

**SELF-EMPLOYMENT SKILLS POSSESSED BY BUSINESS  
EDUCATION STUDENTS OF COLLEGES OF EDUCATION FOR  
SUSTAINABLE DEVELOPMENT IN CROSS RIVER STATE, NIGERIA**

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**NOVEMBER, 2014**

**TITLE PAGE**

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**A M.ED PROJECT SUBMITTED TO THE DEPARTMENT OF  
VOCATIONAL TEACHER EDUCATION, UNIVERSITY OF NIGERIA  
NSUKKA IN FULFILLMENT OF THE REQUIREMENT FOR THE  
AWARD OF MASTERS DEGREE IN BUSINESS EDUCATION**

**SUPERVISOR: PROF. E. E. AGOMUO**

**NOVEMBER, 2014**

**APPROVAL PAGE**

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## CERTIFICATION

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## **DEDICATION**

This work is dedicated to God the Father, the Son, and the Holy Spirit

## ACKNOWLEDGEMENTS

The researcher expresses unreserved gratitude to the Almighty God, who inspired and sustained him throughout the period of this work. To the project supervisor, Professor E. E. Agomuo, thank you for guiding this work from the beginning to the end. I also say a big thank you for the fatherly advices, moral and spiritual support you gave me during the period of this work; sir, may God continue to give you the grace to do more in Jesus name. The researcher is equally grateful to all the lecturers of the Department of Vocational Teacher Education, University of Nigeria Nsukka, for their contributions during the proposal defense. The researcher is especially grateful to Professor Anyakoha, Dr Etonyeaku, E.A, C., and Dr Ifeanyi Eze for reading this work during and after the proposal defense.

The researcher is grateful to his parents, Mr. and Mrs. Sylvester Abanyam for their prayers, material, financial, and moral support. The researcher remains grateful to his brothers and sisters, Victor, Gabriel, Sunday, Patience, and Arit Abanyam, for their encouragement, material and financial support during the period of the study.

The researcher is grateful to Claris Aimakhu, Mr. Naboth, Mr. Bala, Kingsley Udogwu, Nathen Edeh and all his friends too numerous to mention for their financial assistance, academic, moral and spiritual encouragement, and for believing in my abilities. To his roommates, Mr. Ogbonaya Elom, Degree, and Esinkuma Emmanuel, the researcher says a very big thank you for your understanding, encouragement, financial and material support. The God who has seen me through this stage would see you all through in Jesus name.

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### **Abstract**

One of the goals of NCE business education programme is the acquisition of both physical and intellectual skills which will enable individuals to be self-reliant and useful members of the society. In spite of available business opportunities, and conducive environment for businesses to thrive in Cross River state, Business Education graduates are yet to maximize these opportunities, by using their creative abilities in establishing jobs for themselves and others instead, the business graduates go about the streets in search of jobs which are either few in supply or not available leading to high rate of unemployment, which has led to frustration and low self-esteem, and other negative vices amongst NCE graduates. It was on this note the study was conducted to determine the self-employment skills possessed by business education students of Colleges of Education for sustainable development in Cross River State. The study adopted a descriptive survey research design and was conducted in Federal College of Education Obudu and College of Education Akamkpa, Cross River State. The population for the study was 745 made up of: 425 NCE final year students of Business Education from Federal College of Education Obudu, and 320 NCE final year students of Business Education from College of Education Akamkpa. The sample of the study was 384 made up of 206 and 178 respondents from the Federal College of Education Obudu and College of Education Akamkpa respectively. A structured questionnaire containing 63 items was used to elicit responses from respondents and generate data for the study. The instrument was face-validated by three experts in the Department of Vocational Education was used to collect data from the respondents. The study made use of Cronbach Alpha reliability method to determine the internal consistency of the instrument. The data collected for the study was analyzed using mean to answer the research questions and standard deviation to determine the closeness or otherwise of the responses from the mean, while t-test statistic was used to test the null hypothesis of no significant difference at the probability of 0.05 level of significance at relevant degree of freedom with the use of Statistical Package for Social Sciences (SPSS). Findings from the analysis showed that business education students of Colleges of Education in Cross River State slightly possess creative skills, information and communication skills, marketing skills and accounting skills for self employment and sustainable development. Based on the findings of the study, it was recommended amongst others that Business education students should be mandated to develop a viable business plan before graduation as this would bring out their creative abilities in creating jobs for themselves in particular and the nation at large.

## CHAPTER ONE

### INTRODUCTION

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

Business Education is 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. Osuala (2004) defined business education as that aspect of vocational education, which emphasizes job competency, career preparation and work adjustments. It involves acquisition of special skills in business subject areas. Njoku (2006) defined business education as an educational programme that equips individuals with functional and sustainable skills, knowledge, attitude and value that would enable the individuals operate in the environment such individuals find themselves. Business education programme is offered at various levels of tertiary education: Universities, Polytechnics, and Colleges of Education.

College of Education according to the Nigerian Academy of Management Administration (2014) is an educational programme created to prepare individuals to be leaders and practitioners in education and related human service fields by expanding and deepening understanding of education as a fundamental human endeavour in helping society define and respond to its educational responsibilities and challenges. At this level of education, the programme prepares the individual for a career in teaching, employment in industries, civil service and business establishment as well as self-employment (Ubong & Wokocha, 2009). There are two Colleges of Education in Cross River State: Federal College of Education Obudu, located at the urban area of the State, has a better and conducive environment and opportunities for entrepreneurship to thrive unlike the College of Education Akamkpa, which is located at the rural area of the State, which is characterized by lack of market and infrastructural facilities for businesses to flourish. However, both Colleges run a

Business Education programme, which lead to the award of Nigeria Certificate in Education (NCE) after three years of full-time postsecondary study.

The Business Education programme is very relevant in Cross River State, which is tagged a "Civil Service State" due to few companies, industries and businesses that employ the youths, thus, the burden of employment in the State lies mainly on Government. The lack of employment generating agencies has led to high rate of unemployment in the State since the government alone cannot absorb all the graduates, including NCE graduates. Evidence of unemployment and under-employment in the State remain at high level. According to State Planning Commission (2012), the unemployment rate of the youths in 2009, 2010 and 2011 were 32.9%, 35.3% and 35.9% respectively. The records also show that over 40% of the unemployed persons in Cross River State had Nigeria Certificate in Education (NCE) inclusive of business education graduates. From the above report, it therefore, means that the business education NCE student, who in this study is referred as the final year business education students, go about in search of jobs that do not exist, thus, increasing the rate of unemployment in the State. The implication of the above statistics is that Business Education programme, which aimed at graduating knowledgeable, skilled, and competent individuals that can be self employed and also create jobs in the society, thereby reducing the unemployment situation in the State is not meeting up with her objectives.

The objectives of Business Education at NCE level are: to produce well qualified and competent NCE graduates in business subjects who will be able to teach business subjects in secondary schools and other related educational institutions; to produce NCE business teachers who will be able to inculcate the vocational aspects of Business Education into the society and to equip graduates with the right skills that will enable them to engage in a life of work in the office as well as for self-employment (Njoku, 2006). Osuala (2004) noted that Business Education programme is robust enough to equip individuals with skills and

knowledge for employment, thereby combating unemployment and poverty, and enhancing sustainable development.

Sustainable development according to Lemchi (2012) is that development which meets the needs of the present, without compromising the ability of future generations to meet their own needs. Anyakoha (2010) rightly stated that sustainable development is a holistic approach to improving the quality of human life. Meeting human needs for present and future generation stands out as the bedrock of sustainable development. Thus, Business Education programme certainly has a role to play in ensuring sustainable development. This role would require the Business Education graduate to possess divergent thinking and problem solving skills, and innovative strategies in creating and sustaining jobs. Lemchi (2006) identified certain tools that the Business Education graduate should possess for effective realization of sustainable development to include entrepreneurship education, creativity, Information and Communication Technologies amongst others.

To possess is to have as an attribute, knowledge or power to acquaint or inform at any point in time. The attitude or quality possessed by an individual is the key factor to the realization of the potentials within the individual. Knowledge possession only is not enough for individual to be self sufficient as is the case in Colleges of Education which emphasizes knowledge acquisition to practical dexterity of the individual. Therefore the individual has to possess skills in creativity, attitude as well as general knowledge.

Creativity according to Onu (2009) is a mental process undertaken by an individual or group to solve specific problems resulting in the production of statistically infrequent solutions which are useful to the society and the creator. Creativity obviously involves some form of display of ability to do something and most often in a new way. It involves developing problem solving skills, evolving new technologies and ways of solving problem.

Lemchi (2012) asserted that possession of creative skill gives rise to self employment. Creativity and innovation are considered to be inseparable from entrepreneurship, which in turn, manifested in the act of starting up and running enterprise. (Pretorios, Millard & Kruger, 2005). The reverse of creativity, which is the hall mark of business students according to Omeke (2011), is poverty, bottle necks in bureaucracy, decrease in potentials for improved social norms, lack of reforms, poor mindset, lack of new ventures and poor organisation. When creativity is lacking, it is obvious that a coherent framework for the implementation of a strong entrepreneurial culture will equally be missing; thus, resulting in unemployment, lack of due process to encourage innovation, and growth of crime. Therefore, creative skill acquisition is advocated for business students.

Skill is the ability to do a task expertly. Bolt-Lee and Foster (2003) posited that skill is the art of possessing the ability, power, authority, or competency to do the task required of an individual on the job. Two fundamental issues are used when a skill is to be acquired According to Okoro and Ursula (2012), the first is the conditions which promote acquisition and the second is the change that will occur when the skill is acquired. Igwe (2008) says that when somebody acquires skills in any occupation, such a person can establish his own business and even employ others. The person becomes self-reliant, self-sufficient and self employed.

Self-employment refers to the situation where an individual creates and takes control of a business decisions.. Abdulkarim (2012) defined self-employment as working for oneself. The implication is that the person is his own boss and he takes every decision involving the business. Self-employment is an important driver of entrepreneurship and job creation and thus contributes to the development and growth in job creation. Self-employment could be in agricultural sectors, wholesale and retail trade, construction and in professional, scientific and technical activities. Self-employment is regarded very highly as people do not only provide



themselves with work but employ others. It is seen as a way to reduce poverty and unemployment and contributes to the government's goal of achieving higher growth and more jobs. According to European Employment Observatory Review (2010), job creation through self-employment is also a key feature of labour market policies in Bulgaria, France, Austria and Iceland. Thus, a man who is self employed is that person who owns, controls and takes responsibilities for the actions concerning the business. These responsibilities are included in the curriculum contents of NCE business education programme in order to equip the students with the necessary skills, knowledge and attitude for either paid or self employment.

Curriculum refers to all students' school experiences relating to the improvement of skills and strategies in thinking critically and creatively, solving problems, working collaboratively with others, communicating well, writing more effectively, reading more analytically, and conducting research to solve problems (Brown, 2006). According to Silva (2009) curriculum emphasises on what students can do with knowledge, rather than what units of knowledge they have, the essence of 21st-century skills. Curriculum refers to a group of courses or planned experiences in proper sequence of topics designed to prepare an individual for efficient service in a specific vocation, it is the offering of a socially valued knowledge, skills and attitudes that is made available to students through a variety of arrangements in schools, colleges or the universities or other arrangements (Adebayo & Lawal, 2011). Business Education curriculum therefore has to do with the goals, contents, learning experiences, implementation and evaluation of the outcome of a learning programme.

The curriculum content of business education programme consists of different courses with different objectives. These courses formed the curriculum contents of Business Education programme at the College of Education level with the aim of helping to bring

about the desired behaviour in the learner (Inegbedion, Njoku & Ekpeyoung, 2009). Inegbedion, Njoku & Ekpeyoung (2009), enumerated the specific subjects to be learnt by students at the College of Education level as follow: Business Communication, Business Mathematics, Auditing & Taxation, Business Finance and Economics, Business Law, Business Statistics, Commerce, Computer Application, Cost Accounting, Financial accounting, Methodology, Office Practice, Principles of Marketing, Principles of Management, Research, Shorthand Theory, Typewriting (Keyboarding), Entrepreneurship, and SIWES. According to Ezeani (2012), business education is however, broadly divided into three areas, which provide many career opportunities in Business Education such as - Marketing/Distributive education: retailing, wholesaling, advertising and public relation; Accounting Education: record keeping, preparation of financial report, auditing, consultancy services, and Office/Technology education: word processing, data management, Cyber cafe among others. Business education is a vital tool for entrepreneurship. It is primarily concerned with assisting the individual to be useful as well as improving their knowledge in the business world which will in turn lead to the improvement of the society at large. Business Education curriculum at the College of Education level equips the students with skills in entrepreneurship, marketing, accounting, ICT and office management which will enable the students become self employed on graduation.

Entrepreneurship is a process of bringing together creative and innovative ideas, combining them with management and organization skills in order to meet an identified need and thereby create wealth (Agomuo, 2002). It is the willingness and ability of an individual to seek out investment opportunities, establish and run an enterprise successfully. Entrepreneurship is thus, the process of learning the skills needed to assume the risk of establishing a business. Akpotowoh and Amahi (2006) opined that the skills acquired in any of the functional areas of business related programme promotes training in entrepreneurship as

well as equip graduates with requisite potentials to establish and run small businesses on their own. According to Ademiluyi (2007), entrepreneurship skills are simply business skills which individuals acquire to enable them effectively function in the turbulent business environment as an entrepreneur or self-employed. Akinola (2001) pointed out that it takes special skills to succeed as an entrepreneur most especially the female folks. The future of the female entrepreneurs becomes worrisome due to gender-related discriminations prevalent in developing countries like Nigeria inclusive (Roomi & Parrot, 2008; May, 2007; Otero, 1999). The females are also mostly affected by poverty and unemployment than their male counterparts (Mohd & Hassan, 2008; Porter & Nagarajan, 2005; Maduagwu, 2000). Moreover, the females lack interest in discussing entrepreneurship issues with their family and friends, in addition to their lack of self confidence (Shane, 2003). Erhurum (2007) also noted that most entrepreneurial skills come by learning and practicing. Nevertheless, the various skills embedded in business related programmes need to be explored and learnt by prospective graduates for them to succeed as later entrepreneurs. It is important therefore that every entrepreneur possesses the basic or fundamental knowledge of Information and Communication Technology (ICT) skills for effective management of the business.

Information and Communication Technology (ICT) skill is defined as the ability to use digital technologies, communication tools, and/or networks to solve information problems in order to function well in an information society (Educational Testing Service (ETS), 2008). ICT skill is the ability to use technology as a tool to research, organise, evaluate, and communicate information and the possession of a fundamental understanding of the ethical/legal issues surrounding the access and use of information. The ICT skills required by NCE students are those outlined by Oliver and Towers (2000), and Gnudi and Lorenzi, (2002) as the ability to: independently operate personal computer systems; use software for preparing and presenting work; use internet and its various features; access and use

information from World Wide Web (WWW); use an e-learning platform and perform data analysis with computer packages like Excel, DBASE, and others. It is most unfortunate that business graduate lack the skills of ICT in facilitating the marketing of goods and services, and as such, limits the penetration and awareness of their products in the market.

