

## **Funding Business Education for Skills Acquisition among Tertiary Institutions Students in North-Eastern Nigeria**

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### **Abstract**

The paper examines funding Business Education for skills acquisition among tertiary institutions' students in north-eastern Nigeria. The paper critically studies contemporary issues in Business Education and highlights how the Business Education programme contributes to the growth and development of the Nigerian economy. The move on to critically analyse skills acquisition and how skills acquisition plays a role in promoting the quality of life of individuals in our society. Business Education is an aspect of education which enables students to acquire skills for self-employment or self-reliance. It has been observed that, if special attention is given to the Business Education programme in terms of funding, particularly in the north-eastern states of Nigeria, the human and material resources will be harnessed. Therefore, there is a need to improve the funding of Business Education for skills acquisition among tertiary institutions' students, as this would help in providing individuals with the necessary knowledge and skills to become employable or self-reliant, which in turn provides solutions to the contemporary challenges in our societies, like poverty and unemployment among the youths, which are the major causes of insecurity.

**Keywords:** Funding, Skills, Acquisition, Tertiary institutions.

### **Introduction**

Business Education is one of the educational programs which provides learners with employability working skills and prepares them to function intelligently as consumers and citizens in a business economy. Business Education is the deliberate intent of the teacher to inform students about economics and business concepts and skills that might be used in later life. It is meant to equip the youth with certain economic and business concepts as a vehicle for better understanding and

analysis of the world in which they live (Aliyu, 2013). According to Okoli (2010) Business Education is an important part of the general education which lays emphasis on skills acquisition for use in offices and business-related occupations. Business Education, therefore, is a vocational course that gives an individual appropriate skills, knowledge and attitude to become a teacher, self-reliant or employer (Ajisafe, Bolarinwa & Tuke, 2015). Hence, Business Education is an integral part of general education which emphasises skill and competence acquisition for use in the office and business.

Aliyu (2006) considers Business Education as education for the development of skills and competence, attitudes which are necessary for the efficiency of the eco-social system. Business Education can also be described as an aspect of vocational education which equips students with marketable skills, knowledge and attitudes needed for initial employment and advancement in business and related occupations. According to Adamu (2010), Business Education is an educational programme designed to provide students with the basic processes of educational training, decision-making, the philosophy, theory, and psychology of management, practical applications, business start-up, and operational procedures. The knowledge of Business Education enhances students' work orientation, making the transition from school to the world of work relatively easy.

Abdulkadir (2011) noted that one remarkably important characteristic of the Business Education program is that its products can function independently as self-employed and employers of labour. To this end, the tenet of Business Education embraces basic education for teaching career, entrepreneurship, business understanding, office environment and vocational practices. Okoli (2010), on the other hand, argued that the Business Education program builds a strong foundation for those who wish to move on to business areas. It also provides practical skills for those who wish to move directly into the workplace. Business Education programs provide rich opportunities for relevant, real-world learning experiences. These programs provide pathways to specific apprenticeship and Workplace destinations along with valuable information and connections that help them to explore potential work and business opportunities.

In addition, Ajisafe, Bolarinwa and Tuke, (2015) maintained that Business Education is very important to the nation's economy as it provides individuals with the skills that enable them to become employers of labour, it enables them to develop proper values towards work and become judicious spenders, they tend to contribute more economically. Hence, Business Education can minimise over-dependence on the government. Despite the enormous importance of Business Education in equipping students with marketable skills, knowledge and attitude needed for initial employment and advancement in business and related occupations. Unfortunately, the funding of Business Education in tertiary institutions in north-eastern Nigeria has long emerged as a critical challenge to the promotion of good standards, maintenance of physical infrastructure, training of lecturers, among others. In view of this, the paper intends to examine critically the aspect of the Business Education programme that needs to be funded.

To date, no existing study investigates the funding of Business Education for skills acquisition among tertiary institutions' students in north-eastern Nigeria. The expected outcome of this study will be of great significance to Business Education students in the sense that a well-funded Business Education programme will enable the students to acquire the needed skills and to realize the full objectives of the programme. Therefore, the findings of this study may improve students' skills and competencies towards self-employment or self-reliance.

