Conclusion
- 5.0 Tutor-Marked Assignment
- 6.0 References

1.0 INTRODUCTION

In unit 6, you were exposed to the factors of production. In this unit, you would move forward to learn the productive systems as a way of deepening your knowledge and understanding on the production chain of human activities. But first you will grapple with the concept of production.

2.0 OBJECTIVES

By the end of this unit, you should be able to:

1. define production; and
2. differentiate the different categories of production.

2.1 HOW TO STUDY THIS UNIT

1. Read carefully through the unit, taking note of important points raised.
2. Pay particular attention to the definitions of scarcity and choice
3. Do the activities in the unit.
4. Do the TUTOR-MARKED ASSIGNMENT at the end of the unit.

2.2 WORD STUDY

Quarry – To dig or take from.

Extract – to remove or obtain a substance from something

3.0 MAIN CONTENT

3.1 DEFINITION OF PRODUCTION

Production is a concept that has attracted varied explanation from the layman on the street to the professional. It generally involves the transformation of raw materials into finished goods and services for the satisfaction of human wants. Production in economic terms is never complete until the finished goods and services get to the hands of the consumer. For

production to be successful, it must pass from one stage to another. This is referred to as production chain.

The production chain is basically the various steps that need to be taken in the process of transforming raw materials into finished goods and services that are needed for the satisfaction of human wants. At each step in the production chain, value is usually added to the product to improve quality, which may attract a greater demand for such a commodity, thereby affecting the price positively to the advantage of the producers. This value may be added at any point of production. It could even be at the stage of packaging and advertising.

SELF ASSESSMENT EXERCISE I

Define production?

3.2 TYPES OF PRODUCTION

As we have seen earlier, production can be categorized into three major types

- i. Primary production
- ii. Secondary production
- iii. Tertiary production

PRIMARY PRODUCTION

Primary production has to do with the extraction of basic materials from the land, sea, or air. This may include farm produce, fishing, quarrying and mining. The economy of most developing and underdeveloped nations of the world, such as those found in Africa, Asia and Latin America is dominated by production at this primary level where raw materials from agriculture and mining are produced and exported overseas to feed the ever growing industries of the advanced economies of the world.

In primary production, the primary producers work with natural resources to grow, harvest or extract primary products. Most of these products from the primary industry are considered as raw materials for other industries. The major industries in this sector apart from agriculture and mining include fishing, forestry and all quarrying industries.

SECONDARY PRODUCTION

The secondary sector of the economy, generally regarded as the secondary production is the aspect of the economy that is engaged in the manufacturing processing and construction.

This aspect of production in the economy includes such activities as the production of processed food items. Others are metal work and melting, automobile production, textile production, chemical and engineering industries, aerospace manufacturing energy utilities etc. One major source of raw materials for the ever growing industries of developed countries is the developing economies of the world that are mostly involved in the production of goods as raw materials in the manufacturing industries.

SELF ASSESSMENT EXERCISE II

Differentiate between primary and secondary production.

TERTIARY PRODUCTION

This sector of the economy is the service industries. The primary objective of this sector is the provision of services to the growing population. Production at the stage involves issues of transportation, communication, banking, retail and wholesale, insurance, banking, entertainment, restaurant, clerical services, media, tourism, healthcare, law etc. It deals with all commercial services which make life more comfortable. The tertiary sector of the economy is fast taking over the business world in the developed and developing economics of the world.

SELF ASSESSMENT EXERCISE III

Explain the differences between secondary and tertiary production.

4.0 SUMMARY AND CONCLUSION

Production of goods and services for the satisfaction of human wants has always been the pre-occupation of man. This is done at different levels depending on the developmental level of the society. In undeveloped societies, production is primary, while in developing and developed societies, it is secondary and tertiary respectively.

5.0 TUTOR-MARKED ASSIGNMENT

How does the process of production affect the demand and supply of a commodity?

