

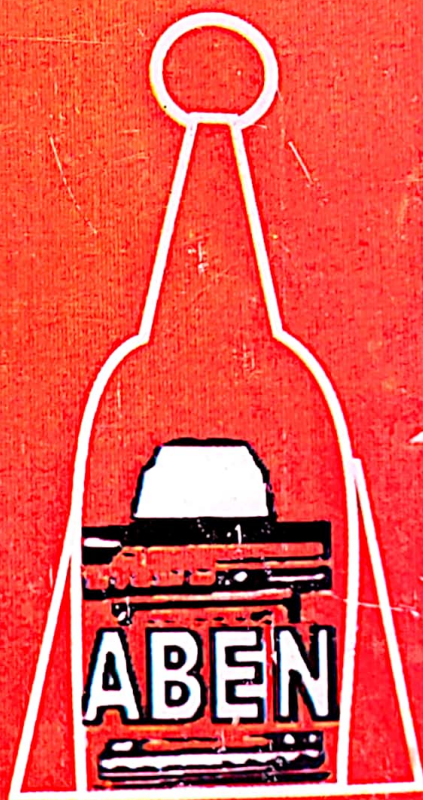
# **ASSOCIATION OF BUSINESS EDUCATORS OF NIGERIA**

## **BOOK OF READINGS**

**THEME: BUSINESS EDUCATION AND NATIONAL ECONOMIC EMPOWERMENT AND DEVELOPMENT, STRATEGY (BE-NEEDS)**

**VOL 1 NUMBER 7**

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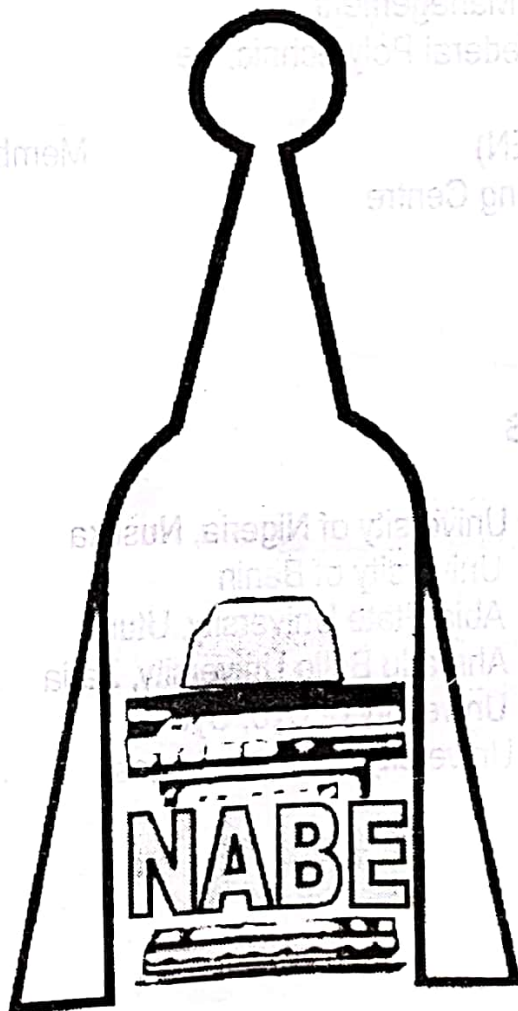


# BUSINESS EDUCATION BOOK OF READING

Theme: Business Education and National Economic,  
Empowerment and Development Strategy (BE-NEEDS)

Vol 1 Number 7

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The Editorial Board of the Association will consider for publication:

- a. Articles that will improve knowledge of the teaching learning process in business education.
- b. Theoretical or philosophical articles:
- c. Critical review of business education literature; and
- d. Articles on current issues in business education.

The **BOOK OF READINGS** is designed to promote the strengthening of business education in Universities, Polytechnics, Colleges Technologies, Colleges of Education and Secondary Schools through improved business teacher education at the collegiate level.

The Association of Business Educators of Nigeria does not assume responsibility for the point of view of the opinions expressed by the contributors in their write-ups unless such statements have been established by a resolution of the Association.