## **Literature Review**

### **Concept of Business Education**

According to Iwu (2016) Business Education is the study that equips the individual with the occupational skills and knowledge that will enable him/her fit into and find job satisfaction in the labour market. Business Education as a component of vocational education, prepares individuals for

careers in business and to be intelligent consumers of economic goods and services. It is a programme that prepares its students with the skills and competencies needed for self-reliance and employment. Nwogu (2015), defined Business Education as that form of instruction that both directly and indirectly prepares the businessman for his calling. This definition confirms the vocational nature of business education. Afolabi (2003) saw Business Education as a type of training with the main goal of making people ready for entrance into a business career, and on having entered upon such a career, making them capable of rendering efficient services therein, with the ability to advance their present levels of employment to high levels. Udo and Babangida (2017) Business Education is that aspect of vocational education which provides skills, knowledge, competencies and attitudes necessary for effective employment in any specific business occupations. Umezulike (2015) defined Business Education as education for the development of skills/competencies, attitudes and attributes which are necessary for the efficiency of the economic system.

### **Concept of Skill Acquisition**

Skill acquisition is the main focus of the Business Education programme for self-reliance and more employable motives. Omidiji and Ogwu (2019) defined skill acquisition as a systematic and sequential development of skills that promotes efficiency and effectiveness in the performance of a specified job. Skill acquisition is the process of developing capacities through all levels of education and training, occurring in formal, non-formal, and on-the-job settings, which enable individuals in all areas of the economy to be fully and productively engaged in livelihoods and to have the capacity to adapt their skills to meet the changing demands and opportunities of the economy and labour market especially in the e-world (Enang & Okute, 2019). Skill acquisition is the ability to be trained on a particular task or function and become an expert in it. Some of the needed skills in Business Education for one to be self-reliant include communication skills, reading skills, and manipulative skills. Skill acquisition has been described by many as the recipe for eradicating extreme poverty and hunger by creating an avenue for employment, thereby creating job opportunities and wealth creation. Mshelia (2019) asserts that skill acquisition in Nigeria should be perceived as a catalyst to increase the rate of economic growth, create job opportunities, reduce import of manufactured goods and decrease trade deficits that result from such imports.

Nwanaka and Amaehule (2011) assert that while stressing the importance of skill acquisition in the national growth, they emphatically contended, “that Nigeria’s social and economic problems will drastically reduce if people are given adequate vocational training in skills, raw materials, machinery and equipment”. It is only with skilled men that materials can be harnessed, manipulated and transformed into products with a quality skill acquisition programme. Oluwadare (2019) saw skill acquisition as the ability to learn a skill, which can be intellectual such as learning to listen, speak, read and write or manual, such as learning to build or make something.

### **Importance of Skill Acquisition**

Busola (2016) indicated the following as the importance of skill acquisition

- i. Crime rate reduction – Skill acquisition reduces the crime rate in various countries. People with skills often think about how to make money and not how to steal. They are engaged with something rather than being idle. When someone has a skill to trade, he/she misses the chances of engaging in anti-social behaviours.
- ii. Employment opportunities – Many governments are still finding it difficult to provide jobs for their citizens because the citizens are lacking important skills they need. Anyone with a skill can employ and provide job opportunities for others.
- iii. Improved quality of life; people become increasingly aware of practices that help to improve life expectancy and learn how to obtain help information quickly.
- iv. Self-employment – A skill-acquired man is a self-employed man. A self-employed person can never go hungry because the skill he acquired provides food for him daily. But one who

lacks skill acquisition will find it difficult to be self-employed because he has nothing to offer. Skills acquired by website designers are what they use on their daily feeding instead of indulging in cyber threats or online theft, which is also related to the internet.