6.0 REFERENCES

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UNIT 8 USES OF RESOURCES AND SPENDING MONEY

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- 1.0 Introduction
- 2.0 Objectives
 - 2.1 How to Study This Unit
 - 2.2 Word Study
- 3.0 Main Content
 - 3.1 Uses of Resources
 - 3.2 Definition of Money
 - 3.3 Supply and Demand for Money
- 4.0 Summary and Conclusion
- 5.0 References

1.0 INTRODUCTION

Nigeria is one of those countries that have a wide variety of resources. It is richly endowed with abundant natural resources. In fact resource extraction is the most important and fastest growing sector of the economy. It has reserve of human and natural resources. As we already mentioned in unit 1 man has been endowed with many resources to satisfy his daily needs. These resources are however useless as long as they are left untapped and unrefined. Man needs to work on to transform these resources into finished goods and services which he could effectively use.

In this unit, we will be discussing resources as they are used by man and such resources will still take us back to land, labour and entrepreneur. Can you still remember that we discussed land and labour as factors of production?

2.0 OBJECTIVES

By the end of this unit, you should be able to:

1. identify sources of human resources and their use; and
2. explain the uses of money.

2.1 HOW TO STUDY THIS UNIT

1. Read carefully through the unit, taking note of important points.
2. Use your jotter to note key points.
3. Do the activities in the unit.
4. Do the TUTOR-MARKED ASSIGNMENT at the end of the unit

2.2 WORD STUDY

Utility – to use to satisfaction

Natural resources	–	material resources
Human resources	–	set of individuals who make up the workforce of an organization
Parameter	–	yardstick.

3.0 MAIN CONTENT

3.1 USES OF RESOURCES

In order to understand this section well, you need to go back to unit 6 where we discussed the factors of production. Some of these factors of production are natural resources while some are human.

Land

Land is a human resource from which three types of natural resources may be distinguished.

- Mineral resources
- Agricultural resources which include climate, soils and forests.
- Water resources which include rivers which land themselves to the production of electric power.

All these have the same basic characteristic in that their supply is fixed.

SELF ASSESSMENT EXERCISE I

Mention 2 ways in which land is an important human resource.

Labour

Labour may be defined as both the physical and mental efforts of man directed to production. It is one of the variable factors of production which involves human beings who work on the other factors of production to produce goods and services.

Characteristics of labour

- i. Labour is a human factor of production.
- ii. Labour has feelings and its consent must be sought.
- iii. It is mobile.
- iv. It cannot be stored like capital.
- v. It is not fixed – its quantity and quality can be increased through procreation and the acquisition of skills and expertise.
- vi. Ownership and the use of labour are inseparable.

TYPES OF LABOUR

Labour as a human resource can be classified into:

1. Unskilled Labour

This involves little or no education and requires the use of physical energy in production. It is the physical effort of man directed to production e.g. messengers, cleaners, security man, etc.

2. Semi-Skilled Labour

This type of labour involves a combination of both physical and mental efforts in carrying out productive activities. It includes workers with little education and training like clerical workers, typists and middle level workers.

3. Skilled Labour

This involves the use of mental efforts in carrying out productive activities. These are workers with high academic education up to university level and other professionals hold administrative and managerial positions like engineers, lawyers, economists, accountants, teachers, director generals, etc.

The Role of Labour as Human Resources

1. **Provision of skills or personal** – Without labour, production can never be achieved.
2. **An active part** – All the factors of production will remain idle as long as there is no labour.
3. **Active working population** – Labour constitutes the most active proportion of the population because the other proportion e.g. aging parents, children etc depend solely on labour.
4. **Influence on Production** – Labour influences production because it is labour that operates machines in the industry for production to take place.

SELF ASSESSMENT EXERCISE II

What ways can you explain labour as a human resource?

1. Entrepreneur as Human Resource

An entrepreneur is the person that coordinates, controls and organizes the production process to obtain maximum production at minimum cost, with a view of making profit.

