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## **Marketing and Accounting Skills Needed For Management of Small Scale Businesses by Tertiary Institutions' Graduates in Kwara State Nigeria**

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### **Abstract**

*The study examined marketing and accounting skills needed for the management of small scale businesses as considered by business educators in tertiary institutions in Kwara State Nigeria. Descriptive survey research design was used for the study. Two research questions and two hypotheses guided the study. The population of the study comprised all business educators in tertiary institutions in Kwara state, which were 82 in number as at the time of this study a structured questionnaire with 33 items was used to generate data from respondents. The instrument was validated by eight business educators (one from each of the tertiary Institutions that offer business education), in Kwara State. Mean and Standard Deviation were used to answer data related to research questions, while t-test statistic was used to test the two null hypotheses of the study. The findings of the study identified the marketing and accounting skills needed by tertiary Institutions' graduates for the management of small scale enterprises in Kwara state. The study concluded that the government and stake holders should ensure that these skills are imparted to entrepreneurs, particularly the young ones and those that just graduated from tertiary Institutions, through seminars and workshops, before encouraging them into entrepreneurship, so as to equip them with the necessary skills needed to succeed in the world of business. It was recommended among others that all states and school programs in Nigeria, should be mandated to establish entrepreneurship study centers. These centers should be equipped with all the modern facilities which could enrich both old and young entrepreneurs with practical skills needed for successful management of small scale businesses.*

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**Keywords:** *Marketing, Accounting, Skills, Small scale businesses, Management.*

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### **INTRODUCTION**

#### **Background of the Study**

The issue of empowering the Nigeria graduates through entrepreneurship development has taken the center stage of development discourse in Nigeria, especially in the present face of economic crisis and increase in the level of graduates' unemployment scenario plaguing the present Nigeria society. According to Onyesom and Uwaifo, (2013), securing jobs after graduation in the early years in Nigeria after Independence was not a difficult task. The same authors observed that then, most tertiary institutions'

graduates secured jobs in their final years in schools, and in some cases most of the students were given employment letters at the orientation camps, during the National Youth Service Corps (NYSC). So, getting jobs by then was not in any way, part of the problems of the youths. Today, the situation has changed, it is now apparently the opposite. The present, soaring rate of graduate unemployment has become a source of worry to the graduates, their parents, relatives, all Nigerians and of course the government. It has become an economic, political, security and social problems in Nigeria, particularly among the young graduates, hence the present advocate for entrepreneurship development at all levels of education in Nigeria

Entrepreneurship development therefore, is the process of enhancing the capacity to develop, manage and organize a business venture while keeping in mind the risks associated with it, while Entrepreneurship is the process of identifying, developing and bringing visions to reality, (Igwe, 2009) From all that has been said so far, one can infer that entrepreneurship development leads to entrepreneurship, which goes with innovation and risk bearing as its two basic elements

An entrepreneur on the other hand, in economic theory, is perceived as a person who co-ordinates other factors of production and bears the risk of uncertainty by investing his resources in the venture An entrepreneur is also a calculated risk taker, who enjoys the excitement of challenges. However, the present definitions of the entrepreneur by many authors emphasize similar notions such as creation of wealth, risk taking, innovation and organizing.

Marketing skills involves market development and planning, creativity and imagination, interpersonal skills, influencer abilities, business savvy, analytical skills, advertising and identifying business strengths, weaknesses, opportunities and threats, managerial skills such as planning, controlling, organizing, directing among others; while accounting skills involve investment, risk management, sourcing for finance and capital, financial management, etc. (Salam, 2017)

Skill which is often synonymously used with competency, is perceived in this study as the ability and capacity acquired through deliberate systematic, and sustained efforts to smoothly and adaptively carry out job functions involving ideas, things and people, (Waobi, 2015). Skills are the expertise or talents needed in order to perform certain tasks. Igwe, (2009), refers to skill as knowledge, competency and behavior that enables an individual to meet established performance criteria. Marketing and accounting skills are part of business skills Business skills are skills needed for the successful running of businesses and out of the business skills known, marketing and accounting skills seem to be among the important ones needed for the success of enterprises (Igwe, 2009)