Marketing skills on the other hand are important and essential skills which determine the extent of success or failure of a business. A business graduate should understand marketing not in the old sense of making a sale ó ðtelling and sellingøó but in the modern sense of satisfying customerø¸ needs. Selling occurs only after a product is produced. By contrast, marketing starts long before a company has a product. Marketing is the homework that managers undertake to assess needs, measure their extent and intensity and determine whether a profitable opportunity exists (Kotler, Wong, Saunders & Armstrong, 2005). Farese, Kimbrell and Woloszyk (2006) defined marketing as the process of planning, pricing, promoting, selling, and distributing ideas, goods, or services to create exchanges that satisfy customers. This means that marketing is a dynamic process. A marketer needs to keep up with trends and consumer attitudes. The products, ideas, or services developed and the way the products are priced, promoted, and distributed should reflect these trends and attitudes. Business graduates require these marketing skills in order to enable them identify their potential customers; persuade them to buy their products or services, and by so doing maintain good accounting practice and records to keep track of how much money they have, where it came from, and how it is spent.

Accounting is the systematic recording of financial transactions. It is a service activity, the function of which is identifying, measuring, recording and communicating quantitative information, primarily financial in nature, about economic entities. Ezeani (2008) sees accounting as the process of expressing the economic activities of everyday life in monetary terms, so as to estimate the costs of creating goods and services, make decisions

about production on the basis of these estimates, compare the actual costs as they occur with the estimate originally made, and adjust the output and prices of goods and services accordingly. Business students should acquire knowledge and competencies of financial accounting as success can only come through such efforts. The entrepreneur should possess high level skills in preparing and interpreting financial statements, maintain records of receipts and payments (cash book), income and expenditure and a balance sheet for the business.

In spite of the fact that Business Education programme equips individual with necessary skills for self employment, Business Education graduates are yet to maximize these opportunities in creating jobs for themselves and others instead, they roam the streets in search of jobs, which are either few in supply or not available. Even the few ones who try to establish businesses, before now, the businesses have collapse as a result of poor location of business, creative thinking, communication, marketing and keeping of accounting records abilities (Osuala, 2004). Therefore, the skills possessed by NCE business education students for self-employment in Cross River State is doubtful considering the rate of unemployment in the State.

### **Statement of the Problem**

One of the goals of NCE business education programme is the acquisition of both physical and intellectual skills which will enable individuals to be self- reliant and useful members of the society. It is the statutory duty of the Nigerian higher education to groom the required human capital through relevant manpower training, abilities, attitudes, skills and knowledge. An outstanding human capital assumption is that after finishing formal tertiary education, graduates should be able to make a successful transition from these institutions of higher learning to become productive workers, self-reliant entrepreneurs, responsible parents, good citizens, selfless leaders, and live healthy lives. It is assumed, also that on graduation,

young people could have developed additional skills through training and experience that could further enhance their opportunities, capabilities and success in their life endeavour.

In spite of available business opportunities, and conducive environment for businesses to thrive in Cross River state, Business Education graduates are yet to maximize these opportunities, by using their creative abilities in creating jobs for themselves and others instead, the business graduates go about the streets in search of jobs, which are either few in supply or not available. This high rate of unemployment has generated frustration and low self-esteem amongst NCE graduates in Cross River State, and has led to increased vulnerability among some youths to drugs, disease, social instability, conflict, militancy, hooliganism, greater poverty, thuggery, arm robbery, restiveness, ethnic-political clashes and other social vices. Unemployment has also led to the marginalization and exclusion of young people from social activities and also, the affairs of government due to inferiority complex. According to Uwem & Ndem (2012), unemployment has exposed Cross River youths to greater risks of lower future wages, impose heavy social and economic costs, which result not only in lost economic growth, but also in erosion of the tax base, increased welfare costs, and unused investment in education and training. It is very damaging for young people in particular and for societies in general.

Self-employment becomes the answer in addressing the unemployment issues in the State. Ironically, most people engage into self-employment without acquiring much skills and competences in management of the business activities, marketing and creating awareness of the business products, and effectively keeping records of the financial statements of the business, that will ensure successful operations of the business; as a result of these attitudes, failure followed instead of success. The business failure is not because the business graduates do not have the necessary capital and machines to stay afloat, but because the graduates lack the requisite skills in entrepreneurship, marketing, accounting and communication and

information technology, to deal with the process of recognizing a business opportunity, operate and maintain such businesses as well as grow from a small position to a bigger one. It is in this note that the study seeks to determine the: creative, marketing, accounting and ICT skills possessed by NCE business education students on graduation for self-employment and sustainable development in Cross River State.

### **Purpose of the Study**

The major purpose of the study was to determine the self-employment skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State. Specifically, the study sought to determine the:

1. creative skills possessed by Business Education students of Colleges of Education for sustainable development;
2. Information and Communication Technology skills possessed by Business Education students of Colleges of Education for sustainable development;
3. marketing skills possessed by Business Education students of Colleges of Education for sustainable development; and
4. accounting skills possessed by Business Education students of Colleges of Education for sustainable development.

### **Significance of the Study**

The findings of this study would be of benefits to the Government, the Society, Teachers, students, entrepreneurs, employers of labour, and researchers. To the Government, the findings on creative skills possessed by Business Education students of Colleges of Education for sustainable development would be of benefit because useful guidelines for evaluating the products of business education programme for self-employment would be provided. The feedback gotten from the evaluation of the business education products would

helps the government in channeling and providing a conducive environment for self-employment to thrive. Also, the findings on creative skills would be of benefit to the society by exposing the students to better opportunities in job creation thus reducing the unemployment woes and improving the standard of living of the society, reducing incidence of youths' restiveness and dropout since jobs would be created in the process.

The findings on Information and Communication skills possessed by business education students would be of benefit to the teachers and students. The findings would provide information on ICT usage to the teachers for collaborative, creative, and interactive teaching/learning process, thus, eliminating the artificial separation between the different disciplines and between theory and practice that characterizes the traditional approach. To the students, the findings would expose to them the functionality of the various computer packages and their application for success in self employment, and also to provide opportunities for the students to work with people from different cultures through the aid of communication devices, thereby helping to enhance learners teaming and communication skills as well as their global awareness.

The findings on the marketing skills possessed by business education students would be of benefit to the entrepreneur in providing information on how to make vital business decisions as 'getting the price right' which is an important factor in retail marketing. The acquisition of marketing skills will benefit the entrepreneur in identifying their potential customers; persuade them to buy their product or services. Also, sales and marketing skills will keep the entrepreneur informed, knowledgeable and confident as to determine the most efficient method of physical distribution of goods and services.

The findings on accounting skills possessed by Business Education student would be of benefit to employers of labour because the whole of business life revolves within the



ability to maintain accurate records of all business transaction in an organisation. As such, the findings will reveal the necessary knowledge, skills and attitude necessary for efficient planning and financial calculation required for occupational competence, measurement of economic activities of an organization, recording and communicating interest to parties for analysis and interpretation.

Finally, the findings on self-employment skills possessed by Business Education students of Colleges of Education would be of benefit to future researchers as a reference point and a base for improving the knowledge of the researcher; and also making more contributions to the world of knowledge.

### **Research Questions**

The following research questions guided the study:

1. What are the creative skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State?
2. What are the ICT skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State?
3. What are the marketing skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State?
4. What are the accounting skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State?

### **Research Hypotheses**

The following null hypotheses formulated for the study was tested at 0.05 level of significance:

- Ho<sub>1</sub>: There is no significant difference in the mean responses of NCE Business Education students of State and Federal College of Education on the creative skills possessed for self-employment.
- Ho<sub>2</sub>: There is no significant difference in the mean responses of male and female students of business education in Colleges of Education on the ICT skills possessed for self-employment.
- Ho<sub>3</sub>: Location is not a significant source of difference in the mean responses of business education students of Colleges of Education in Cross River State on the marketing skills possessed for self-employment.
- Ho<sub>4</sub>: There is no significant difference in the mean responses of students of State and Federal Colleges of Education in Cross River State on the accounting skills possessed for self-employment.

### **Delimitation of the Study**

The study was focused on determining the self-employment skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State. Although there are many self-employment skills a business graduate from the colleges of education should possess, this study is only delimited to creative skills, marketing skills, accounting skills and ICT skills possessed by business education students of College of Education Akamkpa and Federal College of Education Obudu for self-employment and sustainable development in Cross River State.

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## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

The review of related literature is arranged and discussed under the following sub-headings:

#### **Conceptual Framework**

- Business Education Programme
- Self-employment Skills
- Creative skills required for self employment
- Information and Communication Technology skills required for self employment
- Marketing skills required for self employment
- Accounting skills required for self employment

#### **Theoretical Framework**

- Theory of Skill Acquisition
- Entrepreneurial Event Theory
- The Psychological Theory of the Refugee and Schumpeter Effects

#### **Related Empirical Studies**

#### **Summary of Literature Reviewed**

#### **Conceptual Framework**

#### **Business Education Programme**

Business Education is an educational programme that prepares students for entry and advancement in jobs within business, and prepares students to handle their own business affairs to function intelligently as consumers and citizens in a business economy. Business education is conceptualized by Igboke (2000) as that aspect of the total educational programme that provides attitude needed to perform effectively in the world of business as producers and/or consumers of goods and services which businesses offer. Udonkang (2002)

defined Business Education as a programme of vocational training designed to equip students with the knowledge, skills and attitudes that are essential for gainful employment so that the students may learn to live as useful and acceptable members of their communities. Oladunjoye (2007) viewed Business Education as a type of education or training for preparing the individual for the world of work. Osuala (2004) stated that business education is that aspect of vocational education, which emphasizes job competency, career preparation and work adjustments. It involves acquisition of special skills in business subject areas. According to Obi (2005), Business Education is a type of training which helps the students to achieve all aims of education at any level of learning but has as its primary aim, the preparation of students for a business career or enables those in that career become more efficient and to advance to higher business position. Njoku (2006) defined business education as an educational programme that equips an individual with functional and sustainable skills, knowledge, attitude and value that would enable him/her operate in the environment he/she finds him/herself. Business education programme exist with emphasis geared towards creating or offering employment opportunities covering a wide range of training requirements from certain semi-skilled sorting and filing jobs to managerial and executive positions.

The objectives of Business Education at the College of Education level, which leads to the award of Nigeria Certificate in Education (NCE) as outlined by Njoku (2006) are as follows: to produce well qualified and competent NCE graduates in business subjects who will be able to teach business subjects in secondary schools and other related educational institutions; to produce NCE business teachers who will be able to inculcate the vocational aspects of Business Education into the society; to produce NCE Business Teachers who will be involved in the much desired revolution of vocational development right from the Primary and Secondary schools; to equip students with necessary competencies so as to qualify them for a post-NCE degree programme in Business Education; and to equip graduates with the

right skills that will enable them to engage in a life of work in the office as well as for self-employment. These objectives are broken down in the business education curriculum at the Colleges of Education level to provide sequential learning to the students.

Curriculum according to Offorma (2002) is a deliberately and systematically planned attempt to change the behaviours of the young and inexperienced and, also, to enable them to gain the insight that will enable them to build a better society. Brown (2006) defined curriculum as all students' school experiences relating to the improvement of skills and strategies in thinking critically and creatively, solving problems, working collaboratively with others, communicating well, writing more effectively, reading more analytically, and conducting research to solve problems. Stephen (2006) refers to curriculum as a way of structuring learning experiences, an organised program of activities, opportunities and interactions that is usually derived from some explicit or implicit ideological or theoretical understanding about how children learn. Silva (2009) defined curriculum as an emphasis on what students can do with knowledge, rather than what units of knowledge they have, which is essential for 21st-century skills. Curriculum therefore has to do with the goals, contents, learning experiences, implementation and evaluation of the outcome of the NCE business education programme.

The curriculum content of business education programme consists of different courses with different objectives. These courses are included in the curriculum with the intention that all the contents would be adequate to bring about the desired behavior in the learner (Inegbedion, Njoku & Ekpeyoung, 2009). The authors enumerated the specific subjects to be learnt by students at the NCE level as follow: Business Communication, Business Mathematics, Auditing & Taxation, Business Finance and Economics, Business Law, Business Statistics, Commerce, Computer Application, Cost Accounting, Financial accounting, Methodology, Office Practice, Principles of Marketing, Principles of

Management, Research, Shorthand Theory, Typewriting (Keyboarding), Entrepreneurship, and SIWES. According to Ezeani (2012), business education is however, broadly divided into three areas - Marketing/Distributive, Accounting, and Office/Technology education. These branches provide many career opportunities in Business Education such as retailing, wholesaling, word processing, record keeping, preparation of financial report, auditing, consultancy services, advertising and public relation among others. Business education is a vital tool for entrepreneurship. It is primarily concerned with assisting the individual to be useful as well as improving their knowledge in the business world which will in turn lead to the improvement of the society at large. Business Education curriculum at the NCE level equips the students with skills in entrepreneurship, marketing, accounting, ICT and office management which will enable the students to become self employed on graduation. Collectively, these courses will provide the business education student with the necessary skills for employment. Since skill does not depend solely upon a person's fundamental, innate capacities but must be developed through training, practice and experience an individual acquired. It therefore means that business education develops a total individual not only to be gainfully employed but also to make progress in the chosen career, either as an employee or as self-employed individual.

### **Self-employment Skills**

Skill is the ability to perform an act proficiently. In the opinion of Okorie (2000), skills are well established habits of performing tasks in a manner acceptable by workers in the profession. Obi (2005) posits that skill is the ability to use one's knowledge effectively and readily in performing an act, or habit in doing a particular thing completely without much supervision. According to Bolt-Lee and Foster (2003), skill is the art of possessing the ability, power, authority, or competency to do the task required of an individual on the job. Osinem and Nwoji (2010) explained that skill is a well established habit of doing something. It

involves the acquisition of performance capabilities through repetitive performance of an operation. Skill therefore, is the ability and capacity acquired through deliberate, systematic, and sustained effort to smoothly and adaptively carryout complex activities or job functions involving ideas (cognitive skills), things (technical skills), and/or people (interpersonal skills). Osinem and Nwoji (2010) also posited that skill varies with the nature, complexity and the type of activity to be carried out. People who opt for skill training should among other things, possess qualities such as interest, ability, aptitude, patience, personality characteristics and other human or physical qualities that will enable them succeed in it. It therefore means that skills acquisition require intelligent humans who will intelligently integrate practical and theoretical fields in order to achieve proficiency.