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## Editorial

Poverty in Nigeria is real and for a country richly blessed with abundant human, material and natural resources, her people should have no business with poverty. In Nigeria numerous efforts were made to eradicate poverty by governments. They are all ineffective. Authors of articles found that poverty alleviation strategies put in place one time or the other were good but were poorly managed. These poverty alleviation measures and how they should be effectively managed were revealed. The writers held the view that Business Educators could be the central to poverty reduction. The lack of pursuit of eradication and neglect of economic growth is disastrous and accounted for reasons of intractable poverty in Nigeria.

Poverty is a constant factor in rural communities and in urban area in Nigeria. There is no doubt that poverty exists in multi-dimensional scales. So many households can hardly afford three square meals in a day. Many children of school age are not in school, but out in the streets hawking. Portable drinking water to so many communities is still lacking. Employable youth are jobless and crime becomes good business in their idle hands.

Accommodation for many Nigerians means dilapidated, thatched roots where squalor knows no bounds. It is not therefore, surprising that Nigeria is passionately committed to partner with the United Nations in the realization of its Millennium Development Goals by 2015. These goals became the link-chain in Nigeria on-going initiatives and processes under the New Partnership for African development (NEPAD) and the National Economic Empowerment and Development Strategy (NEEDS).

According to the encyclopedia Britanica (1981) poverty is a lack of means to satisfy a person's need for nutrition, hóusing, clothing and other essentials of life. These needs may be defined narrowly as those necessary for survival or more broadly as determined by the prevailing standard of living in the community. Lipton and Ravellion (1993) agreed with this notion that poverty exists when one or more persons fall short of a level of economic welfare deemed to constitute a reasonable maximum, either in some absolute sense or by the standards of a specific society.

Large population is associated with acute poverty. In Nigeria, the household size is extremely large. Household size where large number of people live is strongly linked with poverty. The highest incidence and severity of poverty normally are found in rural settings where majority of the populace are farmers. Generally, politics aimed at economic development are biased against the rural sector.

Nigeria has youths that are likely to be poor as a result of age and dependency. The parents cannot afford the cost of education. Similarly, the educated ones find no job due largely to a slow or non-growing economy with large rate of inflation.

### **Recommendations:**

In order to eradicate poverty in Nigeria. The conference recommends the following:

1. Poverty alleviation strategies should be implemented effectively. This can be achieved by honest and detribalised Nigerians.
2. Corruption, which is the bane of development must be eradicated.
3. Economic growth is important and it must not be neglected as no fight against poverty can succeed without economic growth.
4. Education is a veritable tool for poverty reduction. Therefore, business education by its aims and objectives is most appropriate to provide the necessary link.
5. Professional bodies such as ABEN, NIM, NATT etc. can be charged with the responsibility of fashioning out ways of implementation through consultancy services.
6. Business educators should fashion out courses meant for poorer peoples' trades.
7. Sustainable political environment will engender growth and continuity. Our leaders should allow democracy to grow in Nigeria

Editor in chief

**Dr. Mrs. C.I. Akinola**

***Oluwalola Felicia .K.***

**BUSINESS EDUCATION AND POVERTY  
REDUCTION IN NIGERIA**

**BY**

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***ABSTRACT***

*This paper examined Business Education and poverty reduction in Nigeria. For many years now, many Nigerians are suffering in the midst of plenty. The paper looked into how Business Education drastically alleviate the problem. The contributions of international agencies such as Millennium Development Goals were also examined. Appropriate conclusions and recommendations were made at the end of the paper.12*

**Introduction**

Education is a unique factor in the life of a nation. It is a dynamic instrument of change and is regarded as the vehicle of socio - economic development for any nation. According to NPE (1981) "education is the greatest investment that the nation can make for the quick development of its economic, political, sociological and human resources." Also, the Ahsby Commission (1960) recommended that education as an investment in human resources should improve the nation's growth and development.

According to Osuala (1987) business education represents a broad and diverse discipline that is included in all types of educational delivery systems elementary, secondary and post secondary. Business education begin at elementary level, it can be

interrupted for varying periods of time, it can be continued throughout the life span of an individual. Business education involves education for office occupations, distribution and marketing occupations, accounting occupations, business teaching, business administration and economic understanding. It covers all spheres of economic life activities in any society.

