

APPLICATION OF BUSINESS EDUCATION SKILLS TO NAVIGATE THE CHALLENGING ECONOMIC ENVIRONMENT IN NIGERIA FOR PERSONAL EMPOWERMENT AND SURVIVAL

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Abstract

The current economic trends in different nations including Nigeria have brought competitive business environment and new demands for business development. This means that graduates of business education programme require not just preparation for white collar jobs but both knowledge and skills for self-employment and self-reliance which are the required impetus for national development. In view of this, application of business education skills needed to navigate the challenging economic environment in Nigeria for personal empowerment and survival was advocated. This paper, therefore, discusses how business education skills such as accounting, information communication and technology, telecommunication, distributive education, entrepreneurship education and office technology and management skills will help to navigate students' ways out of poverty or unemployment for sustainable personal empowerment and survival. The study, therefore, concluded that Business Education programme offer its recipients, relevant skills which in turn help students to create employment opportunities for themselves to survive in the 21st century workforce. It was recommended among others that, proper investment should be made towards building skills acquisition centres in all institutions offering business education programme so as to link theory to practice, thereby boosting their entrepreneurial skills.

Introduction

The current economic trends in different nations including Nigeria have brought competitive business environment and new demands for business development. In this competitive global economy, no nation can survive without developing a skillful and formidable workforce. This means that graduates of business education programme require not just preparation for white collar jobs but both knowledge and skills for self-employment and self-reliance which are the required impetus for national development. As a result, schools are being challenged to produce students who are knowledge producers, problem solvers and creative thinkers who can apply their skills to enrich their lives and communities. Consequently, it has become imperative for the nation to rethink her educational delivery practices in order to enhance the competitive ability of her teeming graduates. As a step in this direction, Nigeria runs Business education programmes in the three levels of tertiary institutions.

The National Open University of Nigeria (NOUN, 2018) defined Business education as an aspect of vocational education that equips people with necessary skills and theoretical knowledge needed for performance in business world either for job occupation or self-employment. According to Udo (2017), Business Education is a comprehensive activity-based educational programme that is concerned with the acquisition of practical skills, understandings, attitudes, work habits and competencies that are requisites for success in a chosen business occupation. One of the major objectives of business education is to provide technical competencies to undergraduates to have a successful career as professionals as reflected in the Business Curriculum (Badawia, Reyada, Khamisa, Hamdana, & Alsartawia, 2019). Curriculum content in

the field of business provides a theoretical framework beneficial for understanding business management and, at the same time, provides undergraduates with the knowledge, skills, and techniques arguably indispensable to start up and manage small businesses effectively (Venter, 2001). To this end, it can be inferred that business education is a facet of educational training that helps the individual to acquire relevant skills needed for living.

Skills for operating a business enterprise are needed for the business to succeed in the competitive market. Skill is the ability to do something well and is usually gained through training or experience. Okoli (2013) defined skills as the economic tools with which entrepreneurs acquire and solve societal problems. Skills are practical activities which make one employable, self-reliant and relevant to the society. Okoli (2013) further stated that entrepreneurs must possess skills that are necessary to enable them start, enhance their own business enterprises and market the products or services. Skills go a long way in helping entrepreneurs become successful. They are activities that will enable an entrepreneur to manage his own enterprise. Ekpenyong (2016) viewed skills as the ability to use one's knowledge effectively and readily in execution of performance; technical expertise, a power or habit of doing any particular thing competently. He opined that this definition is stressing that a skill is based on using knowledge expertly; the objective of which is to bring that knowledge to maximum level of competency. Hence, maximum skills acquisition involves that ability to perform any given tasks with ease, competently and expertly without much stress and sweat, one of the important skills in Business Education is practical skills.

Practical skills acquisition is an important aspect of Business Education programme at the various levels of the Nigerian education system. In support of this, one of the National Educational Objectives states that the acquisition of appropriate skills, abilities and competencies both mental and physical are important for all Nigerians to live and contribute to the development of their society (Federal Government of Nigeria, FGN, 2014). Consequently, the National Educational Policy document (2014) stated that the Nation's educational activity should be centered on the students, in order for them to acquire maximum skills acquisition for self-development and fulfilment in the labour market.

