

INTEGRATING FINANCIAL STRATEGIES INTO TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING (TVET) PROGRAMS

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Abstract

A positional paper on Integrating Financial Strategies into Technical and Vocational Education and Training (TVET) Programmes: A Comprehensive Approach for Skills Development by PPPs in Africa. The following are the objectives of this study: to analyse the current state of financial education within TVET programmes and identify gaps and challenges. to develop a comprehensive framework for integrating financial strategies into TVET curricula, including modules on financial literacy, entrepreneurship, and career planning. To design and implement pilot programs at selected TVET institutions, evaluating their effectiveness in improving students' financial knowledge and skills. PPPs play an important role in obtaining funds for more robust, work-relevant, customised skills, knowledge, and attitudes that did not exist between the public and private sectors in the past. In conclusion, TVET plays a vital role in Nigeria's economy by promoting skills development, employability, economic growth, poverty reduction, industrialization, and entrepreneurship. By investing in TVET and fostering partnerships with the private sector, Nigeria can harness its workforce's full potential and drive sustainable development. Upon successful completion of this project, the following are the recommendations: a comprehensive framework for integrating financial strategies into TVET programmes, tailored to the specific needs of public-private partnership sectors, trades, and industries. improved financial literacy and entrepreneurship skills among TVET students, enhancing their employability and economic prospects. Policymakers and TVET institutions are now more aware of the importance of financial education in TVET programs.

Keywords: TVET, PPPs, Policy, Practice, Nigeria Economy

Introduction

The Technical and Vocational Education and Training (TVET) sector plays a crucial role in equipping individuals with the necessary skills and knowledge to contribute to the workforce and a country's overall economic development. However, despite its potential to enhance students'

employability and entrepreneurship prospects, the integration of financial strategies into TVET programs has not received adequate exploration. This project aims to develop a comprehensive framework for incorporating financial strategies into TVET programmes, ensuring that students acquire both technical skills and financial literacy to thrive in today's competitive job market and contribute to national development.

The Sustainable Development Goals (SDG) Agenda 2030 endeavours to empower communities by leaving no one behind. Globally, member states agree that SDGs play a critical role in addressing world economic predicaments as they are responsive to day-to-day challenges. The Incheon Declaration advanced education for sustainable development, which is solely anchored on SDG Goal Number 4 on quality education, which seeks to promote life-long learning opportunities through skills development for employability (UNESCO-COL, 2017). Several strategies are adopted for sustainable skill development and employability. A deliberate approach that has become the pinnacle of skills development is the use of public-private partnerships (PPPs) with a view to responding to labour demand-supply realities. A public-private partnership (PPP) is regarded as a wide range of likely associations and relationships in task allocation and risk sharing between the public and private sectors for the delivery of infrastructural projects and other agreeable services through private sector investments (NAMACO, 2011). It is also viewed as a long-range legally binding contract between a private entity and a government unit for providing a public asset or service with the private party bearing risk and administration responsibility (Partnerships British Columbia, as cited in Dube & Chigumira, 2010). Thus, PPPs are joint ventures between the public and private sectors with the goal of providing significant public infrastructure or other facilities and services.

A critical challenge that faces Nigeria is the development of a competent workforce and sustained economic growth in the global economy. Human resource development, through well-planned education and training initiatives, can significantly contribute to promoting the interests of individuals, enterprises, the economy, and society within the nation (Egwu, 2009). By helping individuals gain access to decent work and sustainable jobs, as well as to escape from poverty and marginalisation, technical and vocational education and training (TVET) can have a positive impact on economic development, achieving full employment, and promoting social inclusion. A well-structured TVET system will enable productivity, enhance competitiveness, and promote entrepreneurial activity. TVET programmes are defined as those skill-based programmes designed mainly to prepare students for direct entry into particular occupations or into a class of occupations and trades. The successful completion of such a programme normally leads to a vocational qualification that is relevant to the labour market and recognised by the relevant authorities (e.g., the Ministry of Education (MoE) and employer's associations) in the country in which it is obtained (UNESCO, 2007).