Business education is as old as other forms of education but was not widely known in Nigeria until some years back when it was fully integrated into the main stream of the Nigerian school curriculum. Even now many Nigerians still have the misconception that Business Education is meant for low intelligent people. This and other misconception have really brought set back to the success and benefits that Nigerians could have derived from this forum of education, such as rapid industrialisation, unemployment and improved economic activities.

### **The Meaning and Measurement of Poverty**

In economics and sociology, the cycle of poverty is a social phenomenon whereby poverty stricken individuals exhibit a tendency to remain poor throughout their life span and in many cases cross generations. However, poverty is understood in many senses. Descriptions of material need, typically include the necessities of daily living like (food, clothing, shelter, and health care) poverty in this sense may be understood as the deprecation of essential goods and services.

? Descriptions of social need, such as social exclusion dependency, and the ability to participate in society. This would include education and information. Social exclusion is usually distinguished from poverty, as it encompasses political and moral

issues, and is not restrained to the sphere of economics.

? Describing a lack of sufficient income and wealth. The meaning of 'sufficient' varies widely across the different political and economic parts of the world.

According to Balogun (1999) the World Bank (1993) described the poverty line as the value of income or consumption necessary for (1) the minimum standard of nutrition and (2) other necessities. Although there is evidence of poverty in every region. In developed countries, this condition results in wandering homeless people and poor suburbs and ghettos. Poverty may be seen as the collective condition of poor people, or of poor groups, and in this sense entire nation states are sometimes regarded as poor. In order to avoid the stigma these nations are usually called developing nations.

When measured poverty may be absolute or relative. Absolute poverty refers to a set standard which consistent over time and between countries. An example of an absolute measurement would be the percentage of the population eating less food item is required to sustain the human body (approximately 2000 2500 kilo calories per day).

The World Bank defines extreme poverty as living on less than US \$ (PPP) 1 per day, and moderate poverty as less than \$2 a day. It has been estimated that in 2001, 1.1 billion people had consumption levels below \$1 a day and 2.7 billion lived on less than \$2 a day. The proportion of the developing world's population living in extreme economic poverty has fallen from 28 percent in 1990 to 21 percent in 2001. Much of the improvement has occurred in East and South Asia. In Sub-Saharan Africa GDP/capital shrank with 14 percent and extreme poverty increased from 41 percent in 1981 to 46 percent in 2001. Other regions have seen little or no change. In the early 1990s

the transition economies of Europe and Central Asia experienced a sharp drop in income. Poverty rates rose to 6 percent at the end of the decade before beginning to recede. There are various criticisms of these measures.

Other indicators of absolute poverty are also improving. Life expectancy has greatly increased in the developing world since WWII and is starting to close the gap to the developed world where the improvement has been smaller. Even in Sub-Saharan Africa, the least developed region, life expectancy increased from 30 years before World War II to a peak of about 50 years before the HIV pandemic and other diseases started to force it down to the current level of 47 years. Child mortality has decreased in every developing region of the world. The proportion of the world's population living in countries where per - capita food supplies are less than 2,200 calories (9,200 kilojoules) per day decreased from 56% in the mid 1960s to below 10% by the 1990s. Between 1950 and 1999, global literacy increased from 52% to 81% of the world. Women made up much of the gap: female literacy as a percentage of male literacy has increased from 59% in 1970 to 80% in 2000. This percentage of children not in the labour force has also risen to over 90% in 200 from 76% in 1960. There are similar trends for electric power, cars, radios, and telephones per capita, as well as the proportion of the population with access to clean water.

Relative poverty views poverty as socially defined and dependent on social context. In this case, the number of people counted as poor could increase while their income rise. A relative measurement would be to compare the total wealth of the poorest one - third of the population with the total wealth of richest 1% of the population. There are several different income inequality metrics,

one example is the Gini coefficient.

In many developed countries the official definition of poverty used for statistical purposes is based on relative income. As such many critics argue that poverty statistics measure inequality rather than material deprivation or hardship. For instance, according to the U.S. Census Bureau, 46% of those in "poverty" in the U.S. own their own home (with the average poor person's home having three bedrooms, with one and a half baths, and a garage). Furthermore, the measurements are usually based on a person's yearly income and frequently take no account of total wealth. The main poverty line used in the European Union is based on "economic distance", a level of income set at 50% of the median household income.