Skill acquisition is the process of obtaining knowledge of technical and practical nature from an individual, group or institutions that can impart such knowledge (Rogers, 2001). Skill acquisition process in a developing country like Nigeria should be in three stages: theoretical, practical and exposure to challenges (Peace, 2009). Also, it is well known that class activities are theoretical in nature and most times, are general principles which apply to more than one situation. Practical class work on the other hand, may be by trial and error method. It involves doing something that is more physical applied to more specific situation. The combination of theoretical and practical skills in solving problems depends on the level achieved in both types of skills. According to ILO (2004), Skill level is defined as a function of the complexity and range of tasks and duties to be performed in an occupation. The theory and practical skills must be acquired to certain minimum level to facilitate the possession of appreciable relevant production skills.

To possess is to have as an attribute, knowledge or power to acquaint or inform at any point in time. The attitude or quality possessed by an individual is the key factor to the

realization of the potentials within the individual. Knowledge possession only, is not enough for individual to be self sufficient as is the case in Colleges of Education which emphasizes knowledge acquisition to practical dexterity of the individual. Therefore, the individual has to possess skills in creativity, attitude as well as general knowledge. In order to remain in a self employed business, the individual must possess certain level of the following self-employment skills: creative and divergent problem solving skills, communication skills, management skills, marketing skills, record and accounting skills (Osuala, 2004).

A man who is self employed is that person who owns, controls and takes responsibilities for those actions concerning the business. While a man who is self-reliant, according to Bassey (2009), is that which presupposes the attainment and autonomy without necessarily resorting to begging. Ogbonna (2012) posited that self reliance refers to dependence on one's own abilities, judgments, or resources or independence. It thus means the ability to rely on oneself to do whatever should be done. It entails the development of local markets, local production, local processing of previously imported goods, and greater cooperation amongst local economic entities. Self reliant becomes feasible when one is self employed. Abdulkarim (2012) explain self-employment as working for oneself. The implication is that one becomes his own boss; every decision involving the business is taken by him. Self-employment according to Abdulkarim (2012) is broadly divided into two categories- the self employed without employees and self employed with employees. The self employed without employees is termed a one man business. On the other hand, self employed with employees own small and medium sized companies. They contribute immensely toward the reduction of employment.

Self-employment presents so many benefits such as the ability to work at home, have more flexible working hours, or create profitable ventures from different activities, reaping



the rewards of one's efforts with the potential to earn more in the long term, independence and freedom in operations, improved quality of life, and increased job satisfaction. According to European Employment Observatory Review (2010), self-employment provides the following occupational opportunities: sales occupations; executive, administrative and managerial occupations; production, craft, and repair occupations; professional specialty occupations; farming, forestry, and fishing occupations; service occupations; and technicians and related support occupations. Osuala (2004) noted that Business Education programme is robust enough to equip individuals with skills and knowledge for employment, thereby combating unemployment and poverty, and enhancing sustainable development.

Sustainable development according to Lemchi (2012) is that development which meets the needs of the present, without compromising the ability of future generations to meet their own needs. Anyakoha (2010) rightly stated that sustainable development is a holistic approach to improving the quality of human life. According to Muganda (1997) in Lemchi (2012), at the practical level, sustainable development aims among others at: ensuring self-sustaining improvement in productivity and quality of life of individuals, communities and societies, including access to basic needs of education, health, food, shelter and self-sufficiency; and ensuring that the production process do not over exploit the productive capacities of the natural resources, thus limiting the option of the poor, the present and the future generation. It is therefore obvious that meeting human needs for present and future generation stands out as the bedrock of sustainable development. Thus, Business Education programme certainly has a role to play in ensuring sustainable development. This role would require the Business Education graduate to possess divergent thinking and problem solving skills, and innovative strategies in creating and sustaining jobs. Lemchi (2012) identified certain tools that the Business Education graduate should possess for

effective realization of sustainable development to include entrepreneurship education, creativity, Information and Communication Technologies amongst others.

### **Creative Skills Required for Self Employment**

The high rate of unemployment in Cross River State requires creative and critical thinking ability to meet the challenges of unemployment. Creativity is very important because it is inevitable for success in job creation. Oziko (2006) stated that creativity is a mental process that involves the application of divergent thinking, critical thinking, and other problem solving skills in order to provide solution to problems. Creativity according to Onu (2006) is a mental process undertaken by an individual or group to solve specific problems resulting in the production of statistically infrequent solutions which are useful to the society and the creator. Balzac (2006) stated that creativity is the ability to bring into existence new ideas, be it an artistic object or form, a solution to a problem, or a method, or a device. According to Chewits (2006), creativity is an action and a result of imagination and ingenuity, which is the ability to relate previously unrestricted ideas or things. Lemchi (2012) asserted that possession of creative skill gives rise to self employment. Creativity obviously involves some form of display of ability to do something and most often in a new way. It involves developing problem solving skills, evolving new technologies and ways of solving problem. .

Entrepreneurship and innovative business behaviour have long been associated with creativity; and the two are often used interchangeably (Walton, 2003). Creativity and innovation are considered to be inseparable from entrepreneurship, which in turn, manifested in the act of starting up and running enterprise.(Pretorios, Millard and Kruger, 2005). Creativity and entrepreneurship have also been identified by Lemchj (2012) as veritable tools that drives advancement and progress in whatever aspect of life they are applied. The whole

idea about entrepreneurship is about creativity which will generate employment opportunities to others. Creativity is the most effective method for bridging the gap between science and the market place, creating new enterprises, and bringing new products and services to the market. These entrepreneurial activities significantly affect the economy of an area by building the economic base and providing jobs. To be enterprising is to keep your eyes open and your mind active. It is to be skilled enough, confident enough, creative enough, and disciplined enough to seize opportunities that present themselves regardless of the economy (Nwafor, 2007). To succeed in today's competitive market as an entrepreneur; one needs a broad array of creative skills. Terry (2005) argued that business owner needs to possess basic skills necessary to start, develop, finance and market own business.

Entrepreneurship on the other hand is the process of learning the skills needed to assume the risk of establishing a business. Entrepreneurship is a process of bringing together creative and innovative ideas, combining them with management and organization skills in order to combine people, money and resources to meet an identified need and thereby create wealth (Agomuo, 2002). Entrepreneurship as a concept evolved many centuries ago and it has formed the basis for economic growth and development. It has been defined in different ways by various people. Entrepreneurship according to Kanothi, (2009) is the instigator of entrepreneurial events for so long as they occur. Tijani-Alawiye (2004) defines entrepreneurship as the process of increasing the supply of entrepreneurs or adding to the stock of existing small, medium and big enterprises available to a country by creating and promoting many capable entrepreneurs who can successfully run innovative enterprises, nurture them to growth and sustain them, with a view to achieving broad socio-economic development goals.

According to Akpotowoh and Amahi (2006), the skills acquired in any of the area of business related programme promotes training in creativity as well as equip graduates with

requisite skills to establish and run small businesses of their own. According to Ademiluyi (2007) and Folahan and Omoriyi, (2006) creative skills are simply business skills which individuals acquire to enable them effectively function in the turbulent business environment as an entrepreneur or self-employed. Agbonifoh (1999) defined creative skills as skills relating to identifying business opportunities and receiving a sustainable income from these opportunities. The acquisition of creative skills means combining personal characteristics, financial resources within one's environment and taking advantage of them for rewarding outcome. Furthering this, Akande, (2010) described creative skills as qualities or attributes required by an entrepreneur to start and successfully manage a business in a competitive environment. Erhurum (2007) also noted that most creative skills come by learning and practicing. Nevertheless, the various skills embedded in business related programmes need to be explored and learn by it prospective graduates for them to succeed as later entrepreneurs.

Creative skills compares favourably with the basic skills required for starting, developing, financing and marketing business enterprise as opined by Lyve (2005). Many people wrongly assume that anyone who manages a large company is an entrepreneur. It should be noted that many managers of big companies carry out decisions made by higher ranking executives. These managers are not entrepreneurs because they do not have final control over the company and they do not make decisions that involve risking the company's resources. Entrepreneurship is not just about establishing a business or doing business; it is not just about making money; it is not just about profiting from making contracts; it is not just about buying and selling; it is not just about short-changing others to make money; it is not just about portfolio carrying businessmen looking for contracts. It is about having the ability and willingness to take risks and to combine factors of production in order to produce goods and services that can satisfy human wants and create wealth (Akande, 2010). Furthermore, Acs & Szerb (2007) noted that entrepreneurship revolves around the realization

of existing opportunities in combination with decision to commercialize them by starting a new firm. Evans and Leighton (2000) found that unemployment is positively associated with greater propensity to start a new firm. Many other studies establish that greater unemployment serves as a catalyst for startup activity (Reynolds, Miller & Makai, 1995; Reynolds, Storey & Westhead, 2004). Garofoli (2004) and Audretsch & Fritsch (1994) in the authors separate studies, it was found that unemployment is negatively related to new-firm startups, that is, as new businesses are established employability is stimulated and unemployment reduces substantially. In the same vein, Lucas (2008) and Jovanovic (2002) noted that high unemployment in the society is associated with a low degree of entrepreneurial activities, that is, where propensity to set up enterprises is low; the rate of unemployment would be very high.

The implication of the above assertions is that those who are unemployed tend to remain so because they possess lower endowments of human capital and entrepreneurial talents required to start and sustain new firms to keep them going. A low rate of entrepreneurship culture and skills in any society may be a consequence of the low economic growth, which also reflects higher levels of unemployment (Audretsch, 1995, Oladele, Akeke, & Oladunjoye, 2011). This reasoning is what Thornton (2009) call demand and supply perspectives of entrepreneurship discourse. However, Shepherd & Douglas (1997) observed that the essence of entrepreneurship development is the ability to envision and chart a course for a new business venture by combining information from the functional disciplines and from the external environment in the context of the extraordinary uncertainty and ambiguity which faces a new business venture. It then manifests itself in creative strategies, innovative tactics, uncanny perception of trends and market mood changes and courageous leadership. According to Shepherd & Douglas (1997), entrepreneurship, when treated as enterprise-creation, helps develop new skills and experiences that can be applied to many

other challenging areas in life. More importantly, Schnurr & Newing (2007) justify the need for promoting entrepreneurship culture on the ground that youth in all societies have sterling qualities such as resourcefulness, initiative, drive, imagination, enthusiasm, zest, dash, ambition energy, boldness, audacity and courage which are all valuable traits for entrepreneurship development. Sporting this assertion was Bennell (2000) who maintains that governments, NGOs and international bodies seeking to improve youth livelihoods could best pursue their empowerment objective by tapping into the dynamism of young entrepreneurs and build on their strong spirit of risk-taking through entrepreneurship development. Entrepreneurship development has also led to employment generation, growth of the economy and sustainable development.

An entrepreneur is someone who engages in business enterprise, often with some personal financial risk. Entrepreneur can be defined as a person who always searches for change, response to it and exploits it as an opportunity. Grey (2008) also opined that entrepreneurs are people who have the ability to see and evaluate business opportunities, to gather the necessary resources, to take advantage of them; and to initiate appropriate action for success. An entrepreneur is a person who operates a new enterprise or venture and assumes some accountability for the inherent risks. The entrepreneur is also anybody who organizes, manages a business undertaking, and assumes a risk for the sake of profit (Guffey, 1998). It is the willingness and ability of an individual to seek out investment opportunities, establish and run an enterprise successfully.

Some basic characteristics of entrepreneurs according to Terry (2005) include: ambition; optimism; achievement orientation; independent mindedness; goal orientation; individualism; future orientation; self-confidence; open- mindedness and tolerance for ambiguity. Brouwer (2002) opined that the acquisition of entrepreneurial skills means possessing the creative ability to find and evaluate business opportunities, gather the

necessary resources, initiate appropriate action to ensure success; and implement actions to take advantage of the opportunities for rewarding outcome. Basu (2004) suggests that entrepreneurs often had aspirations different to those of common people. Other personal characteristics that supposedly differentiate entrepreneurship from business owner manager include initiative, a willingness to take risks, self-confidence, perseverance, resourcefulness, independence, persuasiveness, tolerance for uncertainty and ambiguity ( seeing ambiguous situations as challenges rather than as problems), imagination, high need for achievement, and a strong belief in being in control of one's own destiny (Ibrahim & Soufani, 2002; Llewellyn & Wilson, 2003; and Deamer & Earle 2004). According to Rae (1997) while students still need to develop their business skills and understanding, more attention needs to be paid to the development of their creative skills, attributes and behaviors, introducing modules and courses specifically designed to develop the awareness and characteristics of the entrepreneur; these include, amongst others communication skills, especially persuasion; creativity skills; critical thinking and assessment skills; leadership skills; negotiation skills; problem-solving skills; social networking skills and time management skills.

In a study conducted by Owusu-Ansah & Poku (2012) to determine the relationship between business ownership and unemployment, have observed that fifty percent of university graduates are unable to find jobs for three years post-graduation. As a result, entrepreneurship education has been introduced at the higher educational level in Ghana over the last decade to apparently address the relevance of tertiary education and unemployment. The study investigates the influence of entrepreneurship education on students' career intentions and aspirations, and their attitudes towards business start-ups. Business students were surveyed before and after exposure to entrepreneurship education in order to examine the relative influence of the entrepreneurship programme. The study revealed that not only does entrepreneurship education influence the career intentions and aspirations of tertiary

students but also influences their career intentions and aspirations towards self-employment. The study recommends setting up an enterprise centre to support students to encourage more students to recognize self-employment as a career option. Jones-Evans et al (2006) find from their analysis of UK Global Entrepreneurship Monitor data, that participation in university-level and government programmes (although not school level enterprise education) are related to the probability of becoming a new business owner. US research evaluating the impact of the Berger Entrepreneurship Program at the University of Arizona found similarly positive results. The study compared a group studying on this course with a sample of business graduates from the same university, matched by socioeconomic characteristics. Participation in the course seemed to have a positive impact in terms of risk-taking and formation of new ventures, and increased probability of self-employment (Charney and Libecap, 2000, cited in OECD, 2009). An older longitudinal Irish study also suggested that participation in an entrepreneurship programme may have an impact many years after a programme has been completed. Fleming, (1996, cited in OECD, 2009) found that awareness-raising and business formation education during higher education can stimulate how they influence their self graduate entrepreneurship many years afterwards. The reviewed study provides information for use by the researcher on the socio economic characteristics of the students and employment decisions.

There are many processes of acquisition and development in achieving creative skills. Pleshette (2009) in Okoro and Ursula (2012) outlined the four main stages of acquisition and development of creative skills to include:

- Analyze and identify the current and foreseeable skill needs to business, in terms of management, administrative and technical skills and relative importance of these
- Identify the entrepreneur's own personal goals, objectives and analyze and evaluate his/her own skills and resources in relation to these.



- Produce a realistic personal development plan for the potential entrepreneur
- Monitor on-going performance on follow-up of the entrepreneur once the business has started and progress made towards developing the new skills that had been previously identified as necessary for the success of the business.