FUNCTIONS OF THE ENTREPRENEUR

The entrepreneur performs certain crucial functions.

i. Provision of Capital

He provides the initial capital that is used in the formation of the business and carries out productive activities.

ii. Risk Bearing

He bears all types of risks that occur in business. If the business fails, he will bear the loss alone, so his reward is either loss or profit as the case may be.

iii. He takes Decision

He decides on the type of business to embark on, what to produce, the quantity to be supplied to the market by who and how. The success or failure of the business depends greatly on the good or bad decisions taken by the entrepreneur.

iv. Co-ordination of other Factors of Production

He combines and coordinates other factors of production in order to achieve meaningful production. He uses his activities to determine the quality and quantity of the other factors of production that will be enough for productive purposes.

v. Efficient Management

He directed where workers should work and delegates authority to his assistants for efficient and effective management of their limited available resources in order to maximize the production of goods and services.

vi. Organization of Research

He carries out research in order to remain on the modern line of business. These researches reveal new techniques that will increase productivity to meet the demand situation in the market. He also organizes seminars, in-service training and workshop in order to improve their knowledge of production and their efficiency.

vii. He Maintains Good Communication

He maintains good communication with his subordinates to guarantee the effective running of the business by listening to the workers to know what their problems are.

viii. Miscellaneous

He remunerates other factors within the scope of his business. These include determination of the price of goods produced, ensuring good working conditions for the workers, determining the scale of production, whom to employ and retrench payment of rents for lands, wages for labour etc.

3.2 DEFINITION OF MONEY

Money is anything that is generally acceptable as a medium of exchange for making payments, settlement of debts or any other business obligations.

FUNCTIONS OF MONEY

Money is used for quite a number of functions:

1. **A Medium of Exchange:** With money you no longer need to look for someone who has what you want and at the same time wants what you have. Instead money is used as a means of payment for goods and services and for the settlement of debts.
2. **It measures the value of goods and services:** Money is the parameter for determining the worth of goods and services.
3. **A store of value:** Money is used in storing wealth, unless there is inflation, money saved retains its value for many years.
4. **A Standard of Deferred Payment:** As a result of the durability of money, one can buy some commodities now and pay in the future.
5. **A unit of Account:** Money makes accounting possible because the worth of goods and services are measured in money.
6. **Money Commands variety:** The existence of money encourages large quantity and variety purchases of goods and services.
7. **Money Encourages instalmental Payments:** This is possible because money is divisible.
8. **Money Encourages Division of Labour:** With the existence of money, people tend to concentrate on certain occupations and aspects of production processes, leaving other aspects of other people with eh hope of buying the commodities with the money they will earn as a reward of their services.
9. **Encouragement of Lending and Borrowing:** The existence of money gave rise to bank loans and overdrafts and other forms of lending and borrowing.

3.3 SUPPLY AND DEMAND FOR MONEY

Supply of money refers to the total amount of all forms of money in circulation in a given country at a period of time. In a developing country like Nigeria, a large proportion of the money supplied in the economy is in form of cash as applied to bank deposit. The reasons are not far-fetched.

1. Nigerians have not yet developed a strong banking habit.
2. Our banking system is inefficient.
3. Lack of public confidence in banks.
4. Under banking and the existing ones are not within the reach of many people.
5. Dishonesty among the people that gave rise to giving bounced cheques.

Demand for money means the desire to hold money in liquid or cash form as against spending the money. This is quite different from the demand of goods and services. The demand for money is a derived one. People do not spend all their salaries when they are paid at the end of the month. And so the proportion of the salaries that they keep with them is what is termed demand for money. This money is mainly for precautionary reasons such as unforeseen circumstances of ill health, unexpected visitors, breakdown or damage of one's car etc.

Money could also be demanded for the purpose of transaction. People desire to have some money handy for day to day transactions such as buying foodstuffs and other daily family needs. Since many people receive their salary at the end of the month, they keep part of it in order to meet up with their daily need till when the next salary will be received. The amount to be kept is usually determined by the amount that is received as income and the extent of one's needs.

Money is also demanded with some speculative motive when people keep money with the hope of using such money in making quick money. For instance, money may be held with the hope of giving it out in form of loan if the rate of interest is high and at a short period of time, buying items at lower prices and re-selling at higher prices, purchasing shares at lower prices and re-selling at higher prices etc. It is more of the demand of money for investment purposes.

SELF ASSESSMENT EXERCISE III

Define the concept of money.

