ROLE OF TERTIARY INSTITUTIONS IN PROMOTING NATIONAL DEVELOPMENT THROUGH BUSINESS EDUCATION PROGRAMMES' IN NIGERIA

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Abstract
This paper examined how tertiary institutions contribute to national development through business education programmes in Nigeria. Concepts such as business education, tertiary institutions, and national development were intensively reviewed. The role of tertiary institutions in promoting national development through business education and the challenges facing it were vigorously examined. The paper highlighted that tertiary institutions through business education programmes play a crucial role in shaping national development, such as human capital development, job creation and entrepreneurial development, research and advancement of existing practices, economic awareness, and development of social values and spirit of cooperation. However, the effectiveness of business education programme is hit by certain challenges such as a shortage of qualified business educators, inadequate provision of infrastructure and modern training facilities, poor funding, outdated curriculum, and corrupt practices. The paper concluded that business education promotes self-reliance, job creation, and innovation, which are essential for national development, though not without challenges. It is therefore suggested that employment of real business educators, improved provision of infrastructure, improved government funding, among others, be implemented to enhance the contributions of tertiary institutions to national development through business education.

Keywords: Business Education, Tertiary Institutions, National development, Institutional capacity, environmental sustainability.

Introduction
Education all over the world has been regarded as the most desirable tool for the transformation of citizens. It inculcates values, knowledge, skills, attitude and experiences into the individuals for actualization of their aspirations. According to the United Nation Education Science and Cultural Organization (UNESCO) (2020), education is described as a tool for empowering individuals with knowledge and skills capable of transforming their

thinking ability and attitude to facilitate physical, intellectual, emotional and ethical integration at the societal level and in the workplace.

Nigeria's educational system is structured into pre-primary, primary, post-primary (secondary), and tertiary education. According to Ordu and Abdulkarim (2018), the structure is designed for the all-round development of individual citizens to ensure their self-actualization and contribution to national development. The system is structured to facilitate progressive development of the citizens' minds towards rational individuals. Hence, each structural level is designed to attain specific goals. In the National Policy on Education, the goals of tertiary institutions are seven, which include contribution to national development through a high level of relevant manpower development (Federal Republic of Nigeria, 2014).

In the light of the foregoing discourse, every educational programme (business education inclusive), offered at the tertiary education level, has the primary goal of developing the right caliber of manpower needed for national development.

Concept of Business Education

By concept of business education, we mean the different thoughts, ideas, and perceptions conceived by various individuals, scholars and educators of business education, hence different definitions, expressions and explanations of business education given. This shows that there has not been a generally accepted definition of the term business education. Hence, there are as many definitions of business education as business educators (Ogonu, 2019).

Business education; according to Ozuruoke and Abdulkarim (2016), business education is designed to equip recipients with knowledge, skills, and experiences for proper understanding of the economic opportunities around and how to take advantage of such as producers of goods and services, as well as rational and intelligent consumption of the products or services of others in the absence of teaching opportunities. Ile and Utebor (2018) explained that business education is a programme that equips recipients with the necessary skills and competencies that would enable them to become more productive in teaching business subjects in paid employment, where they don't want to teach and in managing their self-employed businesses. To Titus and Yakubu (2018), Business Education is defined as an educational programme that prepares students for entry and advancement in jobs within business and to handle their business affairs as well as to function intelligently as consumers and citizens in a business economy. Whereas Ogonu (2023) sees business education as the type of education that empowers recipients with vocational knowledge, skills, attitudes and experience needed for formal business operations as well as techniques for imparting such education to future generations. Business Education prepares individuals for business by imparting the necessary skills, attitudes, knowledge, and competence required to set up and run successful businesses (Ogonu, Sagbara and Aburime, 2025). Them, Okorocha, Udegbunam and Ukwuoma (2024) assessed business education as an aspect of vocational education that focuses on skills and knowledge acquisition for the recipient towards national development. According to Edeh and Olumakinwa (2025), philosophy of business education stipulates that the business education programme is to provide individuals with relevant knowledge, skills and competence to be self-reliant and economically self-sufficient for gainful employment, meaningful living, and to contribute to the development of society.