By synthesizing the available literature, it is possible to identify key transferable skills and competencies integral to creative success in self-employment as:

- Professionalism;
- Reliability;
- The ability to cope with uncertainty;
- The ability to work under pressure; the ability to plan and think strategically;
- The capability to communicate and interact with others, either in teams or through networking;
- Good written and verbal communication skills;
- Information and Communication Technology skills;
- Creativity and self-confidence;
- Good self-management and time-management skills;
- A willingness to learn and accept responsibility (McLarty, 1998).

Ezeani (2012) and Igbo (2009) listed technical, business management and personal skills as part of the creative skills required in entrepreneurship. In order to be successful in the business, the entrepreneur needs to possess certain marketing skills to make their products available to the consumers.

### **Business Management Skills**

Management is the art of getting things done through people. It is the process of harnessing the diverse resources (materials finance, people and time) in a manner as to achieve what the organization set to achieve. It equally involves good planning, organizing,

directing and controlling of workers and materials to effectively and efficiently meet set objectives of an enterprise (Griffin, 2002). Etuk (2002) sees management as the process of directing, administering or running a business. It is essentially directing human efforts and energies and coordinating the whole as a team, and giving vital leadership. Osuala (2004) defined management as the organizing, planning and controlling the total business activities and the leading of people so that the use of material, men and equipment results in the efficient achievement of planned objectives. It is therefore the process of achieving an organization's goal through the coordinated performance of five specific functions which Osuala (2004) referred to as the classic management function:

- Planning or devising both short-range and long-range plans for the organization and setting goals to help achieve the plans.
- Organizing or deciding how to use resources such as people and materials.
- Staffing, or hiring and training workers.
- Directing, or guiding employees perform their work in a way that supports the organization's goals.
- Controlling or motivating the organization's progress towards reaching its goal.

Management include planning and goal setting, decision making, human relationship, marketing, finance, accounting, management, control, negotiation, venture, launch and managing growth. Management skills are required by business related graduates in starting, developing and managing an enterprise. It also include skills in decision making control and negotiation, essential in creating and growing a new business venture. Anyakoha (1995) identified some important management skills required by the entrepreneur-business education graduates to successfully establish, run and manage a business enterprise to include the ability to:

- Set appropriate businesses goal

- Plan effectively for goal attainment;
- Organize resources (human and materials) for goal attainment;
- Implement plans for goal attainment;
- Evaluate all activities/operations on the process of goal attainment
- Make appropriate use of feedback.

Other management skills required for success in entrepreneurship also include the ability to or having knowledge of:

- Making long and short term planning;
- Purchase goods, tools and equipment;
- Factors involved in overhead control;
- Inventory control and turnover
- Acquisition of management and supervisory skills
- Manage time and meet job schedules;
- Need for employees growth and development;
- Identify opportunities and generate ideas suitable to the opportunities; and
- Confidence to make a decision and act upon it.

Therefore, management skills is essentially required by entrepreneurs-business related graduates in order that they can effectively achieve their business goals through coordinated efforts of planning, organizing, staffing, directing and controlling.

#### Technical skills

In recent years, economists have underscored the continuing importance of technical skills for "middle-skill" jobs – those requiring more than a high school diploma but less than a four-year college degree, including employer-based training offered through community colleges and private training institutions. Unlike most academic skills, technical skills involve the use of tools. According to Resnick (1987), using tools allows those of

limited education to participate in "cognitively complex activity systems," while also enhancing the capacity of highly educated people well beyond what they could do independently. In other words, while technical skill development has been seen as a means to career preparation, offered primarily to students, it is also a means to cognitive development that can benefit all students.

The demands for skilled labour in construction, health care, computer use, transportation, and elsewhere are projected to grow at above-average rates. Replacement needs for retiring workers will also be strong, generating even more job openings in the middle than the top of the skills spectrum (Holzer & Lerman, 2007). In addition, several scholars and researchers have highlighted the value of technical skills as a means to cognitive development (Rose, 2006; Wilson, 1998). For example, Rose calls for a turning of the epistemological tables by articulating the substantial cognitive potential of the world of work. He argues that some of the cognitive skills that can be fostered include:

- acuity in perception and observation;
- ability to attend and remember;
- planning and prioritizing tasks;
- increased ability to solve both routine and non-routine problems;
- analytical reasoning skills;
- ability to use and communicate with a variety of symbols, including mathematical symbols;
- applying mathematics to support planning, troubleshooting, and problem-solving;
- using writing to aid learning and task completion;

- using a variety of reading strategies; and
- reflecting on one's own actions and modifying them to improve task performance and avoid injury or error (Rose, 2006).

While technical skills are important, researchers such as Carnevale underscore the importance of general competencies over specific occupational skills: While specific skills have greater short-term economic value, more general skills have greater long-term value. General competency leavens all subsequent learning and practical experience (Carnevale, 2008). The Organisation for Economic Co-operation and Development (OECD), has confirmed the importance of generic transferable skills for students entering employment at all levels: In sectors facing rapid technological change, the ability to learn is crucial and generic skills are highly valued by employers (Smits, 2007; Ghost, 2002). Labour markets change rapidly and often unpredictably, so skills like literacy that assist in the acquisition of new skills are particularly valuable in the long run (Kézdi, 2006). In low-technology industries and at lower skill levels, generic competencies may be less valued by employers, but workers need to be able to switch jobs, since they are precisely the ones at risk of job loss due to diminishing job opportunities (Smits, 2007) (OECD, 2009).

Broad agreement exists that among the generic transferable skills critical for success in both education and careers are a group of noncognitive, or social-emotional, skills. This cluster of abilities and skills has acquired various labels over time, there are sometimes referred to as productive behaviors and dispositions. While these are often subsumed within 21st-century skills, many existing frameworks identify them separately. Conley (2011), for example, identifies "Key Learning Skills and Strategies" as a critical category of skills and behaviors, separate from content knowledge and cognitive strategies. These include self-awareness, time management, goal setting, study skills, persistence, collaborative learning, student ownership of learning, and retention of factual information. Similarly, the CRIS

framework being developed by the John W. Gardner Center and the Annenberg Institute for School Reform highlights "academic tenacity" as a critical dimension of success. CRIS defines academic tenacity as "the underlying beliefs and attitudes (such as motivation and aspiration) and accompanying academic behaviors that drive student achievement" (CRIS, 2011).

According to NRC, 21st-century skills include both "interpersonal" skills (complex communication, social skills, teamwork, cultural sensitivity, dealing with diversity), and "intrapersonal" skills (self-management, time management, self-development, self-regulation, adaptability, executive functioning), in addition to the "cognitive" skills of non-routine problem solving, critical thinking, systems thinking (NRC, 2011). Sagar (2011) in (NRC, 2011), noted the need to develop the skills required to enter the workforce, including adequate levels of oral and written communication, interpersonal skills, and conscientiousness. The author warned that because many people lack these skills and opportunities to develop them, they have trouble obtaining work and may become dependent on welfare, adding that society clearly "needs to address this second skill demand problem."

Research and scholarship on noncognitive skills have suggested that, for many students, these skills may be better predictors of long-term success than academic skills (Deke & Haimson, 2006; Lerman, 2008; Sedlacek, 2008; Kyllonen, 2009). According to Stixrud and Urzua (2005), on the job market experience of a national sample of young workers as they age from 14 through 30 found that, except for college graduates, noncognitive skills (as measured by indices of locus of control and self-esteem) exert at least as high and probably a higher impact on job market outcomes than do cognitive skills (word knowledge, paragraph comprehension, arithmetic reasoning, mathematical knowledge, and coding speed, as measured by the Armed Forces Vocational Aptitude Battery). Using another major data set, the National Education Longitudinal Study (NELS), Deke and Haimson (2006) develop

evidence reinforcing the importance of nonacademic competencies, such as work habits, leadership skills, teamwork and other sports-related skills, and attitudes about whether luck or effort determines success in life. The authors found that for two-thirds of all high school students, a nonacademic skill is most predictive of earnings (Lerman, 2008). Research on social-emotional learning also has shown benefits for students. The literature highlights the importance of self-awareness, self-management, social awareness, relationship skills, and responsible decision making and indicates that programs designed to strengthen these competencies enhance academic attainment, attitudes, and behaviors (Durlak, Weissberg, Dymnicki, Taylor, & Schellinger, 2011).

Analyzing the enterprise culture in various countries which to a long extent, have improved the economic condition, is mostly achieved through youth entrepreneurship programme, where students are equipped with the necessary skills for self employment. The real Entrepreneurship would only be achieved not only by policy making but providing human materials, financial materials and material resources in our educational system. As a result of rapid increase worldwide on Entrepreneurship as the key for economic development and job creation, policy makers and nongovernmental organization have developed varieties of measures to improve unemployment problems. The current number of colleges and universities offering small business management and entrepreneurship development programme has grown from one university in 1947 to over 1600 in the 1990s (Solomon & Fernald, 2002). White and Kenyon (2000) also found a flourishing youth enterprise culture in the United Kingdom among young entrepreneurs aged 18-24 years. In Zambia, it was shown that 25% of the youth are self-employed (Chigunta, 2001). Most of these young people, especially younger youth, tend to be concentrated in marginal trading and service activities. Findings in Ghana of small scale enterprises reveal that young people owned almost 40 percent of the enterprises (Osei, Baah-Nuakoh, Tutu, and Sowa, 1993) similarly,

research in South Africa suggests that the probability of self-employment among young people rises with age (Chigunta, 2001). When Nigerians especially unemployed youth are mentored and provided the needed resources and enabling environment for business start-ups, they will economically be engaged thereby shunning the illegal acts of hostage-taking, kidnapping, bombing and vandalism and homelessness.

The reverse of creativity is poverty, bottle necks in bureaucracy, decrease in potentials for improved social norms, lack of reforms, poor mindset, lack of new ventures and poor organisation. When creativity is lacking, it is obvious that a coherent framework for the implementation of a strong entrepreneurial culture will equally be missing. The end result being unemployment, lack of due process to encourage innovation, growth of crime, craftiness and negative creativity (Omeke, 2011)

### **Information and Communication Technology skills required for Self Employment**

Communication is the activity of conveying information through the exchange of thoughts, messages, or information, as by speech, visuals, signals, writing, or behavior. It is the meaningful exchange of information between two or more living creatures. The need for good communication skills, behaving appropriately in business situations and addressing situations in a professional manner are skills that businesses are looking for. According to Smith (2006), good communication in business is important, because clients and business partners need to understand precisely what they are trying to buy or sell. Business people need to be cheerful, keen, polite and helpful. Personal and interpersonal communication skills become an integral part of self employment. As entrepreneurs need to show interest in the customer and listen carefully to find out as much as possible about their needs, listening to customers complaints and inform clients and business partners about the products and/or services they are selling and how these can meet their needs. Being honest and frank about



products or services can help build clients' trust and confidence in the business. This means that a business owner should not give the client an incorrect impression of their product.

Personal skills involves those skills possessed by the entrepreneur in improving the organizational image as well as helping employees in new skills development which will be of immense benefit to the business. According to Abdulkarim (2012), personal skills are the skills needed for day to day activities. These include inner control discipline, risk taking, innovative, change orientation, persistent visionary leader and the ability to manage change. According to Weligamage (2009) Personal attributes needed by business students are loyalty, commitment, honesty and integrity, enthusiasm, reliability, personal presentation, common sense, positive self esteem, a sense of humour, a balanced attitude to work and home life, an ability to deal with pressure, and, motivation and adaptability. Main skills requirement mentioned in this framework are communication, teamwork, problem solving, planning and organizing, technology, learning, self management, initiative and enterprise skills. Many of the businesses had suggested that educators should review and redevelop their curriculum and change delivery methodology to support the development of these skills and attributes.

On the other hand, Interpersonal skill is one of a number of broadly similar terms that are sometimes used interchangeably. Other such terms include interactive skills, people skills, face-to-face skills, social skills and social competence. Interpersonal communication is the process by which people exchange information, feelings, and meaning through verbal and non-verbal messages: it is face-to-face communication. Interpersonal communication is not just about what is actually said - the language used - but *how* it is said and the non-verbal messages sent through tone of voice, facial expressions, gestures and body language. Argyle (2004) defines socially competent people as those who possess the skills necessary to produce desired effects on other people in social situations. These desired effects may include persuading somebody to work harder, make a purchase, make a concession in a negotiation,

be impressed by one's expertise or support one in a crisis. Smith (2006) offers a similar definition by referring to interactive skills as the skills people use in face-to-face encounters to arrange their behaviour so that it is in step with their objectives. The author emphasizes the point that interactive skills have very little to do with being nice or winning friends unless these sorts of outcomes are encapsulated in the individual's objectives. A common theme in these definitions is the ability to behave in ways that increase the probability of achieving desired outcomes. It therefore seems appropriate to define interpersonal skills as goal-directed behaviours used in face-to-face interactions in order to bring about a desired state of affairs. People are most valuable resources of any enterprise and a manager needs to know how to lead people. The manager's abilities include motivation of workers, solving work conflicts, communication and working with people. Therefore interpersonal skills are essential on every level of management, it involves managers being able to interact on a professional level with clients and with colleagues, which are very important skills to be possessed by a business education graduate, who intends to be self employed.

An information system is an organized combination of people, hardware, software, communications network and data resources that collect, transforms and disseminates information in an organization (O'Brien, 2002). Information Technology has also been defined as the use of electronic equipment, especially the computer for the storage, analysis and disseminating of information (Howells & Tether, 2004). Information and Communication Technology (ICT) is the use of electromechanical equipments like the computer, telephone, internet and other gadgets for the collection, analysis, processing, storage and retrieving of data / information for the attainment of a particular objective(s) in all aspects of life (Van-Art, Inklaar, & Guckin, 2002). From the above, it can be observed that the computer/computer network plays a central role in the design and operation of any formation of Information and Communication Technology. People have relied on information systems to communicate

with each other using a variety of physical devices (hardware), information processing instructions (software), communications channels (networks) and stored data (data resources) since the dawn of civilization. Information systems play a vital role in the business success of any enterprise (Basu, Fernald, Outon, & Srinivasan, 2003). It provides the information a business needs for efficient operations, effective management, and competitive advantage. However, if information systems do not properly support the strategic objectives, business operations, or management needs of an enterprise, they can seriously damage its prospects for survival and success. So, the proper management of information systems is a major challenge for managers.

ICT skill is defined as the ability to use digital technologies, communication tools, and/or networks to solve information problems in order to function in an information society (Educational Testing Service (ETS), 2008). This includes the ability to use technology as a tool to research, organise, evaluate, and communicate information and the possession of a fundamental understanding of the ethical/legal issues surrounding the access and use of information. From the literature survey, the ICT skills required at NCE level are those outlined by Oliver and Towers (2000), and Gnudi and Lorenzi, 2002) as the ability to: independently operate personal computer systems; use software for preparing and presenting work; use internet and its various features; access and use information from WWW; use an e-learning platform and perform data analysis with a computer package. With the possession of these skills, the business education graduate would have been adequately prepared for self employment.