As could be seen above, many different factors have been cited to explain why poverty occurs. However, no single explanation has gained universal acceptance since factors could be attributed to it such as poverty itself. Prevention of investment and development, lack of capitalism e.g. lack of private ownership of the means of production, excessive regulation and the bulk of profits taken by the state, poor fundings, or absence of an infrastructure, lack of opportunities, covenant corruption, lack of functioning democracy etc. These can be categorised basically on two major factors; the political left argue that social injustice and social inequality. As such, those with existing wealth to create more wealth, and those with little wealth not being able to create enough wealth.

### **Effects of Poverty on Economic Growth**

The word poverty has affected our economic drastically. Some individuals are unable to monitor savings and invest in their own development, the level of poverty can lead to significant under

investment in an economy. Consequently productivity from the impoverished is significantly reduced, and economic growth is reduced. This forms a component of growth theory. The level of poverty also reduces the potential for skills - based and knowledge - based development because the poor are unable to invest the time and money in the necessary education. Obviously this effect leads to a technology shortage, which in turn leads to low production; and this, lower foreign direct investment (FDI). Additionally, the cycle of poverty causes social discontent and social strife, and social strife in turns hampers economic growth to a great degree.

In another word some effects of poverty according to Robert et al (2004) on an individual may be attached to the following?:  
Extreme hunger and starvation.

- ? Lack of sanitation.
- ? Diseases and disabilities, low health care services.
- ? High crime rate.
- ? Increased suicides.
- ? Increased risk of political violence, such as demonstration, war, genocide.
- ? Homelessness.
- ? Lack of opportunities for employment.
- ? Low literacy.
- ? Loss of population due to emigration.
- ? More susceptible to death from natural disasters.
- ? Increased discrimination.
- ? Lower life expectancy.
- ? Drug abuse.
- ? Depression.

## **Other Programmes and Agencies for Poverty Reduction in Nigeria**

### **(a) PAP and PEP Programmes:**

In order to reduce poverty, the government has strengthened the public and private sector collaboration for the attainment of self-reliance.

According to Idih (2002) federal government in 1999 designed a programme called Poverty Alleviation Programme (PAP) in order to alleviate poverty. It is aimed at providing 20,000 direct jobs to the unemployed in the year 2000 alone and stimulates production line within one year. This programme is now replaced with the poverty eradication program (PEP) and is billed to attack poverty using four means namely:

    Youth employment

    Rural infrastructural development

    Social welfare services

    National resources development.

However, the target group for this programme includes the youths and women. The year 2001 has come and gone. Obviously this programme has not yielded any positive result but recently the millennium development goal has taken off. Hopefully, this will eventually assist in achieving their set goals.

### **(B) Millennium Development Goals on Poverty Reduction**

The anti - poverty strategy of the World Bank depends heavily on reducing poverty through the promotion of economic growth. However, some considers this approach does not actively on directly work to reduce or eliminate poverty. However, there are some agencies engaged in International Development such as World Bank, International Monetary Fund (IMF), United National Development

Programme (UNDP), Institute of Development Management and Governance at UPLB (IDMG), Non-Governmental Organization (NGOs) etc. in which Millennium Development is one.

According to Zerihun (2003) eradication of extreme poverty and hunger by 2015 is a Millennium Development Goal. In addition to broader approaches, the Sachs Report (for the UN Millennium Project) proposes a series of “quick wins” approaches identified by development experts which could cost relatively little but could have a major constructive effect on world poverty. Therefore the quick wins are:

- ? Eliminating school fees.
- ? Providing soil nutrients to farmers.
- ? Free school meals for school children.
- ? Supporting breast feeding.
- ? Deworming school children affected areas.
- ? Training programs for community health in rural areas.
- ? Providing mosquito nets.
- ? Ending user fees for basic health care in developing countries.
- ? Access to information on sexual and reproductive health.
- ? Drugs for AIDS, tuberculosis, and malaria.
- ? Upgrading slums, and providing land for public housing.
- ? Access to electricity, water and sanitation.
- ? Legislation for women right including property.
- ? Action against domestic violence.
- ? Appointing government scientific advisers in every country.
- ? Planting trees.