From the concept of business education reviewed above, it can be deduced that all the authors are saying the same thing, but in different ways. It all concerns the acquisition of knowledge, skills, and attitudes for self-improvement and that of society, contributing to national development.

Objectives of Business Education

The objectives of Business Education, according to NUC are to:

i. Provide opportunities for practical job preparation or vocational studies to enable students to render effective and efficient services in office, distributive and service occupations.
ii. Prepare students based on the interest and aptitude needed to enter into a business occupation, advance and profit from it.
iii. provide opportunities for students to develop an understanding of the business and economic system of the nation to enable them to participate actively as producers and consumers of goods and services;
iv. develop in the students the basic awareness of the contribution which business and office employees make to the nation's economy;
v. develop and improve personal qualities and attitudes of students as required in personnel and employment situations;
vi. serve as a guide for individual students 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 students to assume the role in building a future generation through teaching and knowledge impartation;
ix. prepare students for leadership positions in business, public and private life (NUC CCMAS, 2023).

A critical evaluation and understanding of the above objectives reveal that business education as a programme is designed to play significant roles in the preparation of graduates to acquire relevant knowledge, skills, attitude and values meaningful to work within and outside the direct business world. Consequently, both the beneficiaries of the programme and the public must have a comprehensive understanding of how its roles, especially at the tertiary institution level, contribute to national development. Indeed, it is in view of creating this awareness that this paper or article was conceived.

Concept of Tertiary Institutions

Tertiary institutions refer to the educational levels after the post-primary (secondary education). It constitutes mainly the colleges of education, polytechnics, and the universities at the apex, hence regarded as the pedestal of learning and human capital development. It is also known as post-secondary education. Tertiary institutions in the UK have been described as post-compulsory education, which provides learning activities in specialized fields of education. This class of education includes both academic and professional education (Morris, 2024). In The Gambia, this level of education covers post-secondary institutions such as colleges, polytechnics, monotechnic or skill centers that offer professional, vocational, and technical training programmes which award certification from certificate to diploma level and are non-degree awarding (Republic of The Gambia 2021). Thus, in Nigeria, tertiary institutions refer to the training provided by the post-secondary educational institutions, including universities, colleges of education and polytechnics.

The goals of tertiary institutions in Nigeria, as stipulated by the Federal Government of Nigeria (FGN)in the National Policy on Education (20014) include contributing to national development through high-level manpower training and reducing skill shortages through production of skilled manpower relevant to the needs of the labour market.

Furthermore, the following definitions are tailored toward the goal of tertiary institutions as seen above. According to Jerry de Jorge de Jesus and Eric Eirado (2021) tertiary institutions are centers of research, innovation and advancement of knowledge for national development. Dragusin and Criveanu (2014) see tertiary institutions as institutions of higher learning as drivers of human capital development. Esene and Obiageli (2014) noted that the primary goal for establishing tertiary institutions is to provide and coordinate the development of relevant manpower with the requisite knowledge, skills and other

competencies for self-reliance and meaningful contributions to national development. Whereas, Eze and Eze (2016) stated that higher institutions have the primary role of developing graduates who are problem solvers, decision makers and critical thinkers in different emotional areas as well as having the ability to collaborate, establish professional relationships and communicate effectively, understand the complex nature of societies, cultures and businesses for smooth transition from school to work life.

Concept of National Development

National development is a complex issue with many different and sometimes contentious definitions. However, looking at the term development itself first will help to give a clearer understanding of the concept of national development.

Development, in a literal language, can be said to mean a progression from a simple or a lower to a more advanced, mature or complex form or stage. According to Ozekhome (2025), development is inclusive and equitable, ensuring that progress is sustainable and that the needs of present generation are met without compromising the welfare of future ones. He further stated that development can be seen extending beyond economic growth to include the strengthening of social structures, access to quality public services and institutional resilience for individual empowerment.

The concept of development gives insight into what national development is. National development is the positive progression of economic growth, social and political structures for a sustainable economy. Obafemi (2015) explains that national development basically deals with improvement in the socio-economic standard of the people, which is evidenced by the increase in per capita income and employment, promoting human welfare, satisfying basic needs and planning the future of a nation. Adebisi (2016) stated that national development is the transformation of people socially, economically, politically, educationally, morally and materially to improve their quality of life. By this, national development can be referred to the overall process through which a nation improves the economic, social, political, technological and institutional well-being of its citizens sustainably and inclusively. It goes beyond mere economic growth to include improvement in human development, governance, equality, infrastructure and environmental sustainability.