Information and Communications Technology has become an integral and accepted part of everyday life for many people. Technology is increasing in importance in people's lives and it is expected that this trend will continue, to the extent that technological literacy will become a functional requirement for people's work, social, and personal lives. The

creative use of Information and Communications Technology (ICT) in education has the capacity to increase the quality of people's lives by enhancing teaching and learning. Technology is radically transforming every industry including healthcare, energy production, construction, education, and the military. Employers demand graduates who are prepared to leverage technology in a scalable fashion to advance the firm's strategies and operations. In order to respond to the demand for technologically savvy graduates, technology-enriched pedagogy, founded on technology-equipped facilities and new curricula is required to keep pace and hopefully ahead of industry (Association to Advance Collegiate School of Business, 2002). Computers are often seen as the gateway to membership in the global information society and a requirement for the workforce of the future (Stovers, 2003). Since computing continues to have a significant impact on the world, an understanding of computer technology and its uses is important for all members of our society to be effective consumers and producers in the 21st century and beyond (McCoy, 2001).

In modern business organizations, a computer is as customary as a pen and paper. Today's organizations demand that workers have a basic level of computer literacy due to their dependency on computers to operate better, faster, and cheaper. Therefore, it is likely that in almost all areas of employment the computer will be a basic tool that is essential for accomplishing job responsibilities. Keengwe (2007) found that students lack computer skill in various computer applications that are necessary to support and enhance their learning experience. In Carter & Boyle (2002), the authors discussed the effects of student and faculty expectations along with curricular issues in achieving success. Preparing students for employment and beyond requires that the current and emerging needs of industry be assessed in an effort to ensure that graduates are equipped with toolkits to be productive (Johnson, Bartholomew, & Miller, 2006). The primary responsibility for teaching computer skills during the last two decades has been placed in business education programs, which often

teach business related applications such as spreadsheet, word processing, and databases (Tesch, Murphy, & Crable, 2006). Educators are facing tremendous challenges in identifying, developing, and designing curriculum that will prepare undergraduates in the next century (Hunt & Perreault, 1999; Wang, 2007). An essential element of designing the curriculum is the content delivered in the basic computer applications course. Understanding how students rate the importance of topics covered in a computer applications course is important in evaluating the course content (Martin & Dunsworth, 2007). These ratings are based in part on the students' perceptions of their current skill level.

In recent years, many researchers have argued for the need for a more embracing definition for the term which assumes attributes beyond computing competency. One common emerging term is ICT literacy. The emerging use of the broader term ICT literacy includes more recent dimensions of technology brought about by such developments as networks and Internet; however the definition above has survived the advances of technology and underpins the contemporary understanding of ICT literacy (Oliver & Towers, 2000). For purposes of this research, ETS definition of ICT literacy will be used. This is defined as the ability to use digital technologies, communication tools, and/or networks to solve information problems in order to function in an information society (ETS, 2008). This includes the ability to use technology as a tool to research, organise, evaluate, and communicate information and the possession of a fundamental understanding of the ethical/legal issues surrounding the access and use of information. From the literature survey, the ICT skills required at undergraduate level are those outlined by Oliver & Towers (2000) as well as two additional competencies as reinforced by Gnudi & Lorenzi (2002). The six ICT skills are summarised as the ability to:

- Independently operate personal computer systems;
- Use software for preparing and presenting work;

- Use internet and its various features;
- Access and use information from WWW;
- Use an eLearning platform and;
- Perform data analysis with a computer package.

Ferren (2008) describes several main methods by which Higher Education institutions typically integrate computer literacy training into undergraduate programmes: Distribution Requirements; Core Curriculum; Correlated Courses; Freshman Studies; General Education Module; Certification of proficiency and Integration into all courses. Each of these models has its own advantages and disadvantages. For example, skills taught at the freshman or general education level are most likely lost by the time they are required for a project. The fact that training is provided in computer and information skills at the beginning of the academic year is referred to as a structural difficulty by (Garrison & Anderson, 2003). When ICT is integrated into courses, some specific skills not related to those courses are not taught and so they are never learnt.

The issue of how and where students learn ICT skills can affect the quality of ICT skills learnt. Some skills might not even be learnt and students may never know such skills do exist. Garrison & Anderson (2003) argues that with the power of the Internet, the teaching and learning transaction is exposed to unfathomable amounts of information. A lot of information could also be found in manuals and through experts. Malcom (2007) however cautions that information of mixed or unknown quality may even be worse than not having information at all. A survey of European universities' skills in ICT from the students' point of view revealed that the main sources of help and support for ICT skills development of both new and established students were friends and family, followed by self-tuition (Haywood, 2003). Rea (2004) opined that students' ICT skills exist in a form that answers the universities ICT requirements.

Sam, Othman & Nordin (2005) however shows that high usage does not necessarily translate to better self efficacy. For the young individuals and for individuals with high educational level, the main way of obtaining IT skills is through an educational institution (Stavropoulos & Mochana, 2007). This is significant in that it implies that most skills have to be included in the ICT curricula. One major way that has been used in testing student knowledge of ICT skills is self reported competencies. A self-report survey is an inventory that is reported by the subject and it often asks direct questions related to perceptions, attitudes, or intended actions (Christensen & Knezek, 2008). Management information system (MIS) researchers have developed models to study the software utilisation choices of end users. One commonly employed model is the Technology Acceptance Model (TAM) (Davies, 1989). Davis' research examines external variables that determine or influence attitude towards IT use. TAM however does not consider user characteristics, nor does it consider task characteristics. Goodhue & Thompson (1995) developed the Task-Technology Fit (TTF) model which combines task characteristics and technology characteristics in an attempt to develop a more comprehensive model. The TTF model is significant in introducing task and fit, but it again does not consider user characteristics. Compeau & Higgins (1995) applied the concept of Computer Self-Efficacy (CSE) to explain user choices. However the study concentrated on CSE and did not consider task or system characteristics. Bani-Ali (2004) developed a model combining fit among CSE, task and system characteristics to examine relationships on how those factors affected performance and system utilisation. Bani-Ali called this model task-person-technology fit (TPTF), which combines CSE and TTF. This model therefore looks at fit in relation to task, technology and user characteristics. According to Bani-Ali (2004), in the TPTF model, computer self-efficacy is extended by examining how computer skills might empower individuals to handle more complex tasks and motivate them to use more sophisticated systems or more advanced features for the same

system. Bani-Ali (2004) found that those with high CSE are more likely to use information systems, and experience higher performance in their use. Mew (2009) extended the study of Bani-Ali's work to the realm of Online Social Networking (OSN) using the same TPTF model. In his study, he found out that CSE is positively related to both task and systems characteristics. He concluded that users with higher levels of CSE will use more complex OSN systems to perform more difficult tasks. One implication of the results is that OSN developers must understand the effects of CSE fit and its effect on individual performance and use. As part of Bani-Ali (2004) conclusion, online, virtual or real training courses, improved manuals, help applications and similar items may help to increase user CSE, which in turn leads to increased performance and use. According to Mew (2009), if users are knowledgeable and confident in abilities to use the applications, they will perform better and use the OSN systems more.

To address many of these challenges, developing vocational skills and entrepreneurship is regarded as the way forward. In 2004 the Report of the World Commission on the Social Dimension of Globalization stated that women and men need broad based skills which can be adapted to rapidly changing economic requirements as well as appropriate basic skills which enable them to benefit from information technology, increasing their ability to overcome barriers of distance and budgetary limitations. Sound education policy also provides an important instrument to offset the negative impacts of globalization, such as increasing income inequalities, with effects which may ultimately be stronger than labour market policies. This statement was further developed during the 97th session of the International Labour Conference (ILC) in 2008, in its Committee on Skills for improved productivity, employment growth and development. Training policies and programmes that aim to improve productivity and employability therefore need to ensure equality of opportunity, be free from discrimination and take into account family and



household obligations. A life-cycle approach has to be adopted to overcome the challenges that confront women in gaining access to education and training and in utilizing this training to secure better employment. This includes: improving the access of girls to basic education; overcoming logistical, economic and cultural barriers to apprenticeships and to secondary and vocational training for young women especially in non-traditional occupations; taking into account women's home and care responsibilities when scheduling workplace-based learning and entrepreneurship training; and meeting the training needs of women re-entering the labour market and of older women who have not had equal access to opportunities for lifelong learning.

It becomes so surprising that skills associated with ICTs are increasingly taken for granted at all stages of a student's university existence (Rea, 2004). Every university expects students to have appropriate computer skills. In fact, most universities assume that new students are computer-literate when they arrive in contrast to past expectations that all new students would need some basic computer training (McDonald, 2004). The assumption is that these skills taught at the beginning of students' career would be able to carry them through the course or university life. Some institutions are considering eliminating introductory computer courses with the expectation that students will demonstrate adequate computer knowledge through the proficiency examination. This assumes that students have acquired both computer knowledge (concepts) and computer skills (applications) in high school or through other personal experiences (Wallace & Clariana, 2005). However, research shows that this may be more of a perception than reality.

It becomes obvious that business education students who intend to become self employed must possess skills in the use of the following programmes according to Farese, Kimbrell, & Woloszyk (2006): Word Processing, Database, Spreadsheet, Desktop Publishing, Graphics and Design, Presentation, and Web Page Editors programs.

## **Word Processing Programs**

Word processing programs are software applications designed to create documents that are primarily text but that may contain a few graphics. Garrison & Anderson (2003) explained the benefits of a word processing program to include being able to determine the format of a document and see on screen exactly how the document will look when printed out. According to Farese, Kimbrell, & Woloszyk (2006), Businesses use word processing programs to

- Write letters and memos
- Produce research papers and reports
- Develop business and marketing plans
- Write contracts
- Take notes and record meeting minutes
- Create announcements

## **Database Programs**

Database programs are applications that store and organize information. They are like filing cabinets, but with much greater flexibility. Database programs allow users to sort, find, choose (or filter), and organize information. A single database can hold information about the products a company sells, the orders the company has received, shipments of those products, and its customers. The power of a database is its ability to link that information together. According to Clarke III & Flaherty (2005), Marketers use database programs to

- Maintain customer lists for automated mass mailings
- Keep information about guests and vendors for parties and events
- Catalog furniture and assets for insurance records
- Manage time and track billable hours
- Catalog personnel records

- Scan the Internet to find suppliers and customers
- Track the searches and purchases of clients visiting Web sites.

### **Spreadsheet Programs**

Spreadsheet programs are used to organize, calculate, and analyze numerical data. With spreadsheets, you can perform financial and scientific calculations, organize numeric information, illustrate data with charts and graphs, and create professional looking reports. Spreadsheets also graphically display the relationship of data in the form of charts and graphs that are often easier for people to understand than tables of raw data. Microsoft Excel is one of the most popular spreadsheet programs. Others include Quattro Pro and XESS. According to Hooley, Piercy, & Nicoulad (2008), business people use spreadsheets for many purposes:

- Develop a budget
- Analyze financial performance
- Track loans or mortgages
- Track stock and bond performance
- Schedule projects
- Manage business assets Produce profit and loss statements
- Calculate and produce a payroll
- Track client/customer responses to marketing promotions
- Build relationship marketing based on customer value profiles
- Track sales and service ÉConduct marketing research.

A spreadsheet consists of a grid of rows and columns. Users enter data and formulas into cells on the grid, and the program performs calculations with speed and accuracy not possible by hand or with a calculator.

## **Desktop Publishing Programs**

The invention and rapid development of desktop publishing programs illustrate both the computer's creative potential and its usefulness for business. Part word processor and part graphics application, desktop publishing programs enable users to edit and manipulate both text and graphics in one document. This is how books, magazines, and flyers are designed and produced (Farese et al, 2006). Desktop publishing software can produce documents that are creative, eye-catching, attractive, professional, and easy to read. The two most popular commercial desktop publishing programs are Adobe In Design and QuarkXPress. According to Nykiel (2009), Marketing uses desktop publishing to

- Create layouts for newsletters, books, brochures, and advertisements
- Create professional-looking forms, such as invoices and project planning sheets.
- Businesses can save money by using desktop publishing programs in-house to produce printed materials.

## **Graphics and Design Programs**

Graphics and design programs are software applications for creating and modifying images, including drawings, designs, and photographs. Designers can create all graphic elements themselves with the drawing tools provided by the software, or they can use photos and ready-made artwork, often called clip art. These images are usually grouped together in categories like business, food, sports, people, places, animals, cartoons, and holidays. Graphics programs can be used by marketers and businesses to

- Design marketing promotion materials
- Create logos and letterheads
- Illustrate floor plans and furniture arrangements
- Create professional-looking illustrations and photographic prints

- Create images for presentations or for Web pages and Internet ads, (Farese et al, 2006).

### **Presentation Software**

Presentation software produces slide shows or multimedia presentations. This software helps users organize ideas and concepts to be presented in a meeting. According to Clarke III & Flaherty (2005), Presentation software can be used by businesses and marketers to:

- Prepare verbal and visual copy for Meetings
- Present and discuss ideas interactively via the Internet with clients in other cities or countries
- Create slide shows using pictures or Web pages
- Add voice narration to accompany visual Material

### **Web Page Editors**

The Web has become an integral part of our world. Many businesses use their Web sites to promote their companies and products and to stay connected to their customers. Web sites generally contain an initial home page which is the entry point for a Web site. It gives general information to introduce the company, person, or product. The home page has links to other pages containing additional information, such as product details and contact information (Nykiel, 2009).

In a study carried out by McEuen (2001) on the computer literacy of students majoring in computer information systems (CIS) at Georgia State University in the USA, the results of the two-month pilot showed that 28.4% of graduate students failed to pass all six exams. For undergraduate students, the results were much worse with over 50% of CIS undergraduate majors not being successful. This researcher has been involved for several years in supporting final year undergraduate and graduate research students at the University

of Botswana and has noticed, in particular, a lack of basic ICT knowledge as students struggle with most computer applications. Most of the students spend a lot of time on simple ICT tasks, which indicate lack of adequate ICT skills. Sometimes, due to lack of skills, students use some of the ICT tools in most inefficient ways. A student for example can type the table of contents for a document separately and keep changing the pagination in the table each time corrections are made.

Indeed, education and skills training increase the ability of women and men to apply new techniques, thus enhancing their employability as well as the productivity and competitiveness of enterprises. Effective skills development systems ó connecting education to technical training, technical training to labour market entry and labour market entry to workplace and lifelong learning ó can help women and men benefit from existing and emerging opportunities.

