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The Role of Economics Education in Promoting Economic Literacy for Sustainable Development in Nigeria: A Call for Informed Economic Decision-Making and Responsible Citizenship

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Abstract **Review Article**

Poverty, unemployment, economic inequality, inefficient resource allocation, and environmental degradation continue to pose challenges to Nigeria's sustainable development efforts. To address these challenges, citizens must be able to understand economic issues and apply economic reasoning to personal, household, business, and public decision-making. This paper investigates why economic literacy should be prioritized as a practical skill for sustainable development, informed economic decision-making, and responsible citizenship in Nigeria. Drawing on existing research, the paper examines the relationship between economics education and economic literacy, emphasizing the potential benefits of economic understanding for household financial responsibility, poverty reduction, entrepreneurship, productive employment, public resource accountability, environmental sustainability, and evidence-based policy discussions. In this study, when teaching and assessment are focused primarily on theoretical knowledge and exam performance, formal economics education does not always translate into practical economic literacy. As a result, it advocates for a shift toward application-oriented economics education, such as case studies, market surveys, budgeting exercises, business projects, public budget analysis, and real-world economic evaluation. The paper recommends curriculum reform, improved teacher preparation, accessible public economic education, practical assessment strategies, and stronger institutional sustainability support. It emphasizes that economic literacy alone will not solve poverty, unemployment, inequality, or environmental issues; instead, it should be used in conjunction with effective governance, quality education, productive employment opportunities, and inclusive economic policies. This study concludes that prioritizing practical economics literacy can help citizens make more informed decisions, participate in the economy responsibly, and contribute to Nigeria's long-term sustainable development.

Keywords: Economics literacy, Economics education and Sustainable development.

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Introduction

Sustainable development remains a major concern in Nigeria, where poverty, unemployment, economic inequality, inefficient resource utilization, and environmental challenges continue to have an impact on citizens' welfare. Addressing these challenges requires more than just economic growth and development policies; it also necessitates citizens who understand economic issues and can apply economic reasoning to daily decisions and national

development concerns. Education, particularly economics education, can help to foster the knowledge, skills, and attitudes required for responsible economic participation. According to Ojike et al. (2022), who investigated the relationship between education outcomes and sustainable development in Nigeria, adult literacy has a positive relationship with sustainable development indicators. Nwuche and Enyia (2024) also talked about how education can help Nigeria achieve sustainable development. These studies emphasize the importance of education in development, but they do not prove that economic literacy is sufficient to achieve sustainable development.

Economics education covers topics such as scarcity, opportunity cost, demand and supply, production, consumption, and resource allocation. However, studying economics does not automatically make a person economically literate. The value of economic knowledge is heavily dependent on individuals' ability to apply it when making financial decisions, evaluating public policies, identifying productive opportunities, and considering the long-term consequences of economic choices. Bamiro et al. (2024), in their study of economic literacy among university administrators in Southwestern Nigeria, make an important Nigerian contribution to discussions about the importance and determinants of economic literacy.

The importance of linking economic knowledge to sustainable development is also reflected in research on economic education in Nigeria. Ojediran (2017) investigated the prospects and challenges of economic education for sustainable development, whereas Isa and Lawal (2023) explored the potential contributions of economic education to policy analysis, poverty reduction, sustainable business practices, and evidence-based decision-making. Sheidu and Ubogu (2025) recently looked into the impact of economic education on Nigeria's long-term national development. Wokji (2025) also considered the barriers to integrating economic education into sustainable development. Together, these works provide a solid foundation for investigating how economics education can better meet practical economic and development needs.

According to this viewpoint, Nigeria's pursuit of sustainable development will be hampered if economic literacy is still viewed primarily as an academic outcome rather than a practical competence for economic decision-making, responsible citizenship, and national development. Nigeria requires more citizens who can use economic reasoning to manage scarce resources, evaluate public expenditure, identify productive opportunities, and consider the long-term consequences of economic decisions, not just those who have studied economics. As a result, there is a need to shift from examination-centered economics education to an application-oriented economics literacy framework that links classroom learning to everyday economic decisions, entrepreneurship, civic accountability, environmental responsibility, and public engagement. Although economic literacy alone cannot eliminate poverty, unemployment, inequality, or environmental degradation, it can help to build the human capacity and informed participation required for Nigeria's inclusive and sustainable development.