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In Technical and Vocational Education and Training (TVET), PPPs aim mostly at bringing into line teaching, learning, and training programmes by real requirements of the job market by including the private sector in needs assessment, planning and implementing teaching, learning, and training programmes, as well as the contribution of industry in bearing the costs of training (UNESCO, 2019). Most of the developed nations, such as Singapore, Germany, the Netherlands, and the USA, crafted and applied enterprises for developing labour force skills based on robust cooperation between the government and private sectors (UNESCO, 2019). Importing from the three basic TVET models that are highly referred to in global career development programmes, the PPPs strategy is an enabler in sustainable skills development. Prominently used TVET models in Western states provide a tripartite relationship among the government, industry, and training institutions, showing concerted efforts in the production of skilled personnel for employability. These models put industry and government on par in initiating programmes for skills development by sharing expertise on what the labour market and economy demand. Developed countries have specific TVET models that meet the demands of the labour market (International Labour Organisation, 2019). UNESCO and ILO (2002) indicate that TVET is an instrument for preparing human capital for job-related fields and effective functioning in the world of work. This has seen the conception of TVET models, which were meant to bridge a gap in the demands of skilled and qualified personnel for industrial skills needs. Three TVET models are the flagships in modelling technical and vocational education globally. These are the liberal market economy model, the state-regulated bureaucratic model, and the dual system model (Fawcett, El Sawi, & Allison, 2014). These models direct and shape TVET, and they are tried-and-tested interventions in the developed states.

In Zimbabwe, the PPPs strategy was adopted mainly for growth-enhancing infrastructure and development projects, particularly power, transport, water sectors, and national highways (Dube & Chigumira, 2010; Zinyama & Nhema, 2015). This is also supported by the historical context of PPPs, which mainly focused on having public works contracts with binding eight- to ten-year periods of maintenance for construction works in Europe (PPIAF, 2009). The crux of the matter was these contracts, which became precursors to contemporary concession agreements in public

investment developments dominated by infrastructure projects (PPIAF, 2009). Of interest in this historical context of PPPs is the continued use of the same model in achieving public works with the help of private partners. The focus is on construction, yet the same approach can be integrated with education and training for sustainable skill development.

Objectives of this Study

- a. To analyze the current state of financial education within TVET programs and identifies gaps and challenges.
- b. To develop a comprehensive framework for integrating financial strategies into TVET curricula, including modules on financial literacy, entrepreneurship, and career planning.
- c. To design and implement pilot programs in selected TVET institutions, evaluating their effectiveness in improving students' financial knowledge and skills.
- d. To assess the impact of the integrated TVET and financial strategies on students' employability, entrepreneurship, and overall economic contribution.
- e. To develop guidelines and recommendations for policymakers and TVET institutions to adopt and scale up the integrated approach nationwide.

LITERATURE REVIEW

TVET

When thinking about what TVET is all about, it is worthwhile to first take a look around the room where we sit. From the seat on which people are sitting to the laptop they are holding, to the projector screen, to the building, and other things, they are all partly or completely the product of TVET. No wonder Thompson (2012) said that TVET, properly understood, is not a career but the application of skills to support life. TVET refers to those aspects of educational processes involving, in addition to general education, the study of technologies and related sciences, as well as the acquisition of practical skills, attitudes, understandings, and knowledge relating to occupations in various sectors of economic and social life (FRN, 2004). TEVT is meant to impart knowledge and skills for increased efficiency in the world of work, sustainable livelihoods, personal empowerment, and socio-economic development, which enhances proper adjustment in knowledge economies and the rapidly changing work environment. Thus, TVET is an all-encompassing comprehensive education and training programme involving lifelong learning, responsible citizenship, and the promotion of environmentally sound development and

social transformation. Former President Olusegun Obasanjo stated that TVET, with its practical training component, holds the key to Nigeria becoming technologically relevant and internationally competitive in the world market. He continued that TVET is also the most effective means of empowering the citizenry to stimulate sustainable national development, enhance employment, improve the quality of life, reduce poverty, limit the incidence of social vices due to joblessness, and promote a culture of peace, freedom, and democracy (Federal Ministry of Education—FME, 2000).

Practice

Practice is the actual application or use of an idea, belief, or method, as opposed to theories about it. It also refers to the customary, habitual, or expected procedure or way of doing something. Other words for it include application, exercise, use, action, operation, implementation, execution, enactment, and doing. In the context of this paper, practice is the actual implementation of the policies enacted for TVET. That is, the performance of actions or exercises to meet the expectations of TVET policies.