### **Marketing Skills Required for Self Employment**

Marketing skills is another important and essential skill which depends on the very success or failure of a business. Marketing is a common phenomenon but it is a very complex and elusive subject matter. The activities of marketing are so diverse that it is difficult to say exactly what marketing is. Osuala (2004) defined marketing as the process by which the productive potentials of the company is used to satisfy individual and social needs of all kinds. Ezeani (1999) sees marketing as consisting of all profitable human activities undertaken by the firm towards the creation of goods and services. Farese, Kimbrell and Woloszyk (2006) defined marketing as the process of planning, pricing, promoting, selling, and distributing ideas, goods, or services to create exchanges that satisfy customers. The UK's Chartered Institute of Marketing says that marketing is the management process for identifying, anticipating and satisfying consumer requirements profitably (Russell, 2010). Kotler and Keller (2008) defined marketing as the art and science of choosing target markets

and getting, keeping, and growing customers through creating, delivering, and communicating superior customer value. AMA (2007) in Nykiel (2009) defined Marketing as the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large. This means that marketing is ongoing and it changes. Argument among Nigerian traders is that successful entrepreneurship in trading occupation simply depends on talent and luck. They believe that programmed training in marketing skilled is irrelevant for success in trading activities. This view is rooted in ignorance because education and training can promote individual initiative and marketing competencies. Marketing skills is another important and essential skill which depends on the very success or failure of a business. As a marketer, one needs to keep up with trends and consumer attitudes. The products, ideas, or services you develop and the way you price, promote, and distribute them should reflect these trends and attitudes. Business related graduates require these marketing skills in order to enable them identify their potential customers; persuade them to buy their product or services and by so doing also maintains good accounting practice and efficient keeping of records of the activities of the business as mishandling or negligence can lead to failure.

A constant flow of relevant information is more important than any campaign. It's the only thing a marketer has to guarantee that every marketing asset and employee communicates the optimal messages and delivers the optimal benefits to drive sales and profits higher. Sales and marketing skills will enable one to make such vital business decisions as 'getting the price right' which is an important factors in retail marketing. Stanton (2002) stated that sales and marketing skills will keep the entrepreneur informed, knowledgeable and confident as to determine the most efficient method of physical distribution of goods and services. Ezeani (2008) identified important sales and marketing skills, which the business education student should possess to include:

- Knowledge of seasonal fluctuation of goods;
- Ability to determine the extent to which products will sell;
- Familiarity with various aspects of sales and salesmanship
- Ability to budget and forecast;
- Ability to determine current trends in sales of products
- Ability to determine what customers need and shortage of such goods;
- Knowledge of advertising;
- Ability to determine and interpret factors which indicate extent of and strength of competition; and
- Ability to determine availability of goods/raw materials for product and shortage of finished goods.

Ademiluyi (2007) opined that the acquisition of marketing skills offers the entrepreneur the unique strategy for succeeding in business. The entrepreneur is able to offer the right product to his targeted customers. He is able to cost and determine his product price and which will be acceptable to the customers, based on their perception of the value and a cost that allows for profit making. Business related graduates require these marketing skills in order to enable them identify their potential customers; persuade them to buy their product or services. Ademiluyi (2007) also identified the following marketing skills and competencies, which are needed for effective entrepreneurship by business related graduates:

- Salesmanship;
- Negotiation
- Sales record keeping;
- Sales promotion;
- Stock record keeping
- Pricing



- Advertising channels;
- Advertising media;
- Consumer behaviour appreciation; and
- Transportation

Marketing authorities generally agree that business organization exists to serve markets for which they engage in production and distribution of goods and services. Modern Marketing emerged as the concept that business exists to create and serve customers and at the same time achieving the firm's profit objective (Ezeani, 1999). Entrepreneur in business related areas should therefore organize their resources to concentrate on achieving success in the market place as mishandling or negligence can lead to failure.

### **Accounting Skills Required for Self-employment**

In every business establishment, be it government establishment, parastatals, private companies, banks and other financial institutions, the importance of accounting cannot be overemphasized. Accounting is the systematic recording of financial transactions. It is a service activity, the function of which is identifying, measuring, recording and communicating quantitative information, primarily financial in nature, about economic entities. According to Akpan (2000), accounting refers to the measuring of performance, processing and communicating of financial information about an economic sector. Longe & Kazeem (2006) defined accounting as the process of recording, classifying, selecting, measuring, interpreting and communication financial data of an organization to enable users make decisions. Accounting incorporates measurement and reporting of profit and loss. Ezeani (2008) sees accounting as the process of expressing the economic activities of everyday life in money terms, so that businesses may estimate the costs of creating goods and services, make decisions about production on the basis of these estimates, compare the actual costs as they occur with the estimate originally made, and adjust the output and prices of

goods and services accordingly. Accounting is the system a company uses to measure its financial performance by noting and classifying all the transactions like sales, purchases, assets, and liabilities in a manner that adheres to certain accepted standard formats. It helps to evaluate a Company's past performance, present condition, and future prospects. Owojori (2001) sees accounting as basically an information system that provides economic information to decision makers. It is a financial information system that provides the guide and direction for business growth and development. It transcends record making machinery to taking vital economic and investment decisions for owners and stakeholders (Akinduko, 2001; Frankwood, 2007; Soyode, 2006; & Oladejo, 2008). Accounting is the art of recording, classifying and summarizing in a significant manner and in terms of money, transactions and events which are, in part, at least, of a financial character, and interpreting the results thereof. Ama (1999) as cited by Ezeani (2008) sees accounting as a set of themes, concepts or (ideas) and techniques by which financial data are processed into meaningful information for reporting, planning, controlling and decision-making purposes; or situation according to him may create some difficulties for the entrepreneur, as he may not come to full appreciation of the meaningful relationship between financial activities and results. The author further advised that the entrepreneur should make effort to acquire knowledge/basic competencies of financial accounting as success can only come to his/her business through such efforts.

From the above definition, it is evident that Accounting contains the following components:

- 1) Recording: Recording is the basic function of Accounting. Events and transactions, which are of financial character, either fully or partly, are recorded in an orderly manner in books of accounts. The transactions are recorded in a journal, as and when they happen or occur. Journal is further sub-divided into cash journal or cash-book (for recording cash transactions), Purchases Journal (for recording credit purchases)

and Sales Journal (for recording credit sales). All these books are called subsidiary books. If subsidiary books are maintained, the transactions are not recorded in the journal and are recorded in these books, directly. Only those transactions that do not find a place in subsidiary books are recorded in the journal. After recording all transactions in the journal, if they are, later, posted into different accounts of the ledger, work-load would be heavy. In fact, work is duplicated too. To reduce the avoidable work-load, each firm maintains subsidiary books, depending upon its individual requirements. Subsidiary books would serve the function of a journal as well as a ledger. They are journals where each type transaction is recorded, individually, and a ledger as the total of the account is shown. It is not necessary to record all financial transactions, first, in the journal, if the concerned subsidiary book is maintained, before posting is made into the concerned accounts. Say, cash transactions are posted into the cash-book, directly, without posting them in the journal.

- 2) **Classifying:** All similar transactions are grouped and posted in one book, which is called a 'Ledger'. According to Oladejo (2008), the objective of classification is to find a summary of the entries of same nature at one place. This book 'Ledger' contains different nature of accounts. For example, there may be separate heads of accounts such as Salaries, Traveling Expenses, Repairs, Printing and Stationery etc. the interest is to know the total amount under each head of account for understanding and control. All accounts find a place in the ledger. Transactions belonging to one account are posted in the ledger. Each head of account gives the individual details of the entries and its total.
- 3) **Summarizing:** When posting is complete in the ledger, totals are made for debit and credit side in each head of account and final balance (heavier balance), be it debit or

credit. The individual accounts find a place in a summarised manner, which is called Trial Balance (Soyode, 2006). Income statement (Trading and Profit and Loss account) and Balance Sheet are prepared from the Trial Balance.

- 4) Deals with Financial Transactions: Accounting transactions, which are of financial character only, are recorded in books of accounts. In other words, if a transaction cannot be expressed in terms of money, they are not recorded in accounting books. It is well accepted that trusted and devoted employees are the real assets of any firm as its success or failure depends on their efforts and, finally, results. However dedicated the employees are, the employees do not appear in books of accounts. But, their presence/absence appear in the operational results of the firm (Frankwood, 2007). However, payments made to employees (Salaries), their contribution (Sales) and, ultimately, profits appear in accounting books as they are expressed in terms of money. Again, expenses incurred on their welfare, in recognition of their efforts, be it Bonus or Medical Aid, also appear in books of accounts.
- 5) Analysis and Interprets: Analysis refers to methodical classification of data. If unconnected data are grouped together, understanding is not possible. All assets belonging to current assets are to be grouped together, similarly all current liabilities. If current assets and current liabilities are mixed together, data would be confusing. Interpretation means drawing conclusions from the data and explaining the conclusions in a simple language, easy to understand and plan further course of action. Analysis and interpretation are complementary to each other. Interpretation is not possible without analysis. Analysis is of no use unless followed by interpretation (Akinduko, 2001).
- 6) Communicates: Communication is the final product of accounting. Financial statements i.e. Profit and Loss account and Balance Sheet are the means of

communicating financial matters. Financial Statements are vital as they are public documents, available for everyone to read, if the firm is a joint stock company. Accounting reports, normally in the form of accounting ratios, graphs, diagrams, funds flow statement are the additional information, which are made available to management for decision making. Modern management wants the data in a simple form, easy to understand and ready to act, immediately.

Umunnah (1992), explained that accounting education is regarded as an area of study needed to equip the youths with knowledge, skills and attitude necessary for efficient financial calculation required for occupational competence, and economic activities of an organization are measured, recorded and communicated to interest parties for analysis and interpretation. This is rooted on the need to keep the records of business transactions. Osuala (2004) is of the view that there is a correlation between inadequate record and the business organizations of which this constitute a major problem. Osuala (2004) believed that book keepers are employed in various business and industries including government agencies.

Book-keepers perform the following duties, make entries in ledger accounts, use the telephone, make journal entries, use the adding and calculating machine, examining and/or sort business papers, prepare operating and/or financial statements, prepare trial balance, type bills, invoices and statements, balance cash daily, keep inventory records, prepare cheques, reports and payrolls etc. Ahukannah, Ndinechi and Arukwe (1989) are of the opinion that success in accounting occupations requires the following personal traits: accuracy and neatness, confidentiality, attention to details, mathematical ability, skill in using mechanical calculators, organizational and analytical abilities, as well as the ability to work under pressure.

The syllabus of accounting to be taught at the Colleges of Education, according to the National Commission for Colleges of Education, is: financial accounting, auditing, cost

accounting, taxation, business law, data processing, advanced financial accounting, advanced costing, financial management, managerial economics and management accounting etc. Apart from the training accounting graduates of business teacher education programmes got in teaching methodology and practice, they are as well versed in some major accounting courses such as taxation, cost accounting, business law, business management, data processing, auditing, business communication, financial accounting, bank courses ó money and banking, principles of economics etc. knowledge acquired from the above listed courses will enable these graduates to secure employment in various sectors of the economy, both in private and public organization. From the course enumerated above, graduates of business teacher education programmes have got the entry qualification for acquiring accounting jobs. Agbogu (1992) believed that opportunities exist for accounting graduates of business teacher education programmes for self-employment as well as employment in certain areas and allied professions. The author further explained that they (the graduates) could set up accounting firms and render such services as consultancy, auditing and preparing accurate business records for taxation for private and public enterprises. These graduates could also run accounting schools and prepare students for accounting and allied examination as a part-time jobs. The above mentioned qualifications, courses, competencies and duties performed by these graduates, offer high status jobs/fields of opportunities as indication by Osuala (1989), Ahukannah, Ndinechi and Arukwe (1989) and Agbobu (1992) below: acting as book-keepers (manual and machine), being accounting officers, serving as bank officers and tellers, working as data entry computer officers, serving as billing officers, being accountants (tax, cost, system analysis), acting as loan counselors, serving as auditors (internal and external), credit controllers, working as programmers and system analyst.

Akinola (2001) stated that accounting provides information for three broad purposes or uses, thus:

- Managing decision-making
- Managing planning, controlling and internal performance evaluation.
- Financial reporting and external performance evaluation.

The Nigeria Small Business Practitioners Association (NSPA) enumerated the objectives of accounting information and statement to include the following:

- To provide information useful for making decisions;
- To provide an accurate and true picture of operating results;
- To supply information useful in judging management's ability to utilize enterprise goals;
- To provide information useful to investors and evaluating potential cash flows to them in terms of amount, timing and related uncertainty;
- To provide users with information for predicting, comparing and evaluating enterprise earning power;
- To permit prompt filing of report and tax collecting agencies; and
- To reveal all possible employee frauds, wastes, thefts and record keeping errors.

Accounting skills are the totality of skills ranging from record keeping, attention directing, financial management and reporting skills that are expected to promote effective decision, performance evaluation and business reporting of any business enterprise. Although studies could not find record keeping skill as positive factor, financial management skill has been found to be contributory to business development (Carland & Carland 2009; Akande 2010). Attention directing skill enables the owner manager to make vital decision on production and pricing issues while reporting skill describes the method and technique by which business information are reported to the stakeholders of the business. Since financial management is accounting skill, owner manager entrepreneurs are expected to possess such for vital business growth and development.

Accounting skill is necessary for successful entrepreneurial and small business development in Nigeria. This is because the inability to install a proper accounting system would disallow business monitoring, reporting, and performance evaluation that are germane to the business survival. Small business has failed in the past for ignoring this vital measurement apparatus (Oladejo, 2008). The entrepreneur should therefore, be able to prepare and interpret his/her financial statements. He should be able to keep and maintain records of receipts and payments (cash book), income and expenditure and a balance sheet for the business. Agbonifoh (1999) advised that the need of modern business makes it essential for all managers (entrepreneurs) to have a sound appreciation of the financial implications for their plans and actions. They went further to explain that in the competitive world, the key factors are costs, prices, turnover and profits. These are factors, which no manager can ignore. Therefore, it is very important that every entrepreneur possess the basic or fundamental knowledge of accounting. They should be able to appreciate and interpret simple accounting statements. This will help in reducing the rate at which small-scale business go into liquidation.

Akpotowoh (2005) identified some of the accounting and financial skills required by entrepreneur in business related areas for successful operation of a business enterprise to include:

- Knowledge of accounts;
- Knowledge of costing;
- Ability to interpret financial statement;
- Ability to acquire the skill of preparing financial statements;
- Ability to understand payroll and various deductions;
- Ability to know gross and net profit;
- Ability to know sources of funds;



- Ability to know how to obtain loans;
- A knowledge of federal, state and local government levies, taxes and regulations; and
- Acknowledge of factors involved in decision to grant loan by financial houses.

Other accounting skills required by business education graduates for self-employment are:

- Ability to process accounts receivable and accounts payable;
- Ability to process inventories;
- Ability to post ledger and extract the trial balance;
- Ability to prepare daily cash reports;
- Ability to prepare bank reconciliation statements;
- Ability to keep sales and purchases records;
- Ability to keep debtors ledgers;
- Ability to prepare final accounts, profit and loss accounts and the balance sheet;
- Ability to calculate depreciation;
- Ability to avoid unplanned expenditures and to prepare simple budget.