National Development has been defined and expressed in different dimensions of an economy. UNDP (2020) has expressed national development in multidimensional progress, expressing that modern development literature emphasizes that national development is multidimensional, incorporating economic growth, social inclusion, environmental protection and institutional effectiveness. In the same direction, World Bank (2021) defines development as sustainable improvements in living standards, poverty reduction and shared prosperity supported by strong institutions and human capital investment. According to the United Nations (2023), the SDGs describe development as an integrated process covering poverty eradication, quality education, good health, gender equality, climate action, decent work and strong institutions.

Human development approach strongly advanced by the United Nations Development Programme (UNDP) views national development as expanding people's capabilities their ability to live long, healthy, educated and productive lives (UNDP 2020). This perspective is reflected in the Human Development Index (HDI) which measures development using life expectancy, education and income indicators.

Economic transformation remains central to national development. According to Organization for Economic Cooperation and Development (OECD) (2020) development involves structural transformation shifting from low-productivity sectors (e.g. manufacturing and services) supported by innovations and digital technology. Conclusively, national development can be defined as a multidimensional and sustainable process through which a nation improves economic prosperity, social well-being, institutional capacity and

environmental sustainability of its people ensuring inclusive growth and expanding human capabilities.

Role of Tertiary Institutions in National Development through Business Education Programme:

Business Education as promoted through Tertiary Institutions plays some important roles in national development. Business Education in carrying out this function, aligns to the general goal of the higher institutions which includes the development of relevant manpower with the requisite knowledge, skills and other competencies for self-reliance and meaningful contributions to national development. It has therefore become obvious that tertiary institutions through business education play crucial role in shaping national development of a nation. Some of these roles are briefly discussed below:

i. Human Capital Development:

Human capital development refers to the process of improving skills, knowledge and abilities of individuals to boost productivity and economic growth. Son (2010) defined human capital as the ability and efficiency with which people work to transform raw materials and capital into goods and services. Business education programme empowers its recipients with requisite knowledge and skills for the transformation of raw materials and capital into finished goods and services, thereby promoting national development. Chiadika, Iwendi, Fassasi and Onianwa (2014) noted that business education at the tertiary education level empowers its recipients with pedagogical and business competencies necessary for imparting business attitudes, concepts, skills and knowledge which could be for personal or vocational usage. Akinola and Ashafa (2025) reported that tertiary institutions through business education produce competent graduates equipped with various skills such as managerial, financial, technological and entrepreneurial skills. With these skills and more, these graduates contribute meaningfully to industries, government agencies and private enterprises, thereby promoting national development. It becomes obvious that tertiary institutions, through business education, train human capital, generate research and shape socio-economic development while nurturing civic values and democratic engagement.

The quality of human capital in any nation is directly proportional to the quality of educational programmes that citizens acquire. Based on this, Ozekhome (2025) argued that human capital development involves deliberate investment in education, training and healthcare, ultimately producing a workforce that is innovative, competitive and equipped to drive sustainable national growth.

Business Education encourages self-employment and reduces dependence on government jobs. Graduates of business education can establish small and medium enterprises (SMEs) which contribute to employment generation and economic stability. According to World Bank (2020), small and medium enterprises play a major role in employment creation and economic development, especially in developing countries.

ii. Job Creation and Entrepreneurship Development:

The various skills, knowledge and competencies acquired or developed through Business Education offered within tertiary institutions can be used to identify, evaluate, establish and maintain small-scale business enterprises in different business areas. A graduate student in the business education programme is open to several economic opportunities for national development. Such opportunities can vary to include:

a) teaching profession from secondary to university level, depending on one's qualification.
b) business enterprise creation (as promoter, manager, marketer, account clerk, secretary, sales representative, broker, etc.).

c) proprietor of private schools (primary, secondary, tertiary, computer training institute, among others.