4.0 SUMMARY AND CONCLUSION

Very often human beings enjoy a lot of things without necessarily thinking of who and what brought them to such stages of enjoyment and utility. Most of these things we enjoy are not usually in their natural or original state but in an altered state. These things do not just fly to us, we need money to buy them but because the wealth of Nigeria is in the hands of a few individuals, it makes it difficult for many people to be able to purchase these things. The revenue or money realized by the government needs to be equitably and evenly shared for the benefit of the entire society and not be left at the disposal of some selfish and corrupt individuals.

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UNIT 9 SOCIAL AND ECONOMIC PROBLEMS

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
 - 2.1 How to Study This Unit
 - 2.2 Word Study
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 - 3.1 Inflation
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 - 3.3 Women/ Children Trafficking
- 4.0 Summary and Conclusion
- 5.0 Tutor-Marked Assignment
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1.0 INTRODUCTION

In this unit, we are going to discuss some issues that pose problems to man in his social and economic environments. We begin with a focus on inflation.

2.0 OBJECTIVES

By the end of this unit, you should be able to:

1. define inflation;
2. define prostitution;
3. define trafficking; and
4. suggest ways of tackling any one of the problems that man faces in the society.

2.1 HOW TO STUDY THIS UNIT

1. Read carefully through the unit.
2. Jot down important points and reflect on how these problems manifest in your community.
3. Do the activities in the unit.
4. Do the TUTOR-MARKED ASSIGNMENT at the end of the unit.

2.2 WORD STUDY

Inflation - persistent rise in prices

Pimp - a man who control prostitutes and lives on the money they earn

Lure - to persuade or trick somebody to go somewhere or do something.

Procurer - to provide a prostitute for somebody.

3.0 MAIN CONTENT

3.1 INFLATION

This refers to a persistent rise in the general price level, that is, when prices of goods keep on rising and make it very difficult for the consumers to buy. There are basically four types of inflation:

- i. **Demand - Pull inflation:** This inflation arises when demand for goods and services increases without any corresponding increase in their supply. In this case prices of goods and services increase persistently.
- ii. **Cost Push Inflation:** This is caused by increase in the cost of factors of production which makes producers to increase the price of their product.
- iii. **Open Inflation:** This is brought about by an increase in the supply of money which is not matched by an increase in the quality and quantity of goods and services.
- iv. **Hyper Inflation:** This occurs when prices rise rapidly which could lead to decline in the purchasing power of money and reduce the value.

The question that readily comes to mind is what brings about this thing called inflation?

CAUSES OF INFLATION

- a. **Increasing government expenditure:** Any time the government increases its expenditure, it will obtain a loan or ask the central bank to print more money so as to meet its expenditure. This will increase the amount of money in circulation and if this is not matched by increased productivity, prices will definitely increase.
- b. **Excessive Bank Lending:** With excessive bank lending, the supply of money in the hands of people increases. If this is not matched by increase in the supply of goods or commodities, prices are bound to rise.
- c. **Increase in workers' salaries:** Increased earnings results in excess demand over supply which could lead to the rise in the prices of goods and services. In Nigeria whenever the salaries of workers are increased, businessmen always increase the price of their products even if the increment is just a rumor.

SELF ASSESSMENT EXERCISE I

What do you understand by inflation?

- d. **Low domestic productivity in agricultural and industrial sectors:** Lack of capital, sufficient manpower and poor infrastructure could lead to the shortage of goods and services as a result of which inflation occurs. Low productivity in the agricultural sector could lead to shortage of foodstuff like rice, yams, and beans.
- e. **Population Increase:** Increase in the population increases demand of goods and services and if it is not matched by increase in supply results in the scarcity of such goods and services and this rings inflation to the country.
- f. **Reduction of Import:** Any time the government reduces the importation of goods or bans the importation of some goods, such goods will become scarce and their prices will rise.
- g. **Higher Cost of Production:** Producers tend to increase the price of their goods whenever the price of the factors of production. This includes price of aspects like land and labour increase so as to maintain their profit.