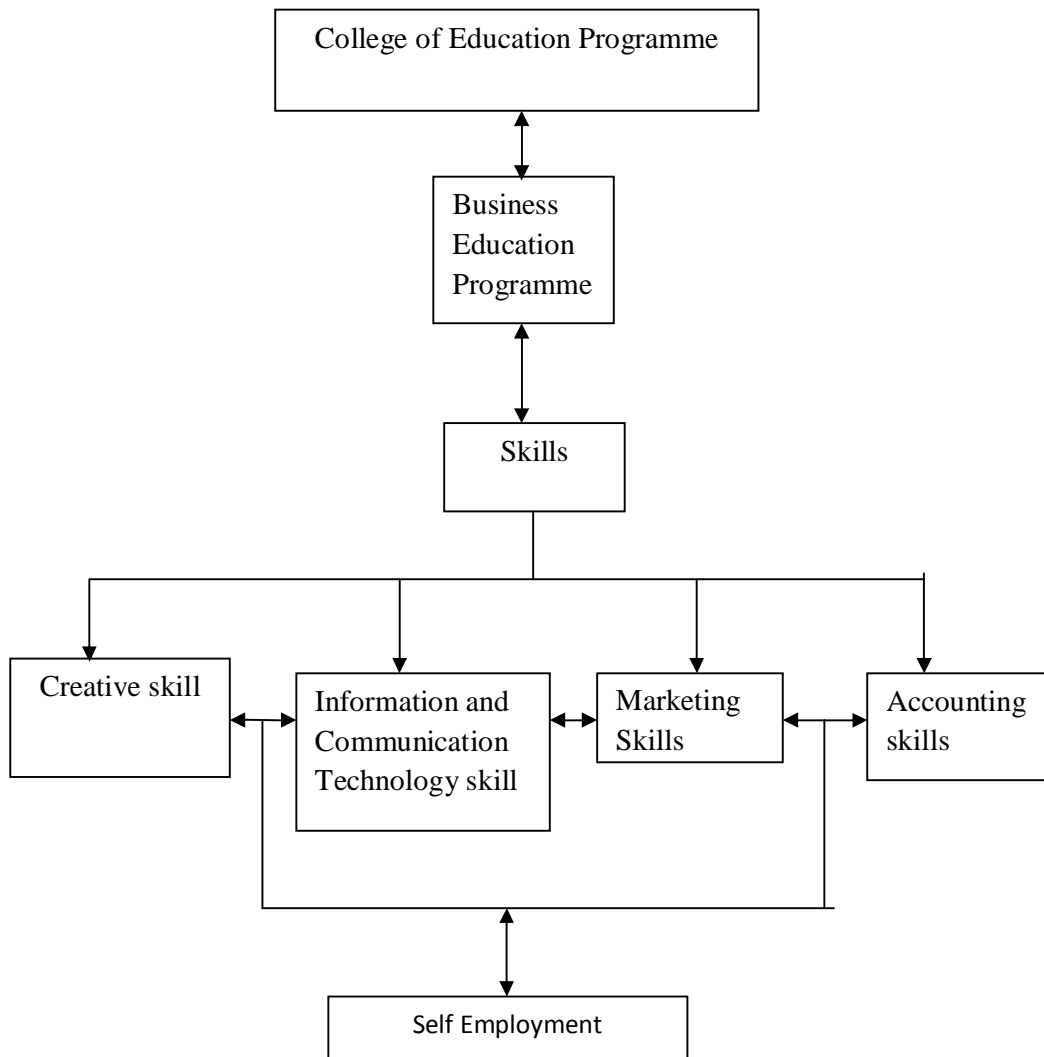
From the above literature, it is observed that for business education students to be successful in self employment, they should possess such self-employment skills as entrepreneurial, which have to do with management, technical, personal and interpersonal skills; marketing, sales and distributive skills, accounting skills and information and technology skills.

According to Osuala (2004), many enterprisers are unaware of their financial state and are unable to make sound decision because the managers do not understand the functions of financial management; and as such, detrimental decisions are made, which invariably, would lead to collapse of the business. This view was supported by Soyode (2006) who stated that most business owners do not possess skills in accounting and financial management of

their businesses; these lack of reliable financial information or meaningful financial projections, limited financial skill and industry data for valuations by business graduates therefore, affect the growth of business. Furthermore Oladejo (2008) observed that the inability of the business graduates to install a proper accounting system would disallow business monitoring, reporting, and performance evaluation that are germane to the business survival. Small business has failed in the past for ignoring this vital measurement apparatus.

The business students should be equipped with knowledge/basic competencies of financial accounting as success can only come through such efforts. The entrepreneur should possess high level skills in preparing and interpreting financial statements, maintain records of receipts and payments (cash book), income and expenditure and a balance sheet for the business. Therefore, it is very important that every entrepreneur possesses the basic or fundamental knowledge of accounting, and Information and Communication Technology (ICT) skills to enable them make use of accounting software for their business analysis.

The schema below summarizes the concepts discussed so far in the literature reviewed:

**Figure 1****Schema for Self-employment skills possessed by NCE Business Education students**

**Source: The Researcher**

The above schema shows that College of Education is an institution which runs a Business Education programme aimed at equipping graduates with the right skills that will enable them to engage in a life of work in the office as well as for self-employment. Business Education programme is skilled oriented and as such equips students with skills in creativity, communication and the use of information technology, marketing and accounting, which at the end provide self-employment opportunities for the students in particular and the society in general.

## **Theoretical Framework**

A theory is set of principles which form the basis of a subject. In the view of Hornby (2003), a theory is a statement of principles on which the subject of a study is based. This shows that a theory provides needed data about a given subject matter of a research problem. In the context of this study, a theory can be interpreted to mean an integrated set of ideas, assumptions or principles guiding the acquisition of skills for effective entrepreneurial venture by business students for self employment. Therefore, the theory of skill acquisition, entrepreneurial event theory and the psychological theories of the Refugee and Schumpeter effects will be important for the study.

### **Theory of Skill Acquisition by Hubert and Stuart Dreyfus (1986)**

Dreyfus Hubert and Dreyfus Stuart in 1986 propounded the theory of skill acquisition which states that formal system of deduction is a gradual process that involves being embodied in different ways and developing skills that would make it possible for people to deal with the world. The main idea behind Dreyfus and Dreyfus's skill development theories is the distinction they made between "knowing that" and "knowing how." The knowing-how and knowing-that is considered one concept, which is acquired through a formal system of deduction.

Dreyfus and Dreyfus in the article "Five stages from Novice to expert," stated that human beings acquire skills through instruction and experiences, they do not appear to leap suddenly from rule-guided "knowing that" to experience-based knowing-how. Hubert and Stuart believe that there is a gradual process involved for a student to go through in order to reach the stage of expertise or knowing-how. Their skill acquisition process shows that a student goes through at least five stages of different knowledge of a specific task and ways of decision-making as he improves his skill. These five stages are novice, advanced beginner, competence, proficiency, and expertise.

This assertion holds true in a business education programme where several courses, both theoretical and practical, are taught to the students, who before now had little or no knowledge about such courses. This assumption relates to the study as follows

1. Novice stage: Dreyfus and Dreyfus started that a novice has some general ideas and is in the process of learning the rules, with no responsibility beyond following the rules exactly. The business education student at the NCE level is exposed to basic principles of skills acquisition and other related introductory knowledge, which will prepare him higher level skills.
2. Advanced beginner stage. In this stage, the individual is faced with limited situational perception. All aspect of work is treated with equal importance. The business education student's performance improves to a relatively acceptable level only after the novice has had enough experience in copying the real situation, the student starts to show unique performance through personal experience.
3. Competence stage: the individual develops organizing principles to quickly access the particular rules that are relevant to the specific tasks at hand. The business education student starts becoming personally involved with the task. He starts to see more than one option from which he has to choose the best one for optimal performance.
4. Proficiency stage: this stage is shown by individual who develops intuition to guide their decisions and devise their own rules to formulate plans. Their progression is from rigid adherence to rules to an intuitive mode of reasoning based on tacit knowledge. The business education student, while intuitively understanding his task, still thinks analytically about his actions. At this level, the business education must have acquired skills that will enable him think creatively what he can do to become

self employed after graduation, analyzing the possible ways of raising fund, locating his business, and other business strategies will come to mind at this stage.

5. The last stage is called expertise. Experts in general know what to do base on mature understanding of the task. An expert has had so much experience with the task that the skill of doing the task is a part of him. He acts upon correct intuitions without analytically thinking about his every move. They also emphasize on the fact that practice is required for the agent to maintain the knowing-how. Without practice, the agent will gradually lose his expertise and is most likely to regress as far back as the competence stage. This is the level to which the ability to create jobs which will in turn make a business student self employ becomes necessary.

### **Entrepreneurial Events Theory**

Shapero & Sokol (1982) advanced a process model of new venture formation which included what they called a displacement event. They argued that inertia guided human action and as a result there needed to be a displacing event to push or pull an individual to change course, and in this case to found a business. This displacement has also been called the 'trigger' or 'precipitating' event. This model is more dynamic and suggests that entrepreneurial intention is based on the interaction between personal characteristics, perceptions, values, beliefs, background and environment (situational context). The authours base this approach on a model of the entrepreneurial event in which entrepreneurship is defined as the pursuit of an opportunity irrespective of existing processes. This approach incorporates the influence of environment, and the notion that entrepreneurial behavior is planned and intentional. This approach is process-focused in that the interactions of several factors are examined in order to predict that behavior. beliefs, perceptions and assumptions are learned within the context of a given environment (such as a business or community). These attitudes and perceptions predict intentions, which in turn influence behavior. Entrepreneurial intention is thus

mediated in the following manner: Environment or event causes an individual to form perceptions, attitudes and assumptions (consider the assumptions and beliefs that might be formed in a change-oriented environment as opposed to a static environment). These perceptions then translate themselves into intentions, or potential. Intentions or potential then are expressed through behaviour. Thus, this model suggests that entrepreneurial characteristics not only can be learned, but also can vary across individuals and situations. They sought to identify key social factors that led to what they called 'entrepreneurial events', or the act of starting a business. Central to their model were the perceptions by the individual of the desirability and feasibility of launching a new venture combined with some propensity to act on opportunities, and then triggered by a displacement event. While many variables would be expected to influence an individual's intentions to act in a certain way, research supports the mediating effect for the three variables outlined in then model, namely perceived desirability, perceived feasibility and propensity to act (Krueger, 1993).

This process model is relevant to a business education NCE student who is aiming at becoming self employed since several career opportunities are opened to them for consideration of different paths that they could choose from. Any path being considered had to be perceived as not only desirable but feasible, and that there had to be some general propensity to act on an alternative. The conclusion by NCE business education student that an alternative was attractive and doable was an insufficient condition to action; hence, there must be some predisposition to act on opportunities for a new venture startup to actually take place.

Events that could make a business education student take to self-employment according to Shapero and Sokol are conceptualized as situations, positive, such as an opportunity is presented to get into business for oneself, or negative, such as being laid off from a job, or more neutral as in life-transition situations, such as graduating from college. To

Shapiro and Sokol, these were necessary to break people out of the 'ruts' they develop over time. In terms of family business, the transition event could be viewed as the displacement event that would possibly trigger the entrepreneurship in offspring who otherwise considered other options in life. The demise of the founder for instance could become the event that as a matter of necessity, one has to take over the family firm even if they did not wish to. This process model also explained why some of the business education students would not like to become self employed, instead they prefer to go about searching for those teaching or administrative jobs, or better still, their preference for working for someone else.

### **Psychological Theories of the Refugee and Schumpeter Effects**

Unemployment (or joblessness), as defined by the International Labour Organization, occurs when people are without jobs and they have actively sought work within the past four weeks. As a result of this unemployment, Schumpeter (1954) posits that financial stimuli, public job creation and expansionist monetary policies are what will enable entrepreneurship to create jobs and help quell unemployment crisis in any economy. Therefore, Schumpeter (1954) propounded the psychological theories of the Refugee and Schumpeter effects which states that the ability to make good judgment about the future leads an individual to become a successful entrepreneur.

#### **The Refugee Effect**

According to Schumpeter (1954) the process of unemployment fast-tracking entrepreneurship activity is termed a 'refugee effect'. This remarkable view dates back at least to Oxenfeldt (1943), who pointed out that individuals confronted with unemployment and low prospects for wage employment often turn to self-employment as a viable alternative. This observation was also an extension of Knight's view that individuals make a decision among three states of unemployment, self-employment and employment. The simple theory of income choice lends credence to refugee effect by suggesting that increased



unemployment will lead to an increase in startup business activity on the grounds that the opportunity cost of not starting a firm has decreased (Evans & Leighton, 1990; Blanchflower & Meyer, 1994; and Pfeiffer & Reize, 2000).

### **The Schumpeter Effect**

The process of entrepreneurship activity reducing unemployment situation in the economy is termed 'Schumpeter effect'. The decision to act entrepreneurially has been argued to be related to the utility derived from self-employment (Eisenhauer, 1995). Business education students with more positive entrepreneurial attitudes and stronger entrepreneurial abilities are being more likely to attain higher levels of utility in self-employment than in employment. Individuals with more tolerance for risk and stronger positive attitudes toward income and independence are more likely to want to pursue an entrepreneurial endeavor. Also, motives seem to influence the individual to select entrepreneurial career. This was supported by Islam, (1989), and Raimi (2010) when they opined that the presumed mechanism by which achievement level translate itself into economic growth is the entrepreneurial class. If the need for achievement is high, there will be more business education graduates who would behave like entrepreneurs.

### **Related Empirical Studies**

Andrews & Higson (2008) carried out a study to conceptualise and identify key individual- and business related skills and competencies required by employers of business graduates and holders of other higher level qualifications, and to discover whether higher education business programmes are meeting the needs of the European marketplace. Utilising semi-structured interview techniques, a total of fifty people were interviewed across all four countries, thirty business graduates and twenty employers. The graduate interview questions focused on individual's experiences of making the transition from education to employment and were themed into five different areas: perceptions of current employment situations;

reflections on higher education; experiences of work-based learning and other work; possession of business focused skills and competencies; and the usefulness of interpersonal and communication skills and competencies. The employer questionnaire followed a similar approach focusing upon: graduate recruitment issues including training and formal graduate employment schemes; perceptions of, and organisational links with, higher education; key business skills and competencies expected of graduates within the work environment; and interpersonal and communication skills and competencies. It was found that the graduates' perceptions, whilst contextually different, were remarkably analogous, whilst employers' perceptions of the skills and competencies necessary to enhance graduate employability were similar in all four countries. This study, which identifies key individual and business related skills and competencies required by business graduates to discover whether higher education business programmes are meeting the needs of the European marketplace, is related to the current study since both studies are on skills required for employment. However, while the current study will determine the level of entrepreneurial skills possessed by NCE business education students for self employment, the reviewed study identify key individual and business related skills and competencies required by business graduates. Thus, this study will provide information to the researcher in identifying skills needed for self-employment by business education students.