Through business education, graduates are prepared to cultivate creative behaviour and become proud business operators (Adebisi, 2016). Adebisi added that they achieve this through the identification and exploitation of business venture opportunities to enhance entrepreneurship in the system. To Maumako (2017) business education empowers recipients to create their own job using acquired desirable business competencies appropriate for self-employment. Chiadika et al (2014) stated that business education plays a significant role in economic development by providing knowledge and skills to recipients to enable them to adequately impart knowledge to others and handle sophisticated office technologies and information systems. According to Emeasoba (2018), business education is instrumental in capacity building, strengthening both individuals and institutional capabilities for sustainable national development.

iii. Research and Advancement of Existing Practices:

Tertiary institutions are hubs for research and innovation. Business education at the tertiary institutions level plays the role of advancing business education research to improve pedagogy and business practices. Advancement of pedagogy leads to improved quality of education, which is essential for national development. It is obvious that "no nation can rise above the quality of its education", hence it can be confidently said that there is no teacher, no nation.

It's based on this that Palmer (2013) noted that the role of tertiary institutions in promoting sustainable national development is engendered through an increase in conducting relevant research capable of advancing existing practices. According to Amoda, Adebayo and Okeju (2024), business education programmes that integrate research and practical engagement help bridge the gap between theory and practice, enhancing the relevance of academic output to national socio-economic needs. Following the argument of Amoda et al (2024), Ozekhome (2025) added that through business education research activities, universities generate new knowledge, improve business practice, and develop innovative solutions that address real-world challenges.

iv. Economic Awareness:

The term economic awareness refers to the understanding individuals have about economic activities such as production, distribution, consumption, entrepreneurship and financial management. Through business education, individuals gain the knowledge, skills and attitudes needed to participate effectively in the economy.

Business education plays a vital role in creating economic awareness, which contributes significantly to national development. In business education, individuals learn how the markets operate and how to identify various business opportunities, these improve economic awareness. According to UNESCO (2021), entrepreneurship education helps learners understand economic opportunities and develop innovative solutions to societal problems. That is, entrepreneurship education enables learners to develop innovative ideas that contribute to economic development. Similarly, Okoro and Chukwuma (2023) note that business education prepares individuals with entrepreneurial competencies that enhance economic productivity and stimulate national development. Onoh (2022) opines that business education enhances individuals' understanding of economic systems and prepares them to participate actively in economic activities that promote national growth.

Business education provides knowledge about savings, budgeting, investment and financial planning. These competencies help individuals manage financial resources effectively and make sound financial decisions. Hence, the Organization for Economic Cooperation and Development (2022) emphasizes that financial education improves

individuals' ability to make informed economic decisions and participate effectively in the economy.

Through business education, individuals can understand government economic policies such as taxation, trade regulations and fiscal policies. This awareness enables citizens to participate in economic decision-making and support national development programmes. Conclusively, business education promotes economic awareness by developing entrepreneurial skills, financial literacy, market understanding and innovative abilities among individuals. These competencies enable citizens to participate effectively in economic activities, thereby promoting sustainable national development.

v. Development of Social Values and Spirit of Cooperation:

Tertiary institutions play a significant role in national development through business education by promoting social values and the spirit of cooperation among students. Social values such as honesty, responsibility, discipline, teamwork and respect for others are essential for effective participation in economic and social life. Business education helps students develop the values and cooperative attitudes needed for organizational success and national development. According to Okoro and Chukwuma (2023), business education programmes in tertiary institutions promote collaboration and teamwork among students, which are essential for effective organizational performance and national economic growth.

Ethical values such as honesty, accountability, integrity and fairness in business operations are essential for building trust in business relationships and maintaining a stable economic environment contributing to national development. To this, UNESCO (2021) emphasizes that education for entrepreneurship and business management should incorporate ethical values that promote responsible economic participation and social responsibility. OECD (2022) expresses that education that integrates social responsibility prepares individuals to contribute positively to sustainable economic and social development. Tertiary institutions through business education promote the development of social values and spirit of cooperation which are essential for effective business operations and sustainable national development.

Challenges Facing Tertiary Institutions in Promoting National Development Through Business Education Programmes.

