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BUSINESS EDUCATION PROGRAMME: A PRACTICAL APPROACH FOR ATTAINMENT OF SOCIAL SECURITY IN NIGERIA

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ABSTRACT

It has been expatiated that social security is a social insurance programme, providing social protections including poverty, unemployment, disability, old age and others. On this basis, to realize any meaningful development in the society, it requires acquisition of skills by the citizen of the society. This called for the type of education that will empower people to be self-reliant. Business education is the programme that guarantees social development because it is designed to inculcate skills and competencies required to be self-reliant. This paper discussed the concept of business education, objectives of business education, concept of social security and contributions of business education to the development of the society through the establishment of following factors such has creation of job opportunities, elimination youth restiveness, promote national development and poverty reduction.

Introduction

Globally, one of the government's responsibilities is the provision of security for its citizen. Security is concerned many areas of human endeavor. It could be economic, health,

environmental, food and social. The main reason behind this is that adequate provision of security by the government could be used to justify the development of any nation. Umaru in Amoor (2019) indicated that security is the absence of danger to a person, assets and infrastructure where they are located. This could be inferred that any secured society creates a free environment where inhabitants interact without fear. Nwanegbo and Odigbo (2013) state that security is the pillar upon which every meaningful development rests and is sustained. In the social context, the attainment of security is directly linked to the standard of education provided for the citizens by the government.

Generally, education is regarded as a means of training people out of ignorance which also a systematic process through which people acquire knowledge, experience, skills, values and sound attitudes. It is certainly a means of socializing, refining and culturing people resulting into change of behaviour from negative to positive, perfect individual and social harmony. Consequently, every society strives to attain enviable heights in the enlightening its citizentry, especially as it has the potentials of acting as panacea for social ills and antidote for various problems of life.

Therefore, attaining stability in any society, there is need for skillful type of education that will empower people with necessary skills which will make them to contribute significantly to the development of the society in which they live. Business education has been identified has type of education that prepare every individual with required knowledge, skills, competencies, values and business attitudes which could be used a yardstick to create a better society for the people to live.

Concept of Business Education

Business education is a component of vocational and technical education which purposely meant for the development of self-reliant. Business education is designed with the prime purpose of upgrading skills or providing individual with the necessary skills required to obtain gainful employment. Business education is a programme of instruction that offers various skills in accounting, marketing, and office technology and management (Ajisafe, Bolarinwa & Edeh 2015). Okiridu and Ogwunte (2018) argued that business education is an aspect of learning that prepares individuals for roles in business and offers them knowledge about business that is a programme of instruction that consists of two parts, namely office education and general business education.

Office education is a programme of vocation for office careers and general business education which provides the recipient with competencies and skills needed in managing personal business affairs and using the services of the business world. Ido and Asugwo (2014) explained that an individual who receives training in business education can easily develop potentials for entrepreneurship pursuits especially in this era of economic meltdown and unemployment.

Okiridu (2017) defined business education as a tripartite programme of instruction which prepares the recipient or the learner to be a teacher, an operator or to be self-reliant. The author further expressed that business education which is offered at the universities and colleges of education is concerned mainly with the development of relevant and saleable skills and knowledge that would enable an individual to function effectively in the world of work. Iwu (2016) opined that business education is a course of study that equips the individual with the occupational skills and knowledge that will enable him/her fit into a job and find satisfaction in the labour market. It also a programme that prepares students with skills and competencies needed for self-reliant and employment. Nwokike et al (2018), described Business education programmed is concerned with teaching the skills, attitudes and

knowledge necessary for a successful career in office and business world. The author also posits Business education is one of the vocational courses offered in Nigerian tertiary institutions. It equips the recipients with relevant and saleable skills for effective self and social development.

Objectives of Business Education

Business education is a programme of study which concerned with the skills and knowledge that guide its recipient to be relevant in business field of study either to be its instructor or to be the guidance of the business in order to be self-reliant. According to NUC (2022) Business Education programme provides individuals with relevant knowledge, skills and competencies to be self-reliant and economically self-sufficient for gainful employment, meaningful living, and to contribute to the development of the society. The programme is designed in consonance with the needs of the business community to ensure that education and training offered are consistent with the competencies for the present and emerging job requirements and opportunities. The objectives of Business Education are to:

- i. Provide opportunity for practical job preparation or vocational studies in order to make students render effective and efficient services in office, distributive and service occupations.
- ii. Prepare students, based on interest and aptitudes needed to enter into a business occupation, advance and profit in it.
- iii. Provide opportunities for students to develop an understanding of business and economic system of the nation so as to enable them to participate actively as producers and consumers of goods and services
- iv. Develop in students the basic awareness of the contribution which business and office employee makes to the nation's economy.
- v. Develop and improve personal qualities and attitude of students as required in personal and employment situation
- vi. Serve as a guide for individual student for suitable placement in business and office employment
- vii. Enable students to have career consciousness and economic understanding of the free enterprise system
- viii. Prepare student to assume the role of building a future generation through teaching and knowledge impartation.