### **Concept of Funding**

Funding can be defined in several ways by several authors in the field of education. The word funding is the act of providing resources, usually in the form of money (financing), or other values such as effort or time (sweat equity), for a project, a person, a business, or any other private or public institution. The process of soliciting and gathering funds is known as fundraising which is all about providing financial resources to finance a need, programme, or project (Adegbenjo, 2010). In general, the term fund is used when a firm fills the need for cash from its own internal reserves, and the term 'financing' is used when the need is filled from external or borrowed money. It can also be seen as a grant of authority to an agency, department, or unit to incur monetary obligations and to pay for them. In an institution, funds are injected into the system as capital by the government and are not usually taken as loans by borrowers, rather, they are used for investment or procurement of facilities into the institution, which in turn will be allocated to programmes within the faculty. Funding such as donations, subsidies, and grants that have no direct requirement for return of investment are described as soft funding or crowdfunding. Funding that facilitates the exchange of equity ownership in an organization or institution for capital investment via an online funding portal is known as "equity crowdfunding (Amesi, 2010).

### **Aspects of Business Education that Need to be Funded**

For adequate development of any nation, a lot of funds need to be pumped into Business Education programmes to achieve desired results. Inadequate funding is one of the constraints on Business Education as it has made the programmes to suffer from some serious problems that has limited its effective contribution. These problems, according to Amesi (2010) and Akpomi (2013), includes poor infrastructures, workshop, equipment, studio, inadequacies of human and material resources and so on. Unfortunately, such funds are not provided by either the government or the private sector. Business Education is very important and necessary to all aspects of national development, be it economic, social and political. The following aspects of Business Education programmes should be adequately funded to fulfil the aims of business education.

**Industrial Training (IT):** Students of Business Education need to go on industrial attachment and payment of allowance to the students needs to be funded, also funds need to be allocated to the lecturers going on to inspect the students. This is the only way industrial training could be taken seriously by both students and lecturers (Alasa, 2005).

**Educational Technology:** This is a course taken by the Business Education students and it is otherwise known as instructional materials in this context. Thus, for learning to be effective and efficient, investment should be made in acquiring educational technology equipment and materials for sustainable development (Davies & Amesi, 2009).

**Qualified Personnel:** One of the problems facing Business Education is that of a shortage of qualified teachers, instructors, lecturers and workshop attendants. There are many schools, like colleges of education and polytechnics, with qualified business teachers, efforts should be made to train more business teachers. Remuneration should be added to business-employed teachers, lecturers and instructors in the university system.

**Secretarial Studies Studio:** This is a major problem facing Business Education programmes as there is barely a well-equipped studio with adequate computers, and information and communication technology gadgets for teaching and learning to take place. A studio should be provided and funded in Business Education for adequate, sustainable development (Amesi & Akpomi, 2014).

**Equipment:** This is also a problem as learners learn without equipment. A typical example is a course titled Business Machines. This course is often taken without the learners filling and touching the necessary equipment meant to be used in teaching them, as a result, equipment should be provided and funded in all our institutions that offer Business Education programmes within the Niger Delta (Amesi & Akpomi, 2014).

### **Constraints in Financing Business Education Programmes**

In the context of financing scarcity, Business Education has to provide clear evidence of both economic and social returns. Such evidence should be seen in the learner's sustainable development and empowerment. In most countries, which Nigeria is a part, such evidence is lacking, thereby posing challenges to Business Education and leading to questioning Business Education programmes ability in overcoming the incidents in the educational system to sustainable development both economically and socially. According to Ibeneme (2005) and Amesi (2010), the following can be sources of said to be financial setbacks in Business Education programmes:

- i. Lack of specific budgetary allocation.
- ii. Lack of understanding of the difference between Business Education and general education by both the government and individuals.
- iii. Mismanagement of available financial and material resources meant for Business Education programmes.
- iv. Diversion of International Donor Assistance Funds, equipment and materials.
- v. Unfavourable government policies which negate effective financing of Business Education programmes.
- vi. Headship of Business Education Programmes (HBEP) in institutions by non-Business Education programme experts who do not understand the needs and demands of Business Education programmes. If these are investigated, the constraint in financing Business Education programmes will be minimized or reduced.