Unfortunately, due to certain impediments, the level of practical skills acquired by business education students, compared with the demands of the labour market and technological advancement, is nothing to boast about. This explains why most employers of labour in this nation and abroad consider the products of Business Education as half-baked and unusable without further training (Ekpenyong, 2015). As a result of this, many graduates of Business Education are found all over the nation without gainful public employment. Consequently, these graduates too cannot be self-employed because they are not able to put to practice the theoretical knowledge they have acquired in their tertiary institutions over time.

Nigeria faces serious social and economic challenges. Although Nigeria's oil and natural gas revenues are estimated at over \$40 billion per year, its human development indicators are among the world's lowest, and a majority of the population suffer from extreme poverty. Despite its oil wealth, Nigeria remains highly underdeveloped. Poor governance has severely limited infrastructure development and the provision of social services, hindering economic development and leaving much of the country mired in poverty. Due to decades of economic mismanagement, political instability, and widespread corruption, the education and social services systems have suffered from lack of funding, industry has idled, refineries are in poor condition, and the sixth-largest oil-producing country in the world suffers periodically from severe fuel shortages. (CRS Report for Congress on Nigeria, 2008)

The question that we must be prepared to answer is how do we navigate our ways out of poverty or unemployment in the country when the state apparatus is already infected with corruption? How can Business Education be a solution to the nation's youth unemployment and poverty is the concern of this paper? Graduates of different tertiary institutions need Business Education skills such as information communication technology, distributive, office technology and management education, communication and

entrepreneurship education skills to navigate the challenging economic environment in Nigeria for personal empowerment and survival.

Business Education Skills Needed to Navigate the Challenging Economic Environment in Nigeria for Personal Empowerment and Survival

Accounting Skills

In every business establishment, be it government establishment, parastatals, private companies, banks and other financial institutions, the importance of accounting cannot be overemphasized. Umunnah (2016) explained that accounting education is regarded as an area of study needed to equip the youths with knowledge, skills and attitude necessary for efficient financial calculation required for occupational competence, and economic activities of an organization are measured, recorded and communicated to interest parties for analysis and interpretation. This is rooted on the need to keep the records of business transactions. Both Umunnah (2016) and Ahukannah, Ndinechi and Arukwe (2017) were of the opinion that the role of accounting activities in the operation of business enterprise are recording financial data, analyzing financial data, preparation of accounting statements and communicating financial information to employers.

Osuala (2014) believed that book keepers are employed in various business and industries including government agencies. He further stressed that book-keepers perform the following duties, make entries in ledger accounts, use the telephone, make journal entries, use the adding and calculating machine, examining and/or sort business papers, prepare operating and/or financial statements, prepare trial balance, type bills, invoices and statements, balance cash daily, keep inventory records, prepare cheques, reports and payrolls etc. Ahukannah, Ndinechi and Arukwe (2017) are of the opinion that success in accounting occupations requires the following personal traits: accuracy and neatness, confidentiality, attention to details, mathematical ability, skill in using mechanical calculators, organizational and analytical abilities, as well as ability to work under pressure.

The National Board for Technical Education (2011) and Nnamdi Azikiwe University agreed that the syllabus for accounting education to be taught in the university is: financial accounting, auditing, cost accounting, taxation, business law, data processing, advanced financial accounting, advanced costing, financial management, managerial economics and management accounting etc. Apart from the training accounting education graduates got in teaching methodology and practice, they are as well versed in some major accounting courses such as taxation, costing, accounting, business law, business management, data processing, auditing, business communication, financial accounting, bank courses – money and banking, principles of economics etc. Knowledge acquired from the above listed courses will enable these graduates to secure employment in various sectors of the economy, both in private and public organization, also after each level of education such as Junior secondary school, Senior secondary school, etc.

In the views of Ahukannah, Ndinechi and Arukwe (2017) the business training received in the junior secondary schools is a good starting point for a career in accounting. They further stressed that one will, however, require additional training in a polytechnic or a university to qualify as an accountant. The training may also be from NCE/B.Sc. business education programmes. Agbogu (2017) believed that opportunities exist for accounting graduates of business education programmes for self-employment as well as employment in certain areas and allied professions. He further posited that the graduates could set up accounting firms and render such services as consultancy, auditing and preparing accurate business records for taxation for private and public enterprises. These graduates could also run accounting schools and prepare students for accounting and allied examination as a part-time jobs. The abovementioned qualifications, courses, competencies and duties performed by these graduates, offer high status jobs/fields of opportunities as viewed by Osuala (2014), Ahukannah, Ndinechi and Arukwe (2017) and Agbogu (2017) According to them, they could be engaged as follows: acting as book-keepers (manual and machine), being accounting officers, serving as bank officers and tellers, working as data entry computer officers, serving as billing

officers, being accountants (tax, cost, system analysis), acting as loan counselors, serving as auditors (internal and external), credit controllers, working as programmers and system analyst.