This above assertion was supported by Waobi, (2015), when he opined that marketing and accounting skills are key to successful entrepreneurship development To buttress this point, the author went further saying that marketing skills, apart from its other

benefits help to a great extent in making the entrepreneur a great listener, a better decision maker, a tactful and scrappy person and above all, make the entrepreneur become more aware of his/her environments Marketing skills enable the entrepreneur to be a great marketer because it enables him always to come out with the right products at every point in time, (Okoh, 2010).

On the other hand, Salam, (2017), stressed the importance of accounting skills when he asserted that accounting skills enable the entrepreneur to become acquainted with the following: Dealing with facts and figures with accounting records and recognition of transactions as they occur regardless of cash changing hands; forecasting financial estimate, creation of a budget expenses, determining profitability and finally, enabling the entrepreneur have expert insight into entrepreneurship development.

Management, according to Wehrick and Koontz, (2003), is the process of designing and maintaining an environment in which individuals working together in groups, efficiently accomplish selected goals. Agwu, (2010), asserted that the main point about management, is that it refers to people and it is also a process by which those people do things. As people, management comprises those who guide actions in organizations towards the achievement of the ends or goals for which the organization is set.

Small scale business is that which employs small number of workers. Such enterprise is generally privately owned and operated by sole proprietorship, corporation, or partnership etc. Small scale enterprise embrace all profit-oriented, economic or commercial activities carried out by individuals or group of persons as means of livelihood. The size of the company may be big when taken by itself, yet small when compared with other companies in the same industry. Okoh, (2010), defined small scale enterprise using the following parameters: size of the investment, financial measures and economic impacts.

The U.S. small business administration, (2009) stated that the small scale enterprises generally have fewer than 500 employees within a 12 month period in non-manufacturing industries. Such company must consider any individual on its payroll as an employee. In Australia, a small scale enterprise is one that has fewer than 15 employees on payroll as defined by fair work act. The small business act for Europe, states that small scale enterprises are those that have 250 employees or less. Small scale enterprises in Asian countries generally have 100 or fewer employees or less.

In some countries, the definition of small scale enterprise is bound by financial measures such as net profits, statement of financial positions, the value of assets and annual sales. In the United States, for example, a non-manufacturing small scale enterprise is the one that does not earn more than \$7 million in a year. Financial measure can vary by industry, as annual receipts may be higher for industries that have higher overhead costs to operate. In general, small scale enterprises are businesses that do not dominate their respective industries.

While larger enterprises employ many individuals, small scale enterprises in the United States account for nearly half of the gross domestic products. Small-scale enterprises help stimulate local economies by providing local individuals with jobs, as well as products and services to community members. Moreover, such enterprises help diversify and grow their respective industries, as many women and minorities make significant contributions to small scale business in the world. When there is a rise in small scale enterprise, countries may see reforms in basic rights. For example, some parts of the United States, now allow sole proprietorship without employee to have access to group health care.

In Nigeria, emphasis is laid on small scale enterprises in all sectors of the economy. With the supportive role of government through the microfinance grants, small scale enterprises can be capable of pulling Nigeria out of the present economic predicament, especially if raw materials are locally sourced. With the knowledge of Business Education today, graduates are fully equipped with knowledge and skills which can help them become self-reliant and useful members of the society.

Tertiary Institutions are those Institutions that offer education beyond the Secondary level, especially at the Colleges, Polytechnics and Universities. Tertiary Institutions can only be effective in Nigeria, if it alleviates societal problems and promotes the satisfaction engendered by the acquisition of skills. The roles Tertiary Institutions' graduates play in the management of small scale enterprises cannot be overlooked as these enterprises are recognized as the most reliable tools for socio-economic growth, (Alade , 2001).