In the study carried out by Isidiore & Norsiah (2012) to examine the moderating effect of social environment on the relationship between entrepreneurial orientation and entrepreneurial intentions of undergraduate female students of Nigerian Universities. Female students were chosen because they are more susceptible to social pressures. One of the hypotheses was to test whether social environment moderates the effect of entrepreneurial orientation on entrepreneurial intentions. A quantitative research method (survey) was used to solicit responses from 120 final year undergraduate female students of three University

Business Schools in the North, East and West regions of Nigeria. This method was used because Universities in Nigeria offer similar courses and the respondents, according to previous studies in other contexts, show a higher propensity to firm formation. Data were analyzed using descriptive statistics and hierarchical regression. The results indicated that entrepreneurial orientation (self-efficacy and education) had significant positive influence on entrepreneurial intention among female business students in Nigeria. It was also found that social environment (friends' agreement) moderated the relationship between entrepreneurial orientation (education) and entrepreneurial intentions among the students. It was recommended that, the government should focus on ways to encourage entrepreneurship awareness among university students in Nigeria to enhance entrepreneurial intentions and self-employment. Both studies are different in that this study examines the moderating effect of social environment on the relationship between entrepreneurial orientation and entrepreneurial intentions of undergraduate female students of Nigerian Universities, while the current study determined the self-employment skills possessed by business education of Colleges of Education students for sustainable development. However, Isidiore & Norsiah (2012) study is related to the current study in the aspect of male and female comparison of their entrepreneurial intentions and skills possessed for self employment.

In the study carried out by Ezeani, Ifeonyemetalu & Ezemoyih (2012) to examine the entrepreneurial skills required by business related graduates for successful operation of a business enterprise in Enugu Commercial Centre and Environs. Specifically, the study examined the management skills, marketing skills, and accounting skills required by business related graduates for successful operation of a business enterprise. Three research questions were answered. Related literature and some empirical studies were reviewed. The study employed a survey research design and the population consisted of 300 respondents (managers). A modified 4 ó point Likert rating scale made up of 29 structure questionnaire

items was used in generating data for the study, while the instrument was face validated by some experts. Data collections were analyzed using the statistical mean and standard deviation. The study revealed 9 management skills, 9 marketing skills and 8 accounting skills required by business related graduates for successful operation of a business enterprise. It was found that the capital based of the managers are not source of significant difference regarding the management, marketing and accounting skills required for successful operation of a business enterprise. It was recommended among others that the Business related curriculum should be reviewed with a view of dropping old courses that are no longer relevant, while new courses which have relevancy with the demands of the present day society be introduced to ensure the production of Business graduates that can face the challenges emanating from employment opportunities and being able to establish, manage and operate business enterprisers of their own. This study is related to the present study in that the reviewed study examine the entrepreneurial skills required by business related graduates for successful operation of a business enterprise in Enugu Commercial Centre and Environs, while the present study determines the self-employment skills possessed by business education of Colleges of Education students for sustainable development. Therefore, both studies differ significantly.

Mason, Williams & Cranmer (2006) carried out a study on the employability skills initiatives in higher education at the National Institute of Economic and Social Research, London. In order to gather in-depth information on employability skills teaching and learning in a cross-section of subjects and universities, semi-structured interviews were held with 60 academic staff and 10 career staff in 34 departments in eight universities comprising four pre-1992 (Old) and four post-1992 (New) universities. These departments covered five subject areas - Biological Sciences, Business Studies, Computer Science/Studies, Design Studies and History 6 which were selected in order to obtain a mix of traditional academic subjects,

recently-established and/or rapidly growing vocational subjects and courses where First Destinations data point to a wide range of experiences of initial entry to employment. It was found that structured work experience has clear positive effects on the ability of graduates. The authors distinguish between three different mechanisms by which it is hoped to improve employability skills: the teaching and assessment of such skills by departments; employer involvement in course design and delivery; and student participation in work experience through sandwich courses and related programmes. The latter job quality measure is also positively associated with employer involvement in degree course design and delivery. It is conceivable, for example, that efforts to develop graduates' communication and oral presentation skills during their undergraduate studies have positive effects on their later work performance that are not captured in the present analysis. Secondly, six months after graduation may be considered too soon to assess the impact of different kinds of teaching. However, there is some evidence that employment status six months after graduation is an indicator of future labour market prospects. This study is related to the current study in that there are both discussing employability skills needed by students of higher institutions. However, this study examined the employability skills initiatives in higher education in London, while the current study determines the self-employment skills possessed by business education of Colleges of Education students for sustainable development.

Donna, Malloy, & Murphy (2009) conducted a study, which explored U.S. college students' perceived mastery of their computer skills, evaluated their actual scores on a computer skills assessment, and compared the results to realign and enhance an introductory business computer applications course. Two instruments were developed to accomplish the objectives for the research: a survey to capture students' perceptions of their computer proficiency and a computer skills assessment to measure their actual performance. The assessment tool evaluated their knowledge of three computer application skills ó word

processing, presentation, and spreadsheet ó with three levels of proficiency ó basic, moderate, and advanced. The survey and assessment instruments were administered to over 200 business students in a medium sized, public university with a required introductory computer applications course. The findings of this study indicate some differences in the studentsø perception of their word processing skills and actual performance, no difference in perception and performance for their presentation skills, and a significant difference in perception and performance for their spreadsheet skills. This study is different but related to the present study in that the reviewed study explored U.S. college studentsø perceived mastery of their computer skills, evaluated their actual scores on a computer skills assessment, and compared the results to realign and enhance an introductory business computer applications course, while the current study determines the self-employment skills possessed by business education of Colleges of Education students for sustainable development.

In a research study conducted by Eyitayo (2012) with the goal of analysing ICT skills need of final year undergraduate students, design and develop a prototype ICT skills information resource that will help them find information required for their final year research projects. The analysis was based on the Task Person Technology Fit (TPTF) model which integrates elements of different theories and research models for the information needs analysis part of the study. This included computer self-efficacy (CSE), task fit and technology fit (TTF). The prototype system was created over ten research phases. The questionnaire were distributed to subject experts, mainly staff members in the university who are in the ICT domain to check the surveyø's content validity and item clarity and conciseness. Data analyses were done using percentage frequency analysis, cluster analysis and ANOVA to access research propositions. The results of the analysis stage revealed that students were not well equipped with advanced ICT skills, which is what is needed for research projects. The three hypotheses posed that relate to the fact that there was no relationship between the

students' current skills and the skills they need for their research project were also found to be true. Results from the evaluation revealed that the tool developed will be accepted, adopted and used by students. This study is different, but related to the current study in that this study analyzed ICT skills need of final year undergraduate students, by designing and developing a prototype ICT skills information resource that will help the students find information required for their final year research projects, While the current study determines the self-employment skills possessed by business education of Colleges of Education students for sustainable development.

In another study, Archibong, Oshiomu, & Bassey (2010) sought lecturers' perspectives on adequacy of graduate preparation for employment. The study sample comprised 192 lecturers in 6 sampled faculties in universities of Calabar and Uyo. One research question guided the study. A 20-item questionnaire with Cronbach alpha reliability coefficient of 0.84, which sought information on 4 indices of quality of programmes for graduate preparation for employment, was utilized for data collection. Analysis of the data using simple percentages revealed among others that 53.7% of the respondents strongly agreed that the curricula of study operated in their departments were adequate to prepare graduates for employment, while 63.5% of them disagreed that ICT facilities were available for staff/students. Recommendations made included periodic review of the curriculum with a view of upgrading it to reflect the realities in the world of work and that academic departments should keep good feedback records of ex-students in order to keep abreast with changing needs of the labour market. This study is different but, related to the current study in that the reviewed study sought lecturers' perspectives on adequacy of graduate preparation for employment, while the current study determines the self-employment skills possessed by business education of Colleges of Education students for sustainable development.

Akande (2011) conducted a study, which aimed at examining the impact of

accounting skill on small business performance; investigate how accounting skill can affect entrepreneur, and show if proper accounting skill will facilitate small business development. For effective coverage and lower cost, Ogun State was used for the study, purposive sampling technique was used to select the participating Small businesses. A simple random sampling technique was used to select a total of 140 small business owners that constituted our sample size. Primary method of data collection was used in this study. The primary data consists of a number of items in well-structured non-disguised questionnaire that was administered to and completed by the respondents. The decision to structure the questionnaire was predicated on the need to reduce variability in the meanings possessed by the questions as a way of ensuring comparability of responses. The return rate of completed questionnaire was 100 percent as we were able to get back all the 140 questionnaires personally administered to our respondents which were used for final analysis in this study. A nonparametric statistics (Chi-square) was employed in testing the hypothesis that proper accounting skill will not significantly improve small business performance. It was found that most entrepreneurs of small businesses attempted to prepare cash flow; determines optimal financing strategy and take major financial decisions that affect their performance all of which fall within the purview of accounting in their own standard manner. It was concluded that Small businesses are seen to be imperative in stimulating entrepreneurial development, contributing to the transformation of the traditional sector into a modern one, creation of employment, reducing rural and urban migration and serving as a training ground for managerial skill acquisition. This study is different but related to the current study in that this study aimed at examining the impact of accounting skill on small business performance, while the current study determines the self-employment skills possessed by business education of Colleges of Education students for sustainable development.



## **Summary of Literature Reviewed**

An extensive review of related literature on the skills possessed by NCE Business Education students for self-employment was carried out. The review covered the following areas: business education programme, which is an educational programme that prepares students for entry and advancement in jobs within business, and prepares students to handle their own business affairs to function intelligently as consumers and citizens in a business economy; curriculum and curriculum contents of the NCE business education programme, entrepreneurial, marketing, accounting, and ICT skills required for self-employment by NCE Business Education students.

The study reviewed Skill Acquisition theory by Hubert and Dryfus, which states that formal system of deduction is a gradual process that involves being embodied in different ways and developing skills that would make it possible for people to deal with the world, Entrepreneurial Event Model by Shapero and Sokol, which they conceptualized as situations, positive, such as an opportunity is presented to get into business for oneself, or negative, such as being laid off from a job, or more neutral as in life-transition situations, such as graduating from college were necessary to break people out of the 'ruts' they develop over time, and the Psychological Theory of the Refugee and Schumpeter Effect by Schumpeter, which posits that financial stimuli, public job creation and expansionist monetary policies are what will enable entrepreneurs to create jobs and help quell unemployment crisis in any economy. Postulations from the theories provided information to the researcher in identifying entrepreneurial intentions and reason for venturing into self-employment by the entrepreneur.

The literature reviewed presented some empirical work on entrepreneurial intentions, and various employability skills needed for paid jobs by university graduates in various part of Nigeria and the world over. These skills were on management, personal and interpersonal, accounting, marketing and ICT, but no research was carried out in Cross River State to

determine the skills possessed by NCE business education students for self employment, which is the major purpose of this study. As a result, this study intends to bridge the gap between the skills required by business education students for employment and the actual skills possessed by NCE business education students for self-employment and sustainable development in Cross River State.

## **CHAPTER THREE**

### **METHODOLOGY**

This chapter presents the procedure that was used in carrying out the study. It is organized under the following sub-headings: Design of the study, Area of the study, Population for the study, Sample and sampling techniques, Instrument for data collection, Validation of the instrument, Reliability of the instrument, Method of data collection, and Method of data analysis.

#### **Design of the Study**

This study adopted a descriptive survey research design. A descriptive survey design is one in which a group of people or item is studied by collecting and analyzing data from only a few people or item considered to be representatives of the entire group. According to Ali (2006) in survey research, views and facts are collected through questionnaire, interview, observation which are used to analyze data and answer research questions. Survey design is suitable for this study because it will make use of questionnaire to collect data on self-employment skills possessed by business education students of Colleges of Education for sustainable development in Cross River State.

#### **Area of the Study**

The study was carried out in Cross River State. It covers an area of 21,789 square kilometers with a population of 3,104,446 (National Population Commission, 2010). Cross River State is a coastal state located in the south-south geopolitical zone of the Federal Republic of Nigeria. It is situated within the tropics and share common boundaries with the Republic of Cameroun in the East, Benue State in the North, Abia and Ebonyi States in the West and Akwa Ibom State/Atlantic Ocean in the South. The state is composed of 18 local government areas, with Calabar as its capital. Federal College of Education Obudu is located in the urban area of the Local Government while College of Education Akamkpa is situated

in Awi, a rural area in Akamkpa Local Government Area. The presence of Calabar Free Trade Zone, Tinapa Business Resort, Obudu Cattle Ranch and other tourist sites provide market for businesses in the state, but the rate of unemployment in the State is so alarming despite the various business opportunities for the youths to flourish in self employment. Therefore it becomes necessary to study the level of skills possessed by NCE business education graduates in the State.

### **Population for the Study**

The population for the study is 745 made up of: 425 NCE final year students of Business Education from Federal College of Education Obudu, and 320 NCE final year students of Business Education from College of Education Akamkpa. (FCOE Obudu and Akamkpa, 2013)

### **Sample and Sampling Techniques**

The sample of the study was 384 made up of 206 and 178 respondents from the Federal College of Education Obudu and College of Education Akamkpa respectively. Yaro Yameneø's formula in Uzoagulu (2011) was used to determine the sample size and simple random sampling technique was used to collect data from the respondents (Appendix A).

### **Instrument for Data Collection**

The instrument for data collection is structured questionnaire. The questionnaire was divided into two parts. Part A solicited for information on the general characteristics of the respondents. Part B was further divided into four sections (A-D) in line with the specific purposes of the study. Section A sought information on the creative skills possessed by Business Education students of Colleges of Education for sustainable development (16 items), Section B (15 items) sought information on the Information and Communication Technology skills possessed by Business Education students of Colleges of Education for sustainable development. Section C (15 items), sought information on the marketing skills

possessed by Business Education students of Colleges of Education for sustainable development, while Section D (17 items) sought information on accounting skills possessed by Business Education students of Colleges of Education for sustainable development. Each of the Sections (A-D) was assigned a four response options of Highly Possessed (HP), Moderately Possessed (MP), Slightly Possessed (SP), and Not Possessed (NP) with values of 4, 3, 2, and 1 respectively.

### **Validation of the Instrument**

The instrument was face-validated by three experts: two from the Department of Vocational Teacher Education, University of Nigeria Nsukka and one from the Department of Vocational and Special Education, University of Calabar. Each expert was expected to check the skill items for clarity, relevance of items to self employment, supply any missing item and make suggestions to improve the quality of the instrument. Their suggestions were utilized to produce the final copy of the questionnaire for the study.

### **Reliability of the Instrument**

Cronbach Alpha method was used to determine the internal consistency of the instrument. The questionnaire was administered on a sample size of 30 final year Business Education students of College of Education Afaha Nsit, Akwa Ibom State, which is outside the study