Hence, the aims/objectives of Business Education, as contained in section 6, sub-section 49 of the National Policy on Education (2004) are to:

- i. Provide the business knowledge and vocational skills necessary for industrial, commercial and economic development.
- ii. Provide trained manpower in applied technology and commerce, particularly at sub professional grades.
- iii. Provide people who can apply scientific knowledge to the improvement and solution of economic and environmental problems for the use and convenience of man.

iv. Enable our young men and women to have an intelligent understanding of the increasing complexity of technology.

Akinola (2006) identified the objectives of Business Education as to:

- i. prepare students for employment after graduation;
- ii. meet the manpower needs of the society;
- iii. present a laboratory in which practice skill, knowledge and attitude are learnt to make the classroom instruction more meaningful and relevant;
- iv. provide an opportunity through the use of local business for the student to acquire additional skills and knowledge;
- v. give the students background of training this will contribute to rapid advancement on the job;
- vi. make students' development of such personality traits as punctuality, dependability, accuracy, for effective and good sense of responsibility that makes for effective work;
- vii. help develop the right attitude towards and the habit of mind conducive to the proper use of technology;
- viii. provide the knowledge and skill necessary for industrial, commercial and economic development;
- ix. provide people who can apply scientific knowledge to the improvement, solution and convenience of man:
- x. give training, and impart the necessary skills leading to the promotion of craftsmanship, technicians and other skilled personnel who will be encourage creativity and to enable young men and women to have an intelligent understanding of the increasing complexity of technology; and
- xi. Stimulate and encourage creativity and to enable young men and women to have an intelligent understanding of the increasing complexity of technology.

It is glaring that Business Education plays an important role by considering the above objectives in the preparation of the citizenry both vocationally and professionally for divergent careers in business. The numerous roles of Business Education in a dynamic business environment are as obvious as they prepare educators to cultivate creative behaviour to become proud business operators and problem solvers. The knowledge provided by business education programme is enough keep society secured from societal problems such as environment, health, food and social related problems.

Concept of Social Security

International Labour Organisation (2021) defined social security as a system of contribution to the citizen of a state based on unemployment protection, pension, health etc. Globally social security refers to collective care arrangements to meet contingencies. It is also known as social protection, is concerned with preventing, managing and overcoming situations that adversely affect people's well-being. ILO (2021) also defined it as all measures providing benefits in cash or in kind and program to guarantee income security and access to health

care. Comprehensively social protection systems secure protection from, among other things, unemployment, lack of work-related income caused by sickness, disability, maternity, employment injury, old age or death of family member, and general poverty and social exclusion; they also ensure access to basic health care, and provide family support, particularly for children and adult dependents. Social protection is the alternative term for social security.

Friedrich, (2018) viewed social protection as all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against destitution, and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of the poor and marginalised groups. Ramakrishann (2011) described social security as primarily a social insurance program, providing social protections including poverty, unemployment, disability, old age and others. While Social protection is, therefore, concerned with preventing, managing, and overcoming situations that adversely affect people's wellbeing. It consists of policies and programmes designed to reduce poverty and vulnerability. Friedrich, (2018) explained that social security policies promote efficient labour markets and reduce people's exposure to shocks. They enhance people's capacity to manage economic and social risks, including unemployment, exclusion, sickness, disability, maternal and child care, old age challenges and emergencies such as flood and violent conflicts. Such interventions may be carried out by the state, nongovernmental actors, the private sector, or through informal individual or community initiatives. Therefore social protection can be define as a mix of policies and programmes designed for individuals and households throughout the life cycle to prevent and reduce poverty and socio-economic shocks by promoting and enhancing livelihoods and a life of dignity.