Policy

Business Dictionary (2014) defined policy in management terms as the set of basic principles and associated guidelines formulated and enforced by the governing body of an organisation to direct and limit its actions in pursuit of long-term goals. A policy is a practice that has been thought through, formalised, and formally presented as an expectation of management (Cohen, 2012). Policies are generally formal and written empowerment tools that guide the decisions and actions of managers and their subordinates in strategy implementation (Chaurasiya, 2009). Essentially, public policy aims to accomplish a specific objective that is deemed beneficial for all members of society. Think of policies as a starting point for the government to take a course of action that makes a real-life change. Governments primarily initiate educational policies, which determine the direction of an educational system (Okoroma 2000). This process involves transmitting or 'delivering' knowledge contents to students using the most effective methods possible (Blenkin 1992). Policy is therefore among the tools used in running the education system.

TVET Policy and Practice in Nigeria

The outcome of TVET in Nigeria is a clear indication that TVET policy is divorced from practice. While the National Policy on Education (NPE) puts the ratio between secondary and technical vocational education/schools at 3:1, Nigeria has 5,100 secondary schools with enrolment of 4,448,991 as opposed to 169 technical colleges with enrolment of 43,354, representing ratios of 37:1 and 102:1, respectively (Odukoya, 2013). In Nigeria, only 3.6% of senior secondary school students were enrolled in TVET in 2005 (Federal Government of Nigeria, FGN, 2009), and 3% out of 166,000 were enrolled in TVET in 2007 (UNESCO, UIS, 2009). On average, FME (2009) reported a 2.5% enrollment in TVET at the secondary level as

against the modest NPE target of 20%. The Roadmap for the Nigerian Education Sector estimated a transition rate of 84% for potential TVET programmes from junior secondary. This trend will continue unabated with the limited TVET opportunities in the country and low esteem for TVET. According to the policy, technical colleges are expected to feed polytechnics just as secondary schools are expected to feed universities. The prevailing situation, however, is that the total products of technical colleges represent only 17% of the available spaces in polytechnics. So right from the start, the mission of technical colleges concerning feeding polytechnics is not being met. Consequently, the country tends to produce more theoreticians than technology experts (Odukoya, 2013).

Oketch (2009) asserted that a look at the funding of TVET can shed light on the contradiction between the emphasis on skills and the limited funding that governments are willing to commit to it. The best estimates are that Nigeria spends about 2.3% of GDP on education, less than half the percentage of GDP spent by the 19 sub-Saharan African countries on average (FGN, 2009). In 2010, the Federal Government spent N249.08 billion on education out of a budget of about N4.07 trillion. This sum translates to just about six percent of the total budget in spite of UNESCO's recommendations that, at least, 26 percent of national budgets should go to education. Available data indicate that 20.9%, 7.1%, and 13% of total expenditures on education in 2003, 2004, and 2005, respectively, went to the NBTE, of which 39.2%, 83.6%, and 78.4% of yearly budget appropriations to the NBTE in the same years were actually spent (OECD, 2008). On the scale of low priorities for the education system, TVET comes in last. Capital allocations for TVET showed that 0.13% of the total FGN budget and 0.05% of the total proposed FGN budget were allocated to TVET in 2011 and 2012, respectively (Chukwumerije, 2011).

The role of PPPs in TVET skills development

PPPs play a critical role in availing funds for more robust, work-relevant, customised skills, knowledge, and attitudes that were not in existence between the public and private sectors in the olden days. The United Nations (2011) opines that many states have found that partnerships with the private sector increase and improve the supply of resources for skills training. PPPs allow the sharing of risks, responsibilities, resources, and expertise of each partner towards meeting the objectives of both entities (International Labour Organisation, 2018). Furthermore, PPPs contribute to supporting engagement with the public sector and industry in identifying training gaps through ascertaining and judging the demanded skills against the training curricula, upgrading staff qualifications, and enabling work placement for graduates. (International Labour Organisation, 2018). In South Africa, it was reported that 50% of the Grade 12 graduates are insufficiently trained with the elementary skills, knowledge, and attitudes that are necessary to find a job, which can be redressed by involving the private sector to contribute to training (Dakchyata TVET Practical Partnership, 2018). A Kenyan experience attests that private sector participation plays a crucial role in increasing employment and revenue for society, the community, and individuals (Manyonge & Kyalo, 2020). The challenges heightened above can be successfully averted if a responsive curriculum is put in place in TVET institutions so that training becomes relevant and responsive to the realities of the labour market.