Igwe's definition above of skill is particularly appropriate in this research work since it is the intention of the researcher to identify the marketing and accounting skills needed by tertiary institutions' graduates for the management of small scale businesses as perceived by business educators in tertiary Institutions in Kwara State Nigeria.

### **Statement of the Problem**

In spite of the existence of other business schools in providing qualified personnel in managing small scale enterprises, it is often argued that the rate of fraud and errors in organizations today are on the increase. As a result of this, most of the present graduates make little or no attempt to establish small scale businesses of their own, despite the abundant business opportunities and the enormous skills they have acquired in schools, (Igwe, 2009). Instead, they continue to besiege ministries and government offices in search of white collar jobs that are either extremely few in supply or even non-existent.

Experience and interaction with small scale business owners revealed that lack of marketing and accounting skills, among others are major problems and challenges faced by graduates of tertiary Institutions (young entrepreneurs) in managing small scale businesses, and as a result, those that established businesses of their own could not stand the test of time. This is sad as nobody plans to fail in any business.

According to Okoh, (2010), the conversion of ideas into business is what every graduate of tertiary Institutions should aim at and it is also essential to transform ideas into products or service that are in demand by an identified market segment. Better decision making is also needed by these graduates of tertiary Institutions by getting financial information always. The idea can be in respect of talented marketing or accounting skills and acquired experiences gained or knowledge possessed through formal or informal learning systems in entrepreneurship education.

The question now is, since lack of marketing and accounting skills are among major problems and challenges faced by young tertiary Institutions' graduates in the management of small scale businesses, what then are the marketing and accounting skills needed by these young tertiary Institutions' graduates for the management of small scale businesses? All these observations call for solutions so as to help small scale enterprises operate at full capacities and to improve the standard of living of our young unemployed graduates by encouraging them into entrepreneurship development, hence the need for the present study.

### **Purpose of the study**

The main purpose of this study was to determine the perception of business educators of the marketing and accounting skills needed by tertiary Institutions' graduates for the management of small scale businesses in Kwara State, Nigeria. Specifically, the study determined the level the underlying:

1. Marketing skills are needed by tertiary Institutions' graduates for management of small scale businesses in Kwara State, Nigeria.
2. Accounting skills are needed by tertiary Institutions' graduates for management of small scale businesses in Kwara State, Nigeria.

### **Research Questions**

The following research questions guided the study.

1. To what level are the underlying marketing skills needed by tertiary Institutions' graduates for management of small scale businesses in Kwara State, Nigeria?
2. To what level are the underlying accounting skills needed by tertiary Institutions' graduates for management of small scale businesses in Kwara State, Nigeria?

### **Research Hypotheses**

The following hypotheses were formulated and tested at (0.05) level of significance:

**H<sub>01</sub>:** There is no significance difference between the mean responses of male and female respondents regarding the level the underlying marketing skills are needed by tertiary Institutions' graduates for management of small scale businesses in Kwara State, Nigeria.

**H0<sub>2</sub>:** There is no significance difference between the mean responses of male and female business educators regarding the level the underlying accounting skills are needed by tertiary Institutions' graduates for management of small scale businesses in Kwara State, Nigeria.

### METHOD OF THE STUDY

This study adopted the survey descriptive design, and was conducted in the following tertiary institutions offering business education in Kwara State: Kwara State University, Malete, University of Ilorin, Kwara State Polytechnic, Ilorin and Kwara State College of Education Ilorin, Al-hikma University, Ilorin, Land Mark University, Ilorin, Grace Land Polytechnic, Offa, and Kwara State University, Lafiaji The population of the study consisted 82 business education lecturers in the mentioned tertiary institutions in Kwara State, Nigeria as at the time the study was carried out as can be seen in the table below:

**Table 1: Tertiary Institutions and number of Business Educators in Kwara State, Nigeria**

S/N	Number of Business Name of Institutions	Educators
1	Kwara State University, Malete	12
2	University of Ilorin, Kwara State	08
3	KwaraStae Polytechnic, Ilorin	12
4	Kwara State College of Education, Ilorin	13
5	Al-hikma University, Ilorin, Kwara State	07
6	Land Mark University, Ilorin, Kwara State	08
7	Grace Land Polytecnic, Offa, Kwara State	10
8	Kwara State College of Education, Lafiaji, Kwara State	12
	<b>Total</b>	<b>82</b>

Source: Field survey 2018

Data for this study was collected by means of a questionnaire developed by the researcher titled "Questionnaire on the level of Marketing and Accounting Skills needed for Management of Small Scale Businesses by Tertiary Institutions' Graduates' (MASMSSBTIG) with four point rating scale of Very High Level (VHL), High Level (HL), Moderate Level (ML), and No Level (NL) Section A of the questionnaire contains 2 items on personal data of respondents, while section B contains 18 items on the level of marketing skills needed for management of small scale businesses by tertiary institutions' graduates' in Kwara State and section C contains 13 items on the level of accounting skills needed for management of small scale businesses by tertiary institutions' graduates in Kwara State, Nigeria. The reliability of the instrument was done using Cronbach Alpha Measure of internal consistency and the reliability co-efficient was 0.72 indicating a high reliability. The researcher administered the questionnaires with 8 research assistants within two weeks of administration. Mean rating and standard deviation were used to analyze data related to research questions while t-test statistics was used to test the two null hypotheses of the study at 0.05 level of significance. Items with mean score of 2.50 and above were considered relevant for the study, while mean score below 2.50 were considered not

relevant. A null hypotheses was rejected when the observed p-value was greater than or equal to the alpha level (0.05) and retained when the observed p-value was less than the alpha level of 0.05.

## PRESENTATION AND ANALYSIS OF RESULTS

**Research Question one:** To what level are the underlying marketing skills needed by tertiary Institutions' graduates for the management of small scale businesses in Kwara State, Nigeria?

**Table 2: Mean and Standard deviation of responses on the level the underlying marketing skills are needed by tertiary Institutions' graduates for management of small scale businesses in Kwara State**

S/n	Marketing Skills	X	S/D	Remark
1	Market development and planning	2.74	1.20	Very High Level
2	Creativity and imagination	2.99	1.25	Very High Level
3	Interpersonal skills	2.54	1.02	Very High Level
4	Influencer abilities	2.79	0.84	Very High Level
5	Business Savvy	2.77	1,19	Very High Level
6	Analytical Skills	2.95	1.25	Very High Level
7	Advertising Skills	2.77	1.19	Very High Level
8	Identifying business Strengths, Weaknesses, Opportunities and Threats	2.95	1.25	Very High Level
9	Managerial skills	2.54	1.02	Very High Level
10	Ensuring prompt supply	2.79	0.84	Very High Level
11	Ability to determine customer behavior and needs)	2.74	1.20	Very High Level
12	creating web sites for customers	2.97	1.32	Very High Level
13	ensuring effective customer satisfaction	2.99	1.29	Very High Level
14	Ability to work with technology	2.74	1.20	Very High Level
15	Ability to embark on market research to identify target markets and potential customers	2.95	1.25	Very High Level
16	Ability to set the right price and ensure effective negotiation with customers	2.79	0.84	Very High Level
17	Ability to do collective bargaining before buying	2.54	1.02	Very High Level
18.	Ability to distribute products to the customer	2.99	1.29	Very High Level
19	Ability to determine the strength of competitor and develop effective distribution networks	2.97	1.32	Very High Level

Source: Field Survey, 2018

On the overall, the data analyzed in table 2 revealed that tertiary Institutions' graduates to a very high level needed all the constructs listed in the table above, since all the mean are 2.5 and above. This implied that tertiary Institutions' graduates to a very high level needed the above marketing skills for the management of small scale businesses in Kwara State Nigeria.

**Research Question two:**

To what level are the underlying accounting skills needed by tertiary Institution graduates' for management of small scale businesses in Kwara State, Nigeria?