Tertiary institutions play crucial role in promoting national development through business education programme in Nigeria. The business education programme equips the students with requisite skills and knowledge necessary for economic growth and self-reliance. However, in carrying out these roles, business education is saddled with several challenges. Some of the challenges are discussed below;

1. Shortage of Qualified Business Educators.

One of the foremost challenges confronting business education programmes in promoting national development in Nigeria is the dearth of adequate professional business educators in the system. In most tertiary institutions in Nigeria offering business education, lecturers teaching business courses may not have the appropriate professional background or training in the field. According to Olatoye and Ojeyinka (2020), this affects the quality of instruction and limits the effectiveness of skill acquisition among students. The shortage of qualified and experienced business education lecturers may have a significant impact on the quality of education and students' learning outcomes. According to Ogonu, Sagbara, Aburime and Okoro (2025), there is a lack of qualified and experienced Business Educators, especially those with industry experience that may hamper quality instruction. The number of teachers from related disciplines to business education has made it obvious that there is shortage of professional Business Educators. According to Ugwuogo (2017), it is a well-known fact that

most of the higher institutions that offer Business education programmes suffer from shortage of qualified teachers and business education has become a kind of dumping ground for graduates from other disciplines employed in the name of business educators.

ii. Inadequate Provision of Infrastructure and Modern Training Facilities:

Business education is faced with challenges of inadequate provision of infrastructure and modern training facilities. This is not suitable for an education programme that is practical oriented like business education. Ogonu et al (2025) opined that business education is a skill acquisition programme involving many practical lessons, therefore, needs variety of modern equipment for students' practical lessons. An effective implementation of business education programmes depends largely on the availability of sound infrastructure and training facilities. Many educational institutions in Nigeria lack essential infrastructural facilities such as modern classrooms, libraries, model office and computer labs which are very important for effective teaching and learning in accounting education (Ogonu et al 2025).Akindele (2019) argued that lack of adequate infrastructural facilities such as simulation labs equipment can limit the ability of students to engage in experiential learning. In the same vein, Nwaokokorom (2020) stated that many workshops, laboratories, even administrative offices do not have required equipment and instruments for use.

Where these instructional facilities are available, they have become obsolete considering the present technological era. Manual typewriters are still largely in use for shorthand and typing in some tertiary institutions offering business education programmes despite the evolution of computer technology and application software. Inadequate provision of modern learning facilities poses difficulties for implementation of business education programmes for national development. Ogonu et al (2025) opined that when these required facilities are not provided, effective teaching and learning in business education is made difficult and actualizing economic sustainability, especially at this era.

iii. Poor Funding of Business Education:

One of the greatest challenges facing tertiary institutions in Nigeria, business education inclusive is the issue of poor funding. This is evidenced in Ogonu et al (2025) who stated that government priority to business education is still very low, consequently its funding by the government has been undermined. It has become obvious that education sector in Nigeria (business education) inclusive is not receiving the much-deserved attention from the government hence it is not funded as expected. According to Okejim (2008), in Ogonu (2019), government priority in education is still low; consequently, funding higher education by the government is declining. Buttressing this, in 2025 Federal Government Budget allocation to education was ₦3.52 trillion out of ₦49.7 trillion national budget, representing about 7.3%. This is far below the UNESCO international recommendation of 15-26 benchmark which indicates that in Nigeria, the education sector is grossly underfunded.

Business education is a capital-intensive programme requiring many funds for provision of necessary resources for effective implementation of the programme. According to Ogbage, Okorie and Eyo (2021), the funds to meet these obligations in business education are often not there.

Poor funding hampers the provision of quality and adequate infrastructure, modern training facilities, and research opportunities essential for effective implementation of business education programmes in Nigeria. Inadequate funding negatively influences self-development, curriculum innovation and the timely provision of other essential resources that contribute to economic growth and national development.

Outdated Curriculum

An outdated curriculum refers to a curriculum that has not been revised to reflect current knowledge, technology, and societal needs. In other words, it is a curriculum that has

not been updated to include or reflect the present-day realities or developments in a field of study.

Many tertiary institutions in Nigeria offering business education are still operating with outdated curricula which do not reflect current trends in business and technology. The dynamic nature of modern businesses requires a dynamic curriculum that is regularly revised. Outdated curriculum may not be suitable for implementation in business education programmes as it may not remain relevant and flexible, cannot promote students' learning outcomes, thereby leaving them behind modern knowledge. Ogonu et al (2025) opined that outdated curriculum stands a chance of posing significant challenges in business education programme as it can lead to a mismatch between what students learn and the skills and knowledge required in the modern business world.