These steps, will no doubt reduce the greater percentage of poverty in our nation and will enable everybody, at least live a comfortable life.

### **Reduction of Poverty through Business Education**

During recent decades, development thinking has shifted from modernization and structural adjustment program (SAP) to poverty reduction. Under the former system, poor countries were encouraged to undergo social and economical structural transformation as part of their development, creating industrialization and intentional industrial policy. Poverty reduction rejects this notion, consisting instead of direct budget support for social welfare programmes that create macroeconomic stability leading to an increase in economic growth.

However, even the term “developed” and “developing” or (“underdeveloped”), have proven problematic in foreign policy as they ignore issues of wealth distribution and the lingering effects of colonialism. Some theorists see development efforts as fundamentally neo-colonial, in which a wealthier nation forces its industrial and economic structure on a poorer nation, which will then become a consumer of the developed nation's goods and services.

Nigeria as one of the developed countries has greater opportunities in reducing the level of poverty through Business Education. According to Popham et al (1975) cited in Nwaokolo (2000) business education is that education which prepares student entry into and advancement in jobs within business and prepares them to handle their own business affairs and function intelligently as consumers and citizens of business economy.

This indicates that from whatever angle, business education has a formidable force in equipping youths with the appropriate skills, knowledge, abilities and competency to enable the individual to be self - employed and self - reliant leading to sustainable economic growth, and the poverty reduction in our society.

Business education has redirected the level of unemployment in so many ways. Especially for secretarial students, it has necessitated the employment of more professionally trained artistic secretaries to man automated/mechanized secretarial offices. Oluwalola (2006).

Nwachokor (2002) affirmed that business education has assisted the business education graduates to get a paid employment in either private or public sector as the demand for their skills continues to rise. They can work as Account Clerks, Secretaries, Accountants and Auditors etc. It is therefore easier for business education graduates to get office paid jobs than others.

Moreover, the level of poverty can also be reduced through self employment. Even in our society today, everybody has become the manager of his/her own organisation but in some establishments it might not be all that easy for graduates who are not graduates of Business Education. 'A business education graduate can easily earn a living with personal typewriter serving the general public for a fee along a busy road, at the post office, sales institution environment, or anywhere we have greater percentage of information processing. This requires little capital to establish.

Nwachokor (2002) went further in establishing that a business education graduates with capital can establish a business centre with such equipment like electric typewriter, duplicator, photocopies and computer. If his capital is not much, he can hire items and settle the owner from time to time until he is able to acquire his own. He can, as a result, become an employer of labour.

Though business subjects have been inculcated into the school curriculum up to secondary school levels in Nigeria, there are still low level of awareness and misconception by parents/guardians

about business education up to University level in the country. This has reduced the level of enrolment of students into business courses in all the levels of our educational system.

### **Conclusion**

By virtue of things, we can conclusively say there are no complete solutions to the problem of poverty but it can be reduced drastically in our society and there are presently proposed methods which are undergoing experimentation. Also Business Education is an instrument or tool that can reduce the level of poverty in our society. This is because Business Education is more or less practical-oriented programme of study if properly handled.

### **Recommendations**

For business education to reduce poverty, the following should be taken into consideration.

- (a) There should be campaign or awareness on business education subjects right from secondary schools in order to achieve the set goals of self employed. In order words, this will reduce the misconceptions of the society about the course and this will increase the level of enrolment into business programmes in senior secondary schools.
- (b) The curriculum planners should restructure the educational system at all levels to respond effectively to meeting the challenges of technological age. Especially in our tertiary institutions, management information system should be properly handled and widely taught across the disciplines.
- (C) Adequate facilities should be provided for the teaching and learning of business subjects in our schools and colleges to allow

many people to take advantage of it.

(d) Business education course should be introduced in all our universities in order to make it easier for trained teachers to improve themselves. This will increase and improve the number of business education programmes in our nation.

(e) Teachers on ground should be given the opportunity of onthejob training, workshop, seminars, conferences etc. This will improve their level of performances.

(F) Business Educators should be motivated and given good conditions of service that will make the job more attractive and that will make those concerned to be more committed to their job.

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