EFFECTS OF INFLATION

Inflation is not without its resultant effects which are as follows:

1. It increases profit acquired by businessmen.
2. It increases the level of investment by businessmen.
3. It leads to greater employment of factors of production.
4. It redistributes income from peasant workers to businessmen, entrepreneurs and shareholders.
5. It discourages people from saving.
6. It leads to an adverse balance of payment

CONTROL OF INFLATION

Inflation can be controlled through the following measures:

1. Reflection of aggregate demand.
2. reduction of the cost of production
3. Increase in the supply of goods and services.
4. Price control.
5. Increased importation.

3.2 PROSTITUTION

This refers to the performing, offering or agreeing to perform sexual acts for money, property, token, object, or anything of value. In the case of children, it refers to exploitation of a child for remuneration in cash or in kind, usually but not always organized by an intermediary such as a procurer, family member, pimp, or madams. Both male and female children are lured into this act of prostitution. Let us forget about the adult for now and focus on the child for the purpose of this discussion.

CAUSES OF CHILD PROSTITUTION

Many factors are responsible for exposing a child to this menace

- I. Homelessness.
- II. Poverty.
- III. Instability in the home.
- IV. Major problems at home.
- V. Substance abuse.
- VI. Educational and vocational failure.

SELF ASSESSMENT EXERCISE II

What is the meaning of prostitution?

DANGERS OF CHILD PROSTITUTION

The dangers of prostitution to the child are both immediate and long term. The children are exposed to both physical, mental, emotional violence at the hands of pimps, madams and even customers. These are the immediate dangers the children are exposed to:

- Health problems.
- Drug addiction.

- Adverse psychological effects.
- Suffering violent assaults.
- Dangers of street life.
- Forced perversion, rape, physical abuse and beating.
- Death.

3.3 WOMEN/CHILDREN TRAFFICKING

Trafficking of human beings is the illegal process of moving people from their original place, homes, community, state or country of abode to an unknown destination forcefully. This could be done by an individual or an organized set of people who specialize in the act of trafficking on human beings with the sole aim of generating high profit just like we discussed in prostitution, we will focus more on child trafficking.

Child trafficking involves the forceful or coercive use of power to remove children illegitimately from their place of abode into slavery within and outside their original place of stay. It is one of the practices associated with the worst form of child labour and it is a crime under the international law and the national legislation of many countries.

SELF ASSESSMENT EXERCISE III

What do you understand by trafficking?

Trafficking involves two things:

1. The separation of children from their family by force coercion or trickery
2. The relocation of such children within the same country or across borders for purpose of forced labour, prostitution, pornography, organ removal or even as child soldiers.

DANGERS OF TRAFFICKING

Children that are trafficked are exposed to endless number of hazards, some few will be highlighted below:

- I. Domestic servitude.
- II. Forced prostitution.
- III. Kidnapping
- IV. False imprisonment.
- V. Rape
- VI. Battering
- VII. Health problems
- VIII. Drug and alcohol addiction
- IX. Forced labour
- X. Slavery

I am sure you can add more hazards to this list.

4.0 TUTOR-MARKED ASSIGNMENT

Identify any social or economic problem that is prevalent in your community and suggest ways of combating it.

5.0 SUMMARY AND CONCLUSION

Man's interaction with both his social and economic environment is not without its peculiar problems. Such problems as inflation, prostitution, human trafficking, drug abuse, unemployment, poverty, street begging and a host of other problems always abound in the society. These problems are not natural calamities but they are a direct consequence of defective human organization. The Nigerian society should take positive actions to minimize these problems and make life worth living for its teeming population.

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UNIT 10 CONSOLIDATION

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- 2.0 Objectives
 - 2.1 How to Study This Unit
 - 2.2 Word Study
- 3.0 Main Content
 - 3.1 Man and His Social Environment
 - 3.2 Economic Activities of Man
 - 3.3 Factors of Production
- 4.0 Summary and Conclusion
- 5.0 Tutor-Marked Assignment
- 6.0 References

1.0 INTRODUCTION

The whole of this Module has been centred on a discussion on the socio-economic environment in Nigeria. You will recall that right from unit 1 we have discussed the activity of man in both his social and economic environments. We have also discussed the factors of production, production system, the uses of resources and spending money and social and economic problems that man faces in the society. This unit is a general overview of what we have studied from units 1-9

2.0 OBJECTIVES

By the end of this unit, you should be able to:

1. define all the key concepts;
2. identify the basic needs of man; and
3. suggest ways of combating some social and economic problems.

