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Abstract
Technical and vocational education and training (TVET) plays an important role on the socio-economic development of this country. This is because TVET ensures sustainable job creation and drastically reduces the shackle of poverty in the country. However, the major obstacle to the success of this programme is financial constraint. It can be observed that no organization can survive without adequate finance to run its programmes. In view of this, the study is meant to examine the concept of technical and vocational Education and Training, TVET and national development, the effect of finance on technical and vocational education and training in Nigeria. The study also examined the sources of finance to TVET institutions and the financial constraint distorting the sustainability and workability of the programme. Recommendations such as, the system should be made flexible to create a high level of participation to all interested trainees, Government and Non-Governmental organization should collaborate with each other to increase funding to TVET institutions in the country, Government should involve private sectors in the formulation of policy concerning the operation of TVET programmes in the country and also encourage the private sectors to participate in on-the- jobs training to able bodied graduates on TVET programmes in the country were proffered

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Introduction

There have been a lot of contention by individuals and groups that creation of job in any economy should be embraced by both private mandated individuals and public sectors to reduce the shackles of poverty and havoc caused by unemployment in Nigeria. This is because there is a worrisome slowdown in different economic activities in the country because of increasing rate of unemployment. The rate of unemployment remains stubbornly high especially among the youths due to increasing rate of youth graduates in the tertiary institutions in the country. Usually this scenario has a great effect on the young men and women, people with disability and poor families (Dike, 2004). According to Emeka (2011), job creation in this country can be stimulated through a stable macro-economic framework, enhanced with better structured polices capable of encouraging innovation, skill and business development. Job creation justified through relevant training is important because business organizations and individual entrepreneurs need access to skilled people who will boost their business network and increase their financial returns. The able bodied men and women who engage themselves in such training are expected to be encouraged by policy makers by providing them with needed machineries and capital to start up their own businesses (Okooye and Okwelle, 2013). This is because most young graduates are ready to start up their own businesses if they are motivated and empowered to make them take a trade on their own. This makes job creation very important especially as most businesses need access to skilled people which will boost their business networks and increase their financial returns. New jobs can be made available if the policy makers can willingly support the process by providing the needed machineries such as technology and capital, affordable premises and startup capital to able bodied trainees to start their own businesses. In this case, the collaboration between governmental and non-governmental organization is necessary for this goal to be achieved.

In support, Usman and Iyaba (2013) advocated that flexible training, education and employment services are required to proactively bridge the skill gap that might act as a barrier and obstacle to business expansion and growth in the country. They maintained that training is a better instrument to job creation option which can lead to poverty reduction and increase in social welfare. Accordingly, Ogboh and Chukwuemeka (2012), opined that youth employment has for long constituted a major problem in the history of Nigeria economy. This is because of the influx of young graduates into the labour market has created a lot of disparity in youth employment due to regional disparity which has made youth unemployment to grow wider every year. Hence, a horizontal approach is often required to tackle them which can be approached by involving employment scheme providers. However, government of this country has tried to reduce unemployment for over two decades now, through its policies and programmes such as Operation Feed the Nation, Green Revolution, Back-to-School Programmes, National Directorate of Employment, Skill Acquisition Programmes to mention, but a few. These programmes and polices did not achieve its desired objective because of the bottlenecks surrounding its implementation. A well-focused vertical approach to policy delivery can be achieved through Technical and Vocational Education and Training.

Concept of Technical and Vocational Education and Training

Technical and Vocational Education and Training (TVET) comprises of formal and non-formal learning for the world work. It is the type of training where people especially the youths learn and acquire knowledge and skills from basic training to advanced levels across a wide range of institutional and work setting in a devised socio-economic context. It is a training programme that enhances its role in developing more equitable and sustainable development across the country. TVET is concerned with the acquisition of knowledge and skill for the world wide work. Throughout the course of history, various terms have been used to describe elements of the field that are known as TVET. These include Apprenticeship Training, Career and Technical Education, Workforce Education, etc. According to UNESCO (2002), TVET is the aspect of educational process involving in addition to general education, the study of technologies and related science and the acquisition of practical skills, attitudes, understanding and knowledge relating to occupants in various sectors of economic and social life. It is also dispensed in public and private educational establishments, or other forms of formal and informal institution aimed at granting all segments of the society access to life-long learning resources.