**Table 3: Mean and Standard deviation of business educators on the level the underlying accounting skills are needed by tertiary Institutions' graduates for management of small scale businesses in Kwara State**

S/N	Accounting Skills	X	S/D	Remark
1	Posting to ledgers ( credits and debits)	2.79	1.05	Very High Level
2	Preparing and interpreting financial statements	2.80	1.11	Very High Level
3	Making decisions based on accounting information	2.83	1.07	Very High Level
4	Keeping and checking financial records (debtors and creditors)	2.70	1.05	Very High Level
5	Keeping sales and purchases' records	2,79	0.92	Very High Level
6.	Classifying financial information	2.79	1.05	Very High Level
7	Communicating financial information	2.87	1.05	Very High Level
8	Preparing final accounts ( profits and losses)	2.83	1.08	Very High Level
9	Keeping track of stocks	2.68	0.97	Very High Level
10	Preparing summary of excepted incomes and expenditures (simple budget)	2.76	1.07	Very High Level
			0.92	Very High Level
11	Embarking on cost analysis of products	2.99	1.21	Very High Level
12	Managing any form of risk	2.70	1.06	Very High Level
13	Sourcing for finance and capital	2.79	1.05	Very High Level

Source: Field Survey, 2018

On the overall, the data analyzed in table 3 revealed that tertiary Institutions' graduates to a very high level needed all the constructs listed in the table above to a very high level This implied that tertiary Institutions' graduates to a very high level needed the above accounting skills for the management of small scale businesses in Kwara State Nigeria

**Test of hypotheses**

The two null hypotheses of the study were tested at 0.05 level of significance, using independent t-test. The summary of the test of hypotheses are presented in Table 4 and 5 respectively as can be seen below as follow:

**H<sub>01</sub>:** There is no significance difference between the mean responses of male and female business educators regarding the level to which the marketing skills are needed by tertiary Institutions' graduates for management of small scale businesses in Kwara State, Nigeria.



**Table 4: Summary of t-test of the significant difference in the mean rating of male and female business educators regarding the level to which marketing skills are needed by tertiary Institutions’ graduates for management of small scale businesses**

Group	N	Mean	SD	t-cal	Df	p-value	Decision
Male	44	3.40	0.29				
				-1.040	80	0.302	Not rejected
Female	38	3.48	0.37				

Source: Field survey, 2018

P<0.05

The data in Table 4 revealed that there are 44 and 38 male and female business educators respectively. The male had higher mean (X = 3.40; S.D=0.29) than female business educators ( X= 3.48 SD= 0.37). Their responses are close to the mean as the standard deviations are very low. The table revealed that there was no significant difference in the mean responses of the male and female business educators regarding the level to which university graduates needed marketing skills for management of small scale businesses. (t<sub>80</sub> = -1.040 p<0.05) Therefore, the null hypothesis was not rejected. Their responses, though had a slight difference, between their mean responses with male business educators having higher responses, but the difference was not statistically significant ( mean difference = 0.08).

**H<sub>02</sub>:** There is no significance difference between the mean responses of male and female respondents regarding the level to which tertiary Institutions’ graduates need accounting skills for management of small scale business in Kwara State, Nigeria.

**Table 5: Summary of t-test of the significant difference in the mean rating of male and female respondents regarding the level to which marketing skills are needed by tertiary institutions’ graduates for management of small scale businesses in Kwara State Nigeria**

Group	N	Mean	SD	t-cal	Df	p-value	Decision
Male	44	3.29	0.29				
				0.215	80	0.829	Not rejected
Female	38	3.27	0.35				

Source: Field survey, 2018

P<0.05

The data in Table 5 revealed that there are 44 males and 38 female tertiary business educators respectively. The male business educators had higher mean (X = 3.29; S.D=0.29) than female business educators ( X= 3.27; SD= 0.35). Their response are close to the mean as the standard deviation are very low. The table revealed that there was no significant difference in the mean responses of the male and female business educators regarding the level to which tertiary institutions graduates needed accounting skills for management of small scale businesses. (t<sub>80</sub>= 0.215, P<0.05). Therefore, the null hypotheses

that state there is no significance difference between the mean responses of male and female business educators regarding the level to which tertiary institution graduates needed accounting skills for management of small scale businesses in kwara state, Nigeria was not rejected. Their responses showed that male and female tertiary institution graduates do not differ significantly regarding the level to which tertiary institutions graduates needed accounting skills for management of small scale businesses ( mean difference = 0.02).