Challenges that needed TVET intervention

TVET faces the challenges of meeting the changing demands of today's industries and the new challenges posed by the global economic environment. According to UNESCO (1999), some of these challenges include:

Uncertainty and Anxiety: Today, more people than ever before experience frequent career changes and periods of unemployment as a result of the changing demands of the workplace. It is difficult to predict with certainty the employment needs of the informal sector, which absorbs a major part of the labour force. It is also becoming increasingly difficult for young people to choose the courses of study and career they would like to pursue in adulthood. Adults who may have been laid off or retrenched require guidance and support in looking for new jobs and, at times, new careers. One of the most dangerous consequences of the fundamental changes now prevailing in politics and, of course, in education is uncertainty. In Nigeria, individuals are retiring or having their appointments terminated without knowing how to address their needs in the future. Therefore, it is one of the most important tasks of technical and vocational education to enable people to cope successfully with their uncertainties.

Trends of Globalisation in Trade and Labour Markets: The trends of globalisation of trade and labour markets, rapidly changing technologies, and mass unemployment are expected to continue in this century. The effect of these changes on the labour market is that some jobs are declining in significance, others are growing in importance, and others require completely new and different skills. The size of the workforce employed in the service and technology industries, where a high level of education and skills are required, will increase, while the demand for low-skilled workers will shrink. Many employees are likely to change jobs, and possibly even careers, several times in their working lives. The changing nature of labour market trends has significant implications for education, implying, inter alia, the need to provide lifelong learning, continuing and recurrent technical and vocational education, and continued upgrading of knowledge and skills.

Prepare young people for life. There is a widely shared consensus about the goals of education. It is to prepare young people for life by developing their intellect, their aptitudes, and their talents, and to create opportunities for them to earn their living and to take part in the democratic and economic processes of the country. All educational systems have to serve these purposes. Vocational education, that is, the education and training of skilled workers and employees, has to be broader and more diversified. For instance, a car mechanic must have diagnostic skills and knowledge (computer literacy), be customer-oriented (direct personal contact), have all the skills of the trade (high tech.), take into account the ecological effects of his or her work, be able to calculate the cost of a repair, and, more generally, be conscious of adding value.

Challenges of Information and Communication Technology: Information technology (IT) is at the root of a process of transformation in the course of which industrialized societies are changing into knowledge societies and the management of production into the management of

knowledge. There will be less and less manual work as computers become the main tools catering to the information needs of all professions. As a result, letters and figures, into which all procedures have to be translated, have become more and more important for all human activities at work and in private life. The end of the division of the world has opened the borders to the free flow of capital, goods, and information and to the unhindered travel of people at large, but not yet in all parts of the world. Going global is a challenge for entrepreneurs and, of course, for their employees.

The Neglect of TVET and its Implications on Nigeria's Economy

The neglect of technical and vocational education over the years may have contributed to the high unemployment and rising poverty among the youth because many of them lack basic job skills. For this reason, Nigeria is today categorised under the list of poor nations. It is no longer news that the nation's youth unemployment rate has been shooting up the sky (Dike, 2007). The federal government recently acknowledged that about 80 percent of Nigeria's youths are unemployed and 10 percent are underemployed (Daily Trust, 2013). And the poor quality of graduates is worrisome (Egwu, 2009). In spite of its abundant natural and human resources, Nigeria still faces an enormous challenge in its effort to reduce poverty. Thus, one way of reducing poverty, according to Adegbenjo (2008), is to ensure sustainable job creation through TVET. Many, both in the developed and developing worlds, are increasing the emphasis they place on improving the capacity of technical and vocational education and training (TVET) systems, in recognition of the important role TVET plays in equipping individuals with relevant skills and knowledge for the job market. TVET can also better enable individuals to participate in social, economic, and technological processes (Rupert, 2006). In the interest of sustainable job creation, achievement, and the competitive ability of young people, the whole TVET system has to be oriented towards the labour market and the employment system (Eberhard, 2006). From the foregoing, it can be concluded that technical vocational education and training (TVET) is such an aspect that its neglect poses a great threat to the economic well-being of a nation.

Roles of TVET in the Nigerian Economy

Technical and vocational education and training (TVET) plays a significant role in the Nigerian economy. Several studies and reports have highlighted the importance of TVET in various aspects of the nation's development. Here, we present a summary of the roles of TVET in the Nigerian economy, backed by relevant references.