TVET is often the most efficient in ensuring that expanded jobs are created for teaming unemployed youths in the country. It also stimulates productivity and increases the utilization of skills in small and medium scale industries in the country. This is because TVET provides trainees with job skills and prepare them for hand-on work rather than academic work and it generally gear them towards one type of career work or the other (Ziderman, 2001). TVET training is usually shorter in duration than academic education. It is a specific class of training offered to learners to train them to a particular job or career to bridge the gap that might exist between the job seekers and employers in the country. It is important to note that the major cause of mass unemployment in the country is the mismatch between the job seekers and the existing job in any organization be it public, or private sector. Thus, the TVET programmes have a lot of integral part in national development.

TVET and National Development

From the foregoing, it becomes imperative to state that National Development connotes an improvement in material welfare, eradication of poverty, and changes in the composition of input and output in the economy. In this case, a nation cannot develop without well-equipped TVET institutions or centers for imparting and training youths on particular skill that will yield sustainable development in the country (Okoro, 1993). According to UNESCO (2002), TVET is all forms and levels of educational process involving general knowledge that encompasses the study of technology and relevant sciences and acquisition of practical skills, attitude, understanding relating to occupation in the various sectors of the economic and
social life. This definition signifies the importance of the acquisition of practical knowledge, skills and attitudes in training offered by TVET providers. TVET is also classified as training and education that relates to specific trade in which the learner participates and directly develop the society in a particular group of techniques. It is an education that gives individuals the skill to live, learn and work as a productive citizen in the global society (Ogbonnaya, 2002). It provides skills, knowledge, attitudes and values needed for work place, and prepares learners for career based on mind and practical activities. From this scenario therefore, the importance of TVET to national development cannot be underestimated. This according to Johanson and Adams (2014) include the following:

**Training and Capacity building**

Training and capacity building for youths are key instruments for poverty reduction in the country which are the bases of TVET programmes. Basically, if people lack technical skills, knowledge and entrepreneurial skills, the natural resources in the country tend to remain unutilized and untapped. However, training through TVET programmes provides individuals and groups the knowledge and skills to paddle the affairs of the country to sustainable economic development.

**Rural Development**

TVET offers skills aimed at rural development like farm related skills, and knowledge, establishment and sustenance of small and medium enterprises directly related to rural needs and demands (Faminole et.al, 2012). This goes a long way to curb the problem of rural-urban migration in the country as individuals have the skills to keep themselves occupied in the rural settings.

**High levels of employment.**

TVET has the potential to curb the problem of high rate of unemployment in the country especially among the youths. This is because TVET offers them the much needed skills to develop the informal sector in the economy. Through TVET individuals especially the unemployed youths are positioned to develop self-sustained employment thereby reducing pressure on the few available jobs in the formal sector (Dike, 2006)

**Alternative to academically disadvantaged.**

A well-developed TVET programme in the country offers a chance to engage and train students who are more comfortable with practical aspect of training than general academic work. This can also act as an alternative to students who are drop out of the general academic work. However, following the above discussion, it is important to note that the major challenge facing Nigeria today is how to diversify the economy from over dependence on oil income to ensure sustainable job creation which can drastically reduce the shackle of poverty in the country. The can be achieved through proper financing of TVET to increase sustainable development and solve the problems of joblessness in the country.

**Sources of Finance for TVET in Nigeria**

The actualization of funding system of TVET involving collaboration of Governmental and Non-Governmental organization in Nigeria is believed to have achieved the purpose of quality, efficiency and positive impact on TVET training system. Most researches in this area have shown that there is a link between funding and quality of training provided (Ezeagu, 2005). This could be achieved only when better training staff are recruited, modern technology accessed, improved facilities provided, well developed training providers established, and quality training developed (Okoye and Okwelle, 2013). Any kind of effort made by individuals and organizations in providing fund for training according to (Idoko, 2002) will increase efficiency of the training programme that can lead the people to be self-reliance and self dependent to earn a better way of life in the country. Thus, the effect of TVET training according to (Osuala, 1981), can contribute to a county’s economic development by providing quality graduates of high skills to produce goods and services in the country. Hence, these quality of goods and services that may be produced by the graduates of TVET will eventually stimulate innovation, and increase the productivity and profitability of the areas they are employed.