### **Strategies for improving the funding of Business Education for Skills Acquisition**

There is a need to strategize ways of improving the funding of Business Education to achieve the overall objective of the programme. Amesi (2010) suggested the following are areas in which funds can be generated for the effective running of business education. The department can embark on projects that can bring additional funds, which may be used to improve the quality of Business Education programmes, such projects as:

**Consultancy Services:** The department may use the expertise of the staff in executing the projects in the institution or department instead of contracting them to outsiders. This may save cost and would create avenue to expose the learners in the department to some practical work.

**Rental Services:** The department may be involved in rental services of the facilities to the public. This includes chairs, tables, halls and so on. Equipment lease arrangements could be entered with interested individuals and corporate bodies at agreed fees.

**Investment in Landed Property:** The department could encourage investment by private sector in the department/faculty's landed property or that of the institution. Such investment could be in the form of hostel accommodation and a guest house. This may be a build-operate-and-transfer arrangement, where the investors are allowed to develop the property, operate it for an agreed period and then transfer the property to the department or institution for ownership. Through this some funds could be raised for the department.

**Agricultural Projects:** The department could be involved in a commercial farm that will produce different products that could generate funds. The project could include poultry, animal husbandry and fishery and so on.

**Grants and Aids:** This could be sought from multilateral and bilateral bodies. Such assistance could come from foreign embassies in supplying books, learning materials and workshop equipment. The aids might also come in terms of overseas training for Business Education lecturers, international organizations with special interest in education are such as UNICEF, UNESCO, Ford Foundation, and USAID and so on.

**Alumni Involvement:** The old students' association of the department could be involved in raising fund for the department. The involvement could be in the provision of buildings, workshop machines and equipment. This can be possible if a link will be made by the department by inviting the old students for special programmes such as convocation lectures, public lectures and meetings by tailoring the need of the department to them.

**Philanthropists:** Philanthropists and wealthy people in society can be contacted to contribute to Business Education programmes fund. In this vein, voluntary donations of equipment and materials and granting of scholarship to Business Education students may be encouraged. The department can also identify people within the community who are willing to support the programmes with their financial resources. Funds could be raised through their support and involvement.

**Increase in the National Budget:** The Federal Republic of Nigeria should endeavour to make huge investment in funding Business Education Programmes by increasing the percentage allocation for education in the National Budget so that vocational education which Business Education is part of it and other similar programmes and institutions can have more money to fund their programmes.

**Petroleum Trust Fund (PTF):** This body can help in the funding of Business Education programmes. Although PTF has been assisting in the funding of some programmes and institutions. It is to be suggested that it will be better if about 15% of PTF allocated to institutions is subscribed to Business Education programmes fund (BEPF), where it may be better managed and disbursed to adequately cater for Business Education needs. Other sources of funds include credit, venture capital, donations, grants, savings, subsidies and taxes, indirect and direct finance (Amesi & Akpomi, 2014).

### **Conclusion**

Business Education is “an educational designed to develop individuals with needed skills and competencies, attitude which are necessary for efficiency of the eco-social system”. It as an aspect of education which equips students with marketable skills, knowledge and attitude needed for initial employment and advancement in business and related occupations. If a special attention is given to Business Education programme particularly in north-eastern states of Nigeria, the human and material resources will be harnessed. Therefore, there is need to improve the funding of Business Education for skills acquisition among tertiary institutions students as this would help in providing individuals with necessary knowledge and skills to become employable or self-reliant which in turn provide solutions to the contemporary challenges in our societies like poverty and unemployment among the youths which are the major causes of insecurity.

### **Recommendations**

The following recommendations are put forward by the authors:

- i. To overcome some of the challenges of the Business Education programme, the government should adequately fund the programme to realize the overall objective.
- ii. Special intervention should be given to the institutions offering the programme to enable them to acquire the necessary equipment and facilities needed for teaching and learning in business education.
- iii. Government agencies like TETFUND should give additional concern Business Education programme by giving adequate allocation to institutions offering the programme.

- iv. All institutions offering Business Education programme should encourage the department of Business Education to strategize ways of improving the funding of Business Education.

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