1. **Skills Development and Employability:** TVET equips individuals with the practical skills and knowledge required for various industries, enhancing their employability and reducing unemployment rates. According to the World Bank (2016), TVET is crucial for addressing Nigeria's skills gap and improving the employability of its workforce.
2. **Economic Growth and Development:** By providing a skilled workforce, TVET contributes to the growth and development of the Nigerian economy. A report by the National Board for Technical Education (NBTE) in Nigeria (2018) highlights the role of

TVET in promoting economic growth through increased productivity and competitiveness.

3. **Poverty Reduction:** TVET provides individuals, particularly those from disadvantaged backgrounds, with the necessary skills to secure decent employment opportunities, thereby contributing to poverty reduction efforts. The United Nations Educational, Scientific, and Cultural Organisation (UNESCO) (2019) emphasises the role of TVET in reducing poverty and inequality.
4. **Industrialization and Infrastructure Development:** TVET graduates contribute to Nigeria's industrial and infrastructure growth. The National Policy on TVET (Federal Ministry of Education, Nigeria, 2012) states that TVET is essential for driving industrialization and infrastructure development in the country.
5. **Entrepreneurship and Innovation:** TVET fosters an entrepreneurial mindset and encourages innovation among its students. The National Board for Technical Education (NBTE) (2018) highlights the importance of TVET in promoting self-employment and entrepreneurship, which can lead to economic growth and job creation.

Gaps and challenges in TVET

1. **Curriculum Development**
2. Many TVET programs suffer from outdated curricula that do not reflect current industry requirements and technological advancements. This means that graduates are ill-equipped to meet the demands of the job market.
3. There is a lack of standardization in TVET curricula across different institutions, leading to inconsistencies in the quality of education and skills acquired by students.
4. **Insufficient Integration of Soft Skills:** While technical skills are important, TVET programs frequently overlook the integration of soft skills like communication, teamwork, and problem-solving, which limits students' employability.

2 Infrastructure

Inadequate Facilities: Many TVET institutions lack the necessary infrastructure, such as modern equipment, laboratories, and workshops, to provide students with practical, hands-on training.

Insufficient Resources: Limited resources, including funding, staff, and materials, hinder TVET institutions' ability to provide quality education and maintain their facilities.

Financing

Insufficient Government Support: Governments in many countries often underfund TVET programmes, leading to inadequate resources and infrastructure.

High Student Fees: In some cases, students are required to pay high fees for TVET programmes, which can act as a barrier to access for those from low-income backgrounds.

Lack of Private Sector Investment: The private sector's involvement in financing TVET programmes is limited, resulting in insufficient resources for programme development and expansion.

Student Engagement

Low Enrollment: TVET programmes often face low enrollment rates due to social stigma, lack of awareness, or perceived low status compared to traditional academic education.

High Dropout Rates: Many students drop out of TVET programmes due to various factors, such as inadequate support, poor learning environments, or a lack of motivation.

Gender Inequality: In some regions, gender disparities persist in TVET enrollment and completion rates, limiting women's access to skilled employment opportunities.

Conclusion

In conclusion, the integration of technical and vocational education and training (TVET) with public-private partnerships (PPPs) in Nigeria holds immense potential for fostering economic growth and improving the employability of the nation's workforce. By leveraging the resources and expertise of both the public and private sectors, Nigeria can effectively address the skills gap and contribute to the overall development of the country.

Implementing financial strategies through PPPs in TVET offers a sustainable approach to funding education and training programs. This collaboration can lead to the creation of more job opportunities, increased productivity, and the development of a skilled workforce that meets the demands of the ever-evolving job market.

However, it is crucial to execute the integration of TVET and financial strategies through PPPs with transparency, accountability, and a focus on the needs of the Nigerian people. Establishing clear guidelines, monitoring progress, and continuously evaluating the effectiveness of these partnerships can achieve this.

In summary, the integration of TVET and financial strategies through PPPs in Nigeria presents an opportunity to transform the nation's education system and promote economic growth. By working together, the public and private sectors can create a more skilled and competitive workforce, ultimately contributing to a brighter future for Nigeria.

Way Forward

Upon successful completion of this project, the following outcomes can be expected:

1. A comprehensive framework for integrating financial strategies into TVET programmes, tailored to the specific needs of various trades and industries.
2. Improved financial literacy and entrepreneurship skills among TVET students, enhancing their employability and economic prospects.
3. Increased awareness among policymakers and TVET institutions about the importance of financial education in TVET programmes.
4. A roadmap for policymakers and TVET institutions to adopt and scale up the integrated approach, fostering a more skilled and financially literate workforce.

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