However, it is important to note that the provision of any training programme requires huge investment of capital resource. This is because the nature of training with TVET requires a lot of money. Besides, the system needs huge financial resource for the construction of physical resources and plants necessary for various purposes of TVET training. In this case, it is important to note that finance is the engine of any organization and needs to be sourced from different angles to keep the organization going. In view of this, the source of finance to TVET institutions and programmes according to Idoko (2002) includes the following:

**Funding from Individual trainees**

One of the major sources of finance to TVET institutions is through the revenue derived from school fees paid by the trainees in the institution. If the enrolment of people is high in such institution, the school fees derived can be used to offset the cost of training. This is the case of private training institutions where the cost of training is built into school fees and shared to people involved. However, in public schools where school fees are being augmented by the government, the reserve is the case. In this case, cost-sharing diverse is adopted. That is making the trainees to share the cost of their training to make it valuable. However, the school fees no matter how little it is, if properly managed, is expected to cover some cost of training programme.
Governments funding

Usually fund used for TVET programmes are raised by government at all levels depending on how the TVET institutions are established. The system of funding channeled to such institutions may be done through direct budget allocation and cost-sharing in terms of school fees paid by the trainees. The justification of cost-sharing with the trainees in public schools in the country originates from the fact that TVET graduates have the opportunity of benefiting from TVET training in form of high income after graduation. This is due to increased self-employment or increased employable opportunities and better pay. Hence, they are expected to contribute to the cost of the training by bearing some cost on TVET training programme. This public funding system according to Word Bank (1991) is expected to address the issue of equity, fairness, strategic development and other relevant issues associated to the sustainability of the TVET programmes in the country.

Private sector funding system

Since there are private TVET providers in the country, the fund raising scheme is determined by the stakeholders of various institutions. Some of the institutions charge a high school fees from the trainees to be able to offset the cost of the training. The disadvantage of this source of funding is that it discourages the less privileged and people from poor families from enjoying the privilege of such programme because of high cost. However, other method of income generating activities such as service delivery to the public, sell of items produced by the institutions, and launching from philanthropies in the society, friends and associates to mention but a few is usually adopted. This approach according to Adeyemo (2004) enables TVET institutions not to stick to one means. The money realized through these means are expected to provide for the cost and improve the management of TVET programmes in the country.

Donations

Another source of fund raising process by TVET in the country is through donations. The TVET institutions usually call for donations from individuals, companies, corporations and bureaucratic in the society. They can also call on international agencies to donate equipment and resources including technical experts for curriculum development, technological machineries required for the running of TVET programmes in the country. Usually some spiritual individuals and organizations use to respond to such calls and such donations are expected to be used to argument the cost of equipment in the organization.

Income generation within the school

Income generation scheme according to (Eurich, 1985) can be raised by setting TVET services to enterprises in an effort to diversify and expand the sources of income. However, this type of income generating system raises concern which subsidizes public provision of training that creates unfair competition with private providers who usually compete on the basis of cost.

Education Trust Fund (ETF)

In Nigeria today, the fund raising process to TVET instructions are also derived through Education Trust Fund. The organization was established in 2003 to raise fund from education related items through taxation to sponsor educational institutions in the country. Since then the organization has been so objective in its assignment. This is evident because in many private and public institutions in the country, billions of Naira is accessed and distributed for structural, material resources and training. This source of finance to tertiary institutions in the country of which TVET is included is expected to aid the development of TVET programmes in the country. Despite the fact that there are different sources of finance to run the activities of TVET in the country, the nature of training at TVET is expensive and demands vast resources. In this case, a lot of financial resources are needed for the construction of physical plants, training rooms, administrative offices, laboratories, workshops and other demonstrative sites. The TVET training centre also requires the services of administrative and training staff that are expected to go through training programmes peculiar to the system. However, the provision of this essential items used for training according to ---- are hindered by a lot of financial constraints.

Financial Constraint

TVET institutions are generally capital intensive. Adequate finance to meet up with the cost of personnel, buildings, equipment, laboratories, studios, demonstration farms, etc, is therefore required to make the various TVET programmes functional. This has been a serious constraint because most TVET institutions find it difficult to meet such huge financial requirement for their effective operations and this has often hindered the proper functioning of TVET programmes in the country. Financial constraints according to ---- are caused by the following:-

Greed and selfishness among the leaders

Most leaders in the country are greedy and selfish. Most of them often divert the financial resources meant for provision of essential services such as TVET to their private pockets instead of utilizing them for the purpose for which they were meant. This makes the running of TVET programmes in the country unsatisfactory and inadequate. Most often, the machineries and equipment needed for the operation of these programmes were imported with little or no regard to the year of manufacturing. Besides, the equipment items imported for the TVET programmes are sometimes, either obsolete or fairly
used. This negative tendency or quest by individual leaders to wrongfully amass wealth has contributed to the malfunctioning of most of the TVET programmes in the country.

Poverty

In Nigeria today, most States, Local Government Areas, as well as individuals, claim to poor. The manifestation of such poverty has been one of the contributory factors hindering the successful operation of the TVET programmes in the country. This occurs because most State and Local Government Areas in the country cannot afford to import or procure adequate equipment and machinery needed for effective programme implementation due to the meagre resources available to them.