Economics Literacy

Economics literacy refers to the ability to understand, interpret, and apply economic concepts and principles when making personal, household, business, community, and Public decisions. It goes beyond memorizing definitions and reproducing economic theories in exams. Max and Esteban (2019) define economic literacy as the ability to use basic economic concepts to make money-related decisions such as earning, saving, spending, and sharing. This means that an economically literate person can reason about scarcity, opportunity cost, incentives, markets, inflation, taxation, public spending, employment, and the allocation of scarce resources. Kustiandi et al. (2024) also investigated how economic literacy and family education affect students' economic decision-making and rationality. Their work establishes an important conceptual link between economic literacy and the practical decisions people make. In the Nigerian context, this viewpoint suggests that economic literacy should

enable citizens to comprehend how economic decisions affect their livelihoods and the larger society. A household should be able to prioritize spending with limited income, a small-business owner should understand costs and revenue, and citizens should be able to scrutinize government budget priorities and question whether public resources are being used efficiently.

Finally, economic literacy should be defined as an applied competence that includes economic knowledge, analytical reasoning, informed decision-making, and responsible participation in economic life. Its growth may be influenced by formal education, family experiences, access to information, and opportunities to apply economic knowledge.

Sustainable Development

Sustainable development entails meeting current needs without jeopardizing future generations' ability to meet their own needs. According to Akarowhe (2017), sustainable development is defined as development that meets the needs of the current generation while also meeting their own needs. This means that long-term economic prosperity, social inclusion, environmental protection, and responsible resource use are all necessary for sustainable development. In Nigeria, sustainable development entails more than just increasing national output. It also includes raising living standards, creating more productive jobs, reducing avoidable inequalities, managing public resources responsibly, and protecting the environment. Ojike et al. (2022) present Nigerian evidence linking educational outcomes to sustainable development, whereas Nwuche and Enyia (2024) discuss the role of education in the country's development process.

Also, Chukwu et al. (2024) investigated the integration of education for sustainable development in Nigerian universities, particularly those in the Southeast. Their findings identified weaknesses in institutional frameworks for sustainability, as well as the need for increased support and policy direction. This is relevant to the current argument because classroom instruction alone cannot effectively promote economic literacy; educational institutions must also implement supportive policies, resources, and sustainable practices. Economics literacy is important for sustainable development because it enables individuals and institutions to evaluate the costs, benefits, trade-offs, and long-term consequences of economic decisions. Its contribution, however, is contingent on economic understanding being translated into informed action and supported by effective institutions and appropriate public policies.

Economics Education and Economics Literacy

Economics education, as defined by the American Economic Association (2018), is the systematic teaching and learning of economic concepts, principles, theories, and applications. It can serve as a foundation for economic literacy by helping students understand how individuals, businesses, governments, and societies make decisions when resources are scarce. Economics education refers to the teaching and learning process, whereas economic literacy focuses on the ability to comprehend and apply economic knowledge. A student may pass an economics exam without being able to apply economic principles to real-world situations.

Basic challenges affecting Economic education in Nigeria According to Ojediran (2017), include a lack of instructional resources, funding issues, and methodological limitations. In discussing economics education and sustainable development, Isa and Lawal (2023) emphasized curriculum, infrastructure, teacher quality, and technological challenges. These concerns emphasize the importance of investigating not only what students study but also how they are taught and whether they can apply what they have learned. As a result, in this context, economic literacy can be viewed as a desirable practical outcome of economics education, rather than an unintended consequence of taking economics classes. The main concern is how the subject can

move beyond exam preparation to promote informed economic reasoning and responsible citizenship.