Osuala (2015) is of the view that there is a correlation between inadequate record and the business organizations of which this constitute a major problem. Accounting is the systematic recording of financial transactions. It is a service activity, the function of which is identifying, measuring, recording and communicating quantitative information, primarily financial in nature.

Davidson (2012) as cited in Akintola (2015) stated that accounting provides information for three broad purposes or uses, thus:

- Managing decision making
- Managing planning, controlling and internal performance evaluation.
- Financial reporting and external performance evaluation
- The Nigeria Small Business Practitioners Association (NSPA) enumerated the objectives of accounting information and statement to include the following:
 - To provide information useful for making decisions
 - To yield an accurate and true picture of operating results
 - To supply information useful in judging management's ability to utilize enterprise goals
 - To provide information useful to investors and evaluating potential cash flows to them in terms of amount, timing and related uncertainty
 - To provide users with information for predicting, comparing and evaluating enterprise earning power
 - To permit prompt filling of report and tax collecting agencies and
 - To reveal all possible employee frauds, wastes, theft and record keeping errors.

Having basic accounting knowledge or skills does not necessary imply that the proprietor (entrepreneur) should be able to appreciate the contributions that accounting information offers in solving both financial problems that may arise from financial statements. He should be able to keep and maintain records of receipts and payments (cash book), income and expenditure and a balance sheet for the business.

Igbo (1995) as quoted by Akpotowoh and Amahi (2006) identified some of the accounting and financial skills required by entrepreneur in business related areas for successful operation of a business enterprise to include:

- Knowledge of accounts
- Knowledge of costing
- Ability to interpret financial statement
- Ability to acquire the skill of preparing financial statements
- Ability to understand payroll and various deductions
- Ability to know gross and net profit
- Ability to know sources of funds
- Ability to know how to obtain loans
- A knowledge of federal, state and local government levies, taxes and regulations
- Acknowledge of factors involved in decision to grant loan by financial houses.

Other accounting skills required

- Ability to process accounts receivable and accounts payable
- Ability to process inventories
- Ability to prepare ledgers and extract the trial balance
- Ability to prepare daily cash reports
- Ability to prepare bank reconciliation statements

- Ability to keep sales and purchases records
- Ability to keep debtors ledgers
- Ability to prepare final accounts, profit and loss accounts and the balance sheet
- Ability to calculate depreciation
- Ability to avoid unplanned expenditure

Information Communication and Technology Skills

Information Communication Technology (ICTs) are commonly defined as ‘a diverse set of technological tools and resources used to communicate, create, disseminate, store and manage information’ (Blurton, 2016). These technologies include computers, the internet, broadcasting technologies (Radio and Television), and (Mobile) telephony. Basically ICT is a tool. It can be hardware (such as computers, digitalcameras), software (such excel, discussion forum) or both.

Business education students are not only exposed to courses in education but also to computer knowledge such as how to manipulate the keyboards, how to teach with computers, how to network email services, howto produce documents, how to scan text or photograph into computer and lot more. If these skills are appliedby the students, they can be empowered and also survive in the face of challenging economic environment in Nigeria.

According to Chau (2015), ICT skills are needed to survive the business world. It enhances the production process in organizations as monitoring technologies could be used to reduce the number of supervisors required in the process. In the same view Brynjolfsson and Hitt (2017) confirmed that there is a substantial long-term productivity gain with the use of ICT skills in organizations. The Buhalis, (2016) also noted that the application of ICT skills in businesses causes fundamental changes that can provide powerful strategic and tactical tools for organizations if properly applied and used. This could have great impact in promotingand strengthening SMEs competitiveness. Sakai (2015), stressed that the extensive use of ICT skills can allow micro-enterprises with ideas and technologies to remain small and profitable or generate substantial global sales by exploiting their intellectual property over the internet. Hence, Onugu (2015) affirmed that ICT enables organizations to decrease costs, increase organizational capabilities and also assist to shape inter-organizational coordination. Therefore, the use of ICT can help to lower coordination cost and increase outsourcing in organization.