High cost of materials

The cost of procuring equipment and machinery items for the operation of TVET programmes in the country is higher compared to other educational programmes. This makes some government officials and agencies involved in the procurement of such items to take advantage of such opportunity to inflate the prices and thereby resulting to reduction in the actual number of the required items procured. The high cost of materials coupled with this very bad attitude of some government officials have been known to have very serious consequences on the availability of sufficient fund for TVET programmes in the country.

Unstable Government policy

Government policy in Nigeria is not stable but changes from one administration to another. Such incessant change in government usually results to changes in government policy. This lack of continuity in policy also affects project implementation and completion as some projects are often abandoned due to such change of policy. Hence a lot of financial resources are wasted in the process. This can be responsible for shortage of fund in sponsoring the TVET programmes in the country.

Non involvement of TVET practitioners in policy making

One of the major problems confronting TVET programmes in the country is the non involvement of the TVET practitioners in policy making process. This makes it difficult to monitor fund as well as supervise equipment procured for the TVET programmes in their organization.

Inadequate public enlightenment

Public enlightenment about TVET programmes in our society is inadequate because of social stigma. This is because guidance and counseling has no root in most areas where TVET programmes exist. Proper guidance and establishment of counseling centers are therefore expected to be put in place in schools and colleges to properly enlighten people on TVET programmes/activities as well as their ability to create jobs in the country. Such enlightenment can increase the number of enrolment and cost-sharing fees to sponsor the TVET activities. Meanwhile, TVET system in the country is not demand driven. This is because attachments and linkages to industries are not properly coordinated. The sector is characterized by obsolete curriculum, a miss-match between skills taught and the demand by the industries, inadequate physical and learning resources and low participation of private sector necessary to bridge the gap of school work. However, in order to ensure that the TVET system truly contribute to job creation and national development or demand driven, it is necessary to make the following recommendations.

Firstly, the system should be made flexible to create a high level of participation of all interested parties. This is very important because of the changing demand for skilled labour as a result of the changes in technological advancement in the country. This means that with time, some skills will be obsolete while others will have higher demand. Consequently, fund should be made available by Government and Non-Governmental organizations to graduate trainees to start their own businesses instead of relying on Government jobs, which are scarcely available for survival. Secondly, Government and Non-Governmental organizations should collaborate with each other to increase funding in TVET institutions in the country. Such fund should be channeled towards research and development, acquisition of appropriate and authentic equipment as well as procurement of necessary materials for the management of TVET institutions. Thirdly, Government should involve private sectors in the formulation of policy concerning the operation of TVET programmes in the country. They should also encourage the private sectors to participate in on-the-job training especially of youths or able bodied graduates on TVET programmes in the country. This if instituted, will serve as an additional source of fund in the organization. Fourthly, Government should pay priority attention to TVET institutions to encourage massive enrolment and participation of people in the programmes. This can be done through public enlightenment via radios and television programmes. By this, government will disabuse the minds of the public that TVET institutions are inferior and less important to the general education. It is believed that this approach will lead to increase in the enrolment of people as trainees in the programme. This will further enhance revenue generation in terms of cost-sharing fees for the institutions. Fifthly, more TVET institutions should be established by private and public sectors in the rural areas for active participation of the rural populace to provide TVET training to meet the needs of the communities. Government should further ensure that all the successfully trained youths/graduates from such TVET programmes are aided with start-up capital to enable them to set-up their own businesses. These measures will help to reduce rural-urban migration in the country.
Finally, the country needs to be more inventive and innovative in this present dispensation. This can be achieved through diversification of developmental strategy to solve internal problems especially that of unemployment among the youths. The motivation/encouragement of people, especially youths to embrace TVET training will offer such opportunity. This is because youth unemployment in Nigeria has remained high due to neglect or lack of proper attention to Technical and Vocational Education and Training in the country.

Conclusion and Recommendations

The outline of this paper explains that job creation through proper training in technical and vocational education and training (TVET) is the bases for sustainable development in any economy, This is because job creation enables the trainees from such institutions to be self-reliance and self dependent instead of seeking for job in public establishments. However, TVET institutions need financial support for training to be effective and embracing. Usually financing TVETS in the country need collaborative efforts between the governmental and Nongovernmental organizations such collaborative effort will enhance adequate provision of basic material and equipment needed for sustainability of such TVETS in the country. However, financial constraint resulting in inadequate finance will distort the functioning of the TVET programmes and the trainees’ effort to exhibit the experience acquired in TVET training and the effort to be self dependent and self–reliance. Hence, for the efforts to be justified financial assistance from governmental and nongovernmental organizations is needed as grant aid to them to carry out their objective in life.

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