Why Economics Literacy Should Be Prioritised for Sustainable Development in Nigeria

Economics literacy is critical for providing Nigerians with the knowledge and skills required to understand economic issues, make informed decisions, and effectively manage scarce resources (Bamiro et al., 2024). Prioritizing economic literacy in Nigeria can help promote responsible economic behavior and long-term national development, as demonstrated by Williams et al. (2024) and Olanrewaju and Ubogu (2025). As a result, improving economic literacy through practical, application-oriented education is critical for promoting inclusive growth, entrepreneurship, and long-term well-being among Nigerians (Salemi, 2005). To prioritize economic literacy for sustainable development in Nigeria, consider the following:

1. Promoting Informed Economic Decision-Making

Individuals and households are constantly making decisions about consumption, saving, borrowing, investing, education, and how to spend their limited income. Economics literacy can help people make better decisions by explaining opportunity cost, incentives, scarcity, and the consequences of different options. Kustiandi et al. (2024) conduct important research on the link between economic literacy, family education, and students' economic decision-making. Their research supports the importance of investigating how economic understanding develops and how it relates to decision-making, despite the fact that it was not conducted in Nigeria. For Nigerian households, practical economic understanding can help with realistic budgeting, informed borrowing, careful evaluation of consumer offers, and prioritizing essential needs. At the community level, it can assist citizens in determining competing development priorities. Its importance is not in ensuring correct decisions at all times, but in improving the reasoning used to make decisions.

2. Supporting Poverty Reduction and Inclusive Development

Poverty is influenced by interconnected structural and individual factors such as limited employment opportunities, insufficient infrastructure, unequal access to education, and economic vulnerability. Economics literacy alone cannot remove these barriers. However, it may improve people's ability to understand available opportunities, manage limited resources, assess risks, and make informed life decisions. Ojike et al. (2022) used Nigerian data to investigate education outcomes and sustainable development and discovered that adult literacy was positively associated with sustainable development indicators in both the short and long term. Although adult literacy encompasses more than just economic literacy, the findings lend support to the broader argument that developing people's knowledge and capabilities can be part of a sustainable development strategy. For economic literacy to have a meaningful impact on inclusive development, it must be combined with access to quality education, productive employment, financial services, infrastructure, and fair economic institutions. The argument is not that citizens are poor because they lack economic knowledge, but rather that practical economic knowledge can be a useful component of a larger development strategy.

3. Encouraging Entrepreneurship and Productive Employment

Individuals and communities' ability to create productive enterprises and job opportunities is a key component of sustainable development. Economics literacy can help aspiring entrepreneurs understand market demand, production costs, pricing, competition, profit, and risk. Bello et al. (2025) discussed the potential of combining economics and entrepreneurship education to promote sustainable development in Nigeria. Their paper focuses on practical learning, innovation, job creation, and the importance of aligning education with economic realities. This lends credence to the argument that economic concepts become more useful when students can apply them to productive activities. Similarly, Obi-Anike et al. (2023) looked into the

impact of financial information literacy on strategic decision-making effectiveness and long-term performance among Nigerian agribusiness entrepreneurs. Their research demonstrates why understanding and using financial information is important in business decisions and performance. In economics classes, students may be asked to create simple business plans, analyze local markets, compare production methods, calculate costs and revenue, and assess the viability of small businesses. Such activities would make economic concepts more meaningful and help students develop skills that will be useful outside of school.However, entrepreneurship education must be linked to real-world market opportunities, financial resources, infrastructure, and a supportive business environment. Economic knowledge is useful, but it cannot entirely compensate for the absence of these enabling conditions.

4. Strengthening Public Resource Management and Accountability

The management of public resources has a significant impact on Nigeria's development. Citizens must understand fundamental budgetary priorities, taxation, public debt, government spending, and the trade-offs involved in allocating limited resources. Economics literacy can help citizens participate in more informed public debates by allowing them to ask questions about the costs and benefits of public projects, compare policy promises to available evidence, and demand transparency in government spending. It can also assist students in distinguishing between evidence-based economic claims and those based primarily on political persuasion. According to Isa and Lawal (2023), economic education has the potential to contribute to sustainable development through policy analysis and evidence-based decision-making. Their discussion supports the incorporation of public finance and policy evaluation into applied economics education. This does not imply that economic literacy alone ensures accountable government. Effective accountability necessitates transparent institutions, open public information, independent oversight, and the rule of law. Nonetheless, citizens who understand economic issues may be better suited to participate meaningfully in these processes.