Business Education and Social Security

The philosophy of business education programme aims at a complete development of the individual student teacher to make them effective business teachers and high caliber professionals in business establishments. The link between the Business education and society is established based on the relevance of the programme to empower every individual with the necessary knowledge, skills, competence and business attitudes for self-reliance which is the need of the present society. Discussed below are the areas of relevance of the programme contribution for the development of the society:

- 1. Creation of Job Opportunity: Business education is capable to provide job opportunities for its recipients. This is because it enables the students to acquire the necessary skills and competencies that are necessary in today's business environment. Social security is referred to the provision of training that is capable to prepare every individual to become a significant contributor to the development of the society through the acquisition of relevant knowledge, skills, competencies and values which are useful for self-reliant. Business education is an aspect of vocational and technical education that is specialized of instruction designed to provide individual with knowledge, skills and attitudes leading to employability and teaching of business subjects and be permanent self-reliant. According to Udo and Bako (2014) Business education programme is designed to inculcate following skills in its recipients:
 - **a. Accounting Education Skills:** Accounting is one of the major occupational areas of vocational Business education (VBE) that can prepare the Nigerian workers and students for a job or employment with in a wide range of business career such as pay-roll clerks, purchasing clerks, audit clerks, book-keepers,

cashiers and business teachers who undertake the teaching of accounting to other learners

- b. Economics Education Skills: This component provides VBE students with the skills and competencies which they are able to use to enhance sustainable development in the country. In brief, the Economics curriculum objectives emphasize economic literacy, prudent management of resources, respect for the dignity of labour and acquisition of economic knowledge for solving the economic problems of the society.
- c. Marketing/Distributive Education Skills: Udo (2012) noted that 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 a preparing to enter a distributive occupation. According to Osuala (2004), the general objective of distributive education is to prepare students for gainful employment in distribution and marketing.
- d. Office Technology and Management (OTME) Education Skills: The general objective of office technology education is to prepare students for work as secretaries in the offices. According to Udo and Bako, (2014) in Odike et'al (2019), it was formerly known as secretarial education. The present day secretaries are exposed to the use of information and communication technology (ICT) in their day-to-day training and working lives. Students are equipped with the ICT skills to enable them know how to successfully operate (ICT) facilities.
- e. Entrepreneurship Education Skills: The general objective of entrepreneurship education is to prepare students for gainful self-employment and employer of labour. With entrepreneurial skill the students can establish small or medium scale businesses. These skills of entrepreneur are inculcated in Business education students through the various course offered in the Business education programme of schools, colleges and the universities.
- **Teaching Skills:** The objectives of vocational Business education programme at the tertiary level are to train teachers who can occupy teaching and leadership positions in the secondary schools, technical colleges of education, universities and training programme. The Business education students also acquire skills in pedagogy of teaching that will enable them effectively impart the knowledge they acquired in their students as teachers.
- 1. Eliminating Youth Restiveness: Youth occupy a prominent place in any society. Apart from being the owners and leaders of tomorrow, they outnumber the middle-aged and the aged (Onyekpe, 2007). Besides numerical superiority, youth have energy and ideas that are society's great potentials (Onyekpe, 2007). Conversely, the degree of disorderliness and instability in society is also determined in part by youth. With the provision of relevant skills and competences by Business education to the youths, this can lead them to understand their developmental roles in the society. The National Youth Development Policy (2001) asserts that Youth are the foundation of a society. Their energies, inventiveness, character and orientation define the pace of development and security of a nation. Through their creative talents and labour power, a nation makes giant strides in economic development and sociopolitical attainments.

- 2. **Promote National Development:** This refers to the improvement of a country in all areas, including the political, economic, social, cultural, scientific, and material spheres. The capacity of a nation to enhance its citizens' standard of living is an indicator of the nation's level of development. Business education as a programme that focus on self-reliance and self-sustenance, it contributes immensely to the development of the nation's political, economic, social and man-power needed in all sector of economy.
- **3. Poverty Reduction:** Poverty is a multidimensional problem that goes beyond economics to include, among other things, social, political, and cultural issues. It is also inability of individual to provide all the basic things of life for himself or for his/her family. Business education programme plays a good role in this aspect by providing necessary tools in terms of knowledge, competencies and business related values and attitudes that could be of assistance for every individual to fend for themselves thereby raising peoples' standard of living.

Conclusion

Business education programme is an indispensable tool in attaining social security. It's relevance in providing work and self-reliant oriented needed to improve the standard of living cannot be over-emphasized. For society to be secured from any forms of deficiency, such society should be ready to prepare its citizen with the knowledge that can make them to contribute to development of their immediate society. Business education has been proved to be a programme that can forestall self-reliance among the youths through the provisions and acquisitions of relevant skills, competences and attitudes which improve their standard of living (ending poverty, unemployment and promoting the well-being of individual and society at large).

Suggestions

Based on the literature reviewed on this work, the following suggestions are made:

- 1. Business education programme must be more practical oriented. This means that business education graduates should be given small loan to practice what they have been taught in the class during their schooling.
- 2. The Business education curriculum must be redesigned to incorporate business related technology components which would guide the students to earn their living through online business activities.
- 3. The association of business educators should emphasize on the need for professionalism. This would help the business graduates to benefit maximally from the programme thereby assisting them to play a good role in the society.

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