2.1 HOW TO STUDY THIS UNIT

1. Make sure you read over all your corrected TUTOR-MARKED ASSIGNMENTS and activities from 1 to 9.
2. Take note of those areas you do not fully comprehend.
3. Consult your subject tutor for clarification in areas that you have difficulties.
4. Most of the activities will be repeated still.

3.0 MAIN CONTENT

3.1 MAN AND HIS SOCIAL ENVIRONMENT

Man is a social animal who likes to dwell among other people. His immediate social environment is the family whose language and religion he takes in most cases. The social environment has other components apart from the family. These are culture and community. The social environment is an environment created by man through group living and social interaction. It is the totality of the system in which man interacts with his fellow men.

MAN'S ACTIVITIES IN HIS SOCIAL ENVIRONMENT

We discussed the activities of man in the family as the major component of the social environment, through the process of socialization. Socialization is a process through which a child learns to behave in a way that is acceptable in the society. It is an interaction process whereby a person's behavior is modified to conform to the expectation held by members of the group he belongs to. It is a life-long process which begins from childhood. It comes through direct learning, incidental learning from models and role models.

SELF ASSESSMENT EXERCISE I

What do you understand by socialization?

3.2 ECONOMIC ACTIVITIES OF MAN

You will recall that in unit 3 we discussed the economic activities of man. We said they could be classified into primary, secondary, and tertiary categories. The products and services from these activities are meant to meet the basic needs of food, shelter, and clothing. We also discussed that man has other needs that are met through the social industries.

MAN'S BASIC ECONOMIC PROBLEMS

In unit 4 we discussed the basic economic problems of man and we particular mentioned that they centred on:

1. What to produce
2. How to produce
3. For whom to produce
4. The challenge of allocation and maximization of the available resources.

MAN AND HIS NEEDS AND WANTS

You will recall that in unit 5 we discussed the needs and wants of man. We said that the needs and wants of man are limitless but he still has to use the limited available resources to meet these needs. The needs of man range from shelter, food, and clothing to transportation. Man's needs are hierarchical and have to be met in orders of their importance.

SELF ASSESSMENT EXERCISE II

What are the basic needs of man?

3.3 FACTORS OF PRODUCTION

In unit 6 we discussed the factors of production. We discussed three basic factors of production which includes;

1. Land
2. Labour
3. Capital

In the final analyses we said that production cannot be effective if the factors of production are absent.

PRODUCTION SYSTEM

You remember that in unit 7 we discussed the different production system where they were categories into;

- 1.Primary production
- 2.Secondary production
- 3.Tertiary production

Production is done at different levels depending on the level of development of the society

SELF ASSESSMENT EXERCISE III

What do you understand by the factors of production?

USES OF RESOURCES AND SPENDING MONEY

It was in unit 8 that we discussed the use of resources and spending money. Land and labour were also discussed as human resources. If you recall, we discussed land and labour in unit 6 as factors of production. The entrepreneur was also discussed as human resource. Most of the goods and services we enjoy are usually not in their original state. Even so, they do not just fly to us, we need money to buy them. We also discussed at length about money in this unit.

SOCIAL AND ECONOMIC PROBLEMS

From units 1-8 we discussed the social and economic activities of man. In unit 9 we looked at some specific problems that man faces in the society. We discussed inflation and its effects on man, the menace of child prostitution and child trafficking. We concluded that all these problems are not natural calamities; the Nigerian society should take positive action towards their minimization and eradication

4.0 SUMMARY AND CONCLUSION

This unit has virtually summarized all that we have discussed right from units 1-9. If you have understood all that you have done so far, then you really deserve a big congratulations.

You know what this means? You are making progress and ready to proceed to the next module.

5.0 TUTOR-MARKED ASSIGNMENT

Identify any social or economic problem that is prevalent in your society and suggest ways of combating it.

6.0 REFERENCES

All the references used from Unit 1 to 9.