5. Encouraging Environmental Responsibility and Sustainable Resource Use

Economic decisions have environmental consequences. Production, consumption, energy use, waste disposal, and the exploitation of natural resources all have costs that may affect people other than those making the decisions. Osuntuyi and Lean (2023) investigated the link between environmental degradation, economic development, energy consumption, and education. Their research offers a broader economic-development perspective on the relationship between education and environmental outcomes. It emphasizes the importance of considering how knowledge and educational capacity relate to societal decisions about growth and environmental sustainability. Economics literacy can help students understand externalities, resource depletion, incentives, and the trade-offs between short-term economic gains and long-term environmental well-being. Waste management, deforestation, agricultural practices, energy consumption, and the sustainable use of community resources are all examples that can be used in Nigerian economics classes. Examining these issues teaches students that development decisions should take into account not only immediate financial returns but also environmental costs and future generations' well-being.

6. Improving Household Financial Responsibility and Welfare

Individuals with practical economic literacy can better understand the relationship between income, spending, savings, borrowing, and financial risk. These abilities are critical when households face rising living expenses, uncertain income, and competing financial obligations. Obi-Anike et al.'s (2023) research on financial information literacy among Nigerian agribusiness entrepreneurs demonstrates the value of using financial data to inform strategic decisions. Although financial information literacy is not the same as general economics literacy, the two are similar in their

emphasis on interpreting data and making sound decisions. Budgeting, saving, price comparison, borrowing options, and understanding the effects of inflation on purchasing power should all be covered in economics education. Such learning can improve financial judgment without implying that all financial difficulties are the result of poor personal decisions. Household welfare is also affected by wages, working conditions, access to essential services, and the overall economy. Economics literacy should be presented as a valuable decision-making tool, not as a replacement for social protection and sound economic policy.

7. Transforming Economics Education from Examination Preparation to Practical Competence

This paper's central argument is that the value of economic education should not be measured solely by students' ability to reproduce theories or obtain exam results. Learners should also demonstrate their ability to apply economic concepts to relevant problems. Sheidu and Ubogu (2025) investigated the impact of economic education on long-term national development in Nigeria, emphasizing the importance of knowledge, attitudes, and skills in economics teaching and learning. Wokji (2025) identified barriers to integrating economics education into sustainable development, emphasizing the importance of curriculum redesign, active learning, and interdisciplinary approaches. These studies are directly related to the paper's call for a more practical and sustainability-focused approach to economic education. Economics teachers can help with this transition by using case studies, market surveys, classroom simulations, budgeting exercises, student enterprise projects, public budget analysis, and discussions about current economic issues. Assessment should assess both conceptual understanding and the ability to apply economic reasoning in real-world situations. This approach would help to close the gap between theoretical knowledge and practical economic skills. It would also strengthen the link between economic education and citizenship, employability, and sustainable development.

8. Promoting Evidence-Based Policy Discussion and Responsible Citizenship

Citizens are exposed to economic claims through political campaigns, news reports, social media, and everyday public discourse. Without a thorough understanding of economics, it may be difficult to evaluate claims about inflation, taxation, subsidies, unemployment, public debt, or economic growth. Economics literacy can assist citizens in questioning assumptions, examining available evidence, comparing policy alternatives, and understanding the trade-offs involved in public decisions. In educational settings, students should be encouraged to interpret basic economic data and distinguish between correlation and causation, short-term effects and long-term consequences, and individual interests versus collective welfare. Bamiro et al. (2024) present a Nigerian study of economic literacy that contributes to discussions about the presence and determinants of economic literacy in institutional settings. Kustiandi et al. (2024) link economic literacy to economic decision-making. Taken together, these studies support the importance of treating economic understanding as a capability that extends beyond exam performance, while acknowledging that their contexts and research designs differ. A more informed public can help to shape constructive policy debates. Nonetheless, responsible citizenship necessitates ethical judgment, access to reliable information, democratic institutions, and avenues for meaningful participation.