## **DISCUSSION OF FINDINGS**

The study examined marketing and accounting skills needed by tertiary institutions' graduates for the management of small scale businesses in Kwara state. From the findings in research question 1, in Table 2, it was evident that the identified marketing skills are to a very high level needed for the management of small scale enterprises in Kwara State. The findings collaborate with the findings of Oriazowanlan., (2013) who identified knowledge of seasonal fluctuation of goods; ability to determine the extent to which products will sell, knowledge of advertising and ability to determine what customers need among others as very important marketing skills needed for successful managements of small scale businesses.

Result of research question 2 in Table 3, revealed that accounting skills are also to a very level needed for the management of small scale enterprises in today's world of business. The finding is in line with Alade, (2001) and was supported by Igwe., (2009)., who stated that most business owners do not possess accounting skills in their businesses, and they also lack reliable financial information and meaningful projections among others. Also these findings are in agreement with, Okoh.,(2010), who pointed out that acquisition of accounting skills by managers of small scale enterprise enhance their business acumen and thereby making them to have comprehensive knowledge of businesses. The two null hypotheses revealed that there was no significance difference between the mean responses of the male and female business educators regarding the marketing and accounting skills needed for management of small scale businesses.

## **CONCLUSION**

From the study, a lot of marketing and accounting skills have been identified for the management of small scale businesses These skills if put together would make tertiary institutions' graduates better prepared to contribute meaningfully to the success of the economy by being self-employed through the establishment of small and medium scale businesses, and it will also ameliorate persistent collapse, of businesses among tertiary Institutions' graduates, in the present world of business. It is clear fact that small scale businesses are important to the development of the Nigeria economy, considering the present economic meltdown in Nigeria. These small businesses are liable to business failures if their owners do not have the necessary skills needed to excel in the contemporary world of business. From the responses obtained in this research work, it was

concluded that marketing and accounting skills are among the very highly needed skills, needed by tertiary institutions' graduates for the management of small scale businesses in Kwara State. Therefore, since most of these skills are already incorporated into tertiary Institutions' entrepreneurship curricular, stake holders at tertiary Institutions should ensure that these skills are impacted to young ones, particularly those that just graduated from tertiary institutions, right from the inception of their various programs at tertiary Institutions, so as to equip them with necessary skills needed to succeed in the world of business. This will go a long way in playing greater roles in business sustainability and economic development of the country.

### **RECOMMENDATION**

Based on the findings of the study, the following recommendations were made:-

1. All programs at tertiary institutions should be mandated to establish entrepreneurship study centers. The centers should be equipped with all the modern facilities which could enrich the students with practical skills needed for successful small scale business management.
2. Federal and State Government should provide basic facilities, equipment and material resources for the teaching/learning of entrepreneurship at tertiary Institutions to ensure effective training of tertiary Institutions' students as regards the establishment of small scale businesses among them
3. Tertiary institution graduates should be grouped into teams at the beginning of their final year, with the responsibilities of developing products, markets and record the daily transactions and prepare statements of accounts at the end of the business periods and submit same to the coordinators of their entrepreneurial study centers before graduation, as this could lead them to effective management of small scale businesses on graduation.
4. School authorities should always organize free workshops for students of tertiary institutions which will help to inculcate the necessary entrepreneurial skills into the students.
5. Government should provide loan facilities to all potential tertiary institutions' graduates who are willing to invest in small scale businesses without stringent measures (collaterals) being attached to such loans.

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