Organisation for Economic Cooperation and Development OECD (2004) discovered that ICT is able to improve information and knowledge management inside the firm and increase the speed and reliability of transactions for both business-to-business (B2B) and business-to-consumer (B2C) transactions. For abusiness education graduate to become an entrepreneur, there is need for the person to be competent in networking and computer services. The study of Sajuyigbe and Alabi (2017) confirmed that infrastructural, cost of acquisition, lack of finance, skills, management and government support are the main challenges of ICT adoption by SMEs in Nigeria.

Communication Skills

Communication is an activity, skill, and art that incorporates lessons learned across a wide spectrum of human knowledge. Communication is one of the most important tools for an organization in our days to exchange information, build a network and guarantee a smooth running work flow within a firm. According to Ors, (2015), there are three dimensions of communication: formal external, internal and informal communication. Initially, communication was an activity conducted by small number of people using face-to-face modalities. Today, new technologies have emerged due to Globalization and the 21st Century has made it possible for information to be produced, distributed and shared. Organizations demand quickly obtained and accurate information to compete. Therefore, technologies like computer networks, data banks, portable personal computers, wireless communication, satellite communication, e-mail, and the Internet have acquired strategic importance. Ors, (2015)

Communication skills is an aspect of Business Education that equipped the students with employability skills such as interpersonal communication skills, team working skills, ability to relay information appropriately, listening ability, ability to avoid communication gap, etc. There is no doubt that communication skill possessed by Business education students influences work satisfaction and the quality of work execution (Grunig 2012). Baumgartner (2009) provides a literature analysis to determine if and how internal communication support employee motivation. He sums up the main motivational components which could be linked with communication skill:

- It provides feedback on information needed to survive in challenging economy.
- Communication skill helps to make a decisive contribution to clear targets and goals to be achieved.
- Communication skill helps business education graduate feel that they are recognized members of the organization.
- Communication skill leads to meaningful activities: Meaningful activities is important to motivate graduates to deliver higher performances in order to provide solution to economic problem.
- Communication skills enhance work satisfaction: Work or job satisfaction is represented in almost all theories of motivation and achievement.

Distributive Education Skills

This is another skills component of Business Education programme. The word “distribution” has much to do with exchange of goods and services and as such refers to the various hands and agencies through which commodities pass from the manufacturers to the final consumers (Udo, 2012). The curriculum objectives here state that distributive education was designed to give students an overview of the world of business and to enable them to develop a better understanding of the individual’s relationship with business and the place of business in a developing economy (Ekpenyong, 2015). The general objectives of education here at the senior secondary school level are to:

- Enable the student to have a broader understandings of the importance of commercial activities,
- Enable the student to cultivate the right attitude to commercial activities,
- Provide useful general notions and commercial skills necessary for those who will immediately enter into the world of work,
- Provide commercial knowledge for personal use and for further education,
- Develop the habit of the wise use of the services offered by commercial institutions (Udo, 2017).

The above objectives lay emphasis on commercial activities, skills and knowledge (Udo, 2017). Therefore commerce was designed to equip the students with the marketable knowledge and skills inherent in commercial education. According to Udo (2017), distributive education is a programme of vocational instruction in marketing, merchandising and related management, which is designed to meet the needs of persons who have entered or preparing to enter a distributive occupation. Udo (2017) defined marketing as getting the right goods and services to the right people at the right place and at the right time, at the right price, with the right communication and promotion. According to Osuala (2014), marketing is considered from a broad based context to mean a total system of interacting business activities designed to plan, price, promote and distribute want-satisfying products and services to present and potential consumers. He added that the main responsibility of any marketing manager is to see that the marketing functions are performed in such a way that the firm makes a profit.

Osuala (2014) further asserted that the marketing manager will need to perform the functions of planning, organizing, staffing, directing and controlling. Osuala further stated that the general objective of distributive education is to prepare students for gainful employment in distribution and marketing. Therefore, the objectives of marketing education should meet the social, vocational and personal needs of the business education students.

Office Technology and Management Education(OTME) Skills

This is the fourth component of business education skills and competencies inherent in the programme. It was formerly known as secretarial education (Udo, 2017). According to Ekpenyong (2015), a secretary is defined as an executive assistant who possesses a mastery of office skills and who demonstrates the ability to assume responsibility without direct supervision. He/she can exercise initiative and good judgment in decision making. The definition given above describes a special class of secretaries who by virtue of their training, experience and scope of responsibility have become assistants to their bosses. Ekpenyong (1995) describes secretarial work as involving the following activities:

- General Office Work – relieving executives and other company officials of minor executive and clerical duties.
- Taking down dictation from the boss using shorthand
- Making appointments for the executive and reminding him or her of them, that is, the appointments.
- Interviewing people coming into the office, and directing to other workers those who do not need to see the chief executive.
- Handling personal and important mails, writing routine correspondence on his/her own initiatives.
- Making and answering telephone calls.
- Supervising other clerical workers.
- Keeping personnel records of events in the offices.