9. Supporting Long-Term Planning and Intergenerational Equity

Sustainable development necessitates decisions that consider both current needs and future consequences. Borrowing, infrastructure, education, natural resources, and public investment decisions can all have long-term consequences. Chukwu et al. (2024) discovered that sustainability frameworks in the Nigerian universities they studied were relatively weak and advocated for stronger institutional support for sustainability goals. Their findings highlight the importance of incorporating sustainability into educational structures rather than treating it as an

isolated topic. Economics literacy can assist citizens and policymakers in considering long-term implications and recognizing that short-term gains do not always result in long-term welfare. In economics education, students should investigate how current decisions affect future opportunities, public resources, environmental quality, and the distribution of benefits and costs across generations. This viewpoint emphasizes the importance of evaluating development not only based on immediate economic performance but also on its long-term viability, inclusiveness, and implications for future citizens.

Conclusion

Nigeria's pursuit of sustainable development necessitates citizens who can comprehend economic challenges and apply sound reasoning to personal choices, public resource allocation, entrepreneurship, and environmental sustainability. Formal economics education, however, does not always lead to practical economic literacy. Although existing literature emphasizes the value of economic understanding and practical decision-making, economic literacy alone cannot ensure sustainable development. This paper proposes that Nigeria shift from examination-centered to application-oriented economics education, emphasizing economic literacy as a practical skill for informed decision-making, responsible citizenship, entrepreneurship, public accountability, and sustainable resource management. While addressing poverty, unemployment, inequality, and environmental degradation necessitates broad structural reforms and effective governance, economic literacy can help citizens make more informed decisions and contribute to national development. Nigeria thus requires not only economics graduates, but also economically literate citizens capable of ensuring the well-being of current and future generations.

Recommendations

The following steps should be taken to make economic literacy a meaningful contributor to Nigeria's long-term development.

Curriculum developers should strengthen the link between economic theories and everyday decisions about budgeting, markets, entrepreneurship, taxation, government spending, and environmental sustainability. This can be accomplished by identifying the challenges of economic education and proposing potential directions for improving economic education while connecting it to development priorities.

Teachers should use case studies, market surveys, simulations, budgeting tasks, and local economic problems to help students apply concepts rather than relying solely on memorization. This can be achieved through active learning and curriculum redesign that incorporates economics and entrepreneurship education.

Economics teachers should be trained in practical pedagogy, data interpretation, digital learning, and the evaluation of applied economic reasoning. Education providers should also ensure that teachers have access to current instructional resources and opportunities to update their knowledge.

Public education programs, community initiatives, and easily accessible learning resources should assist adults and youth in understanding important economic issues. Such initiatives should use common examples and language, especially when discussing inflation, budgeting, credit, taxation, public spending, and employment.

Practical learning should cover financial decision-making, business planning, cost analysis, market opportunities, and risk assessment, all while recognizing the structural barriers that entrepreneurs face. This is accomplished by providing relevant assistance in connecting information-based financial decisions, entrepreneurship, and sustainable economic activity.

Budgetary and economic information should be made clear and accessible to citizens so that they can participate more effectively in public debates. Economics education should help students understand public finances and evaluate policy claims, and public institutions should provide genuine opportunities for accountability and participation.

Schools, colleges, and universities should integrate economic education with environmental stewardship, social inclusion, and long-term resource management. Institutional frameworks should be designed to support issues that integrate education and sustainable development.

Schools and policymakers should evaluate students' ability to apply economic reasoning to real-world problems, rather than simply recalling definitions or passing exams. Students' assessment tasks could include analyzing a household budget, interpreting a price change, comparing business alternatives, or evaluating a proposed public project.

These recommendations should be implemented alongside broader efforts to improve education quality, job opportunities, institutional accountability, infrastructure, and social inclusion. Economics literacy is best understood as part of a comprehensive sustainable development strategy.

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