Obviously, when the curriculum fails to reflect industry realities, graduates lack the skills needed in the labour market, thereby reducing the contributions of business education to national development. According to Watson, Apostolou, Hassell and Webber (2017), in Ogonu et al (2025) lack of faculty training and support is a major barrier to curricular reform in accounting education.

Corruption:

The term corruption can be likened to mean an abuse or misuse of entrusted power, authority or public office for personal gain or private benefit. There is corruption when people in positions of responsibility act dishonestly, illegally or unethical to obtain money, favour or advantages. Corruption undermines good governance, weakens institutions and hinders national development.

Corruption is the abuse of entrusted power for private gain (Transparency International 2023). This highlights the misuse of authority by public officials, business leaders or individuals in positions of trust for personal benefit rather than for the public interest. In the same vein, the World Bank (2020) describes corruption as the abuse of public office for private gain. This includes acts such as bribery, embezzlement, nepotism, fraud and favoritism in the allocation of public resources. These practices reduce efficiency, investment and slow down economic and social development in a nation.

Corruption has become indispensable in Nigeria as it has paved its way into all the sectors of the economy (Ogonu 2023). Corruption has maneuvered its way into education, business education is not an exception, hence high level of examination malpractice, bribery for grades (sorting), embezzlement of educational funds etc. The little amount of finance provided is further mismanaged or embezzled by the management and the people at the authority of business education management.

Widespread corruption in education reduces public confidence in certificates and qualifications obtained from institutions, hence employers may doubt the competency of graduates which reduces employment opportunities and limits the contribution of business education to national development (OECD 2023). Anyanwu (2025) states that corrupt practices weaken academic standards and produce graduates who lack adequate skills, thereby reducing the quality of human capital needed for national development. Oji (2024) opines that corruption reduces the inflow of foreign direct investment which is important for job creation, technology transfer and economic growth.

Corruption significantly undermines the ability of business education to achieve national development. It weakens the education system, reduces the quality of training and limits the ability of institutions to produce skilled manpower needed for economic growth.The consequence of corruption is far-reaching, affecting the quality of learning, the integrity of academic institutions and the overall development of the nation (Anyanwu 2025). Corruption can take different forms including bribery, embezzlement, extortion, favoritism, nepotism and abuse of public resources. These practices reduce efficiency, discourage investment and slow down economic and social development in a country.

Conclusion

In conclusion, based on the literature reviewed and the discourse so far, in Nigeria, tertiary institutions play vital role in national development through business education. Tertiary institutions through business education provide the recipients with relevant knowledge and professional competencies capable of producing skilled workforce that contribute to economic growth and social progress. Business education also promotes self-reliance, job creation, and innovation, which are essential for national development.

Despite these contributions, several challenges such as poor funding, outdated curriculum, inadequate provision of infrastructure/modern training facilities, shortage of qualified business educators and corruption in the system. These challenges and more limit the effectiveness of business education programmes. Addressing these challenges will enhance the capacity of tertiary institutions to contribute meaningfully to Nigeria's national development through business education programmes.

Suggestions for Amelioration of the Challenges

Based on the literature reviewed and the challenges identified, the paper presented the following suggestions:

1. The government and authorities of tertiary institutions should ensure that only qualified business educators are employed to improve educational performance. In addition, practical tools in business and modern technology should be used for teaching and learning for prospective business educators.
2. Government and School Authorities should ensure that business education programmes are adequately equipped with functional infrastructure and modern training facilities to enhance practical learning.
3. The Government and other stakeholders should increase funding by providing adequate funds for tertiary education (including business education) for running programmes and improvement in provision of resources, both personnel, infrastructure and teaching resources/instructional facilities.
4. Business education curriculum should be regularly reviewed and updated to include and reflect current business realities.
5. Business education managers should shun corruption by establishing transparency and accountability systems of management, as it will call for good management of funds avoiding mismanagement, bribery, embezzlement, favoritism
6. The school management should instill a serious punitive measure to deter students from being involved in corrupt practices on campus among others.

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