According to Ekpenyong (1995), the secretarial profession is remarkable for its appeal to men and women who have obtained post-secondary education. This is so because the secretary often works with important people and the remuneration is always very attractive. However, the secretarial profession provides a challenging job after graduation from institutions of higher learning because of changes in business technology. He further said that even with the advanced technology now in use in the developed countries like UK, USA, China, Japan and Australia, there is yet to be found a good substitute for the secretary.

The present day secretaries are exposed to the use of information and communication technology (ICT) in their day-to-day training and working lives. According to Lucey (2017), information technology is the acquisition, processing, storage and dissemination of vocal, pictorial, textual and numerical information by a micro-electronics based combination of computing and telecommunication. The National Policy on Information Technology (2015) described information technology as the bedrock for national survival and development in a rapidly changing global environment. Additionally, ICT can be defined as recording and use of information and communication by electronic means. It is not just the use of computers in business. For example, machines can be used to transmit documents overseas and information technology has a variety of applications. The present-day secretarial students are trained in the various applications of information and communication technology. This is because information technology has greatly changed the business environment and the teaching and learning methods in office technology and management education programmes (OTME). Consequently, the Nigerian workers and students require a sound knowledge of ICT if they must do well in their business careers.

Entrepreneurship Education Skills

This is another skill component of business education programme. According to Telsang (2017), the word “entrepreneur” has its origin in the French Language “Entrepreneur” which means to undertake or organize. An entrepreneur is one who organizes, manages and assumes the risk of an enterprise. An entrepreneur visualizes a business opportunity, takes bold steps to establish the undertaking, co-ordinates various factors of production and gives a start to the business (Telsang, 2017). According to Lemo (2017), entrepreneurial skills acquisition is the training that provides experience and skills that are suitable for entrepreneurial endeavours. Entrepreneurial skills acquisition therefore trains business education graduates with entrepreneurial knowledge, competence and skills needed for self-reliant (Pakpa 2016).

In line with the above definitions, Osemeke (2012) defined entrepreneurship as the process of creating something new with value by devoting the necessary time and effort. Ndumanya (2012) however described entrepreneurial skill acquisition as a specialized training given to student or trainees to acquire skills, ideas and managerial abilities and capabilities for self-employment than being employed for pay. Entrepreneurs are the owners of businesses who contribute the capital and bear all the risks of the business. Entrepreneurship refers to a process of doing new things or doing things that are already being done in a new way (Telsang, 2017). It can also be described as a creative and innovative response to the environment. It constitutes the circle of activities starting from the conception of the investment opportunity to successfully transforming the activity into viable business reality. These skills are inherent in the business education programme of schools, colleges and the universities. In fact, the Nigerian workers and students should learn to acquire the entrepreneurship skills so that they will help them in planting business ventures of their own choice at designated places in their community. This will go a long way to make them self-reliant and self-sufficient.

Conclusion

This paper has been able to establish that, Business Education programme offer its recipients relevant skills such as accounting, information communication and technology, communication, distributive education, entrepreneurship education and office technology and management skills. The students in turn can use these acquired skills to create employment opportunities for themselves such that, students can decide to open a business centre even while in school. This to a very large extent, can help to navigate or mitigate the challenging economic environment particularly in the pandemic era which consequently enhance personal empowerment and survival.

Recommendations

The following recommendations are made in the study.

1. Proper investment should be made towards building skills acquisition centres in all institutions offering business education programme so as to link theory to practice, thereby boosting their entrepreneurial skills.
2. Business Education students should acquire and cultivate keen interest in the skills and competencies inherent in the Business Education programmes.
3. Regulatory agencies for business education programme should ensure these skills are been taught such that, it will be practically demonstrated and impacted to the learner.
4. As Business Education equips the recipients with firm-specific, industry-specific and general skills and competencies, this paper therefore appeals to all Business Education students to make sure they acquire maximum and sufficient skills and competencies that will help them to live and contribute to sustainable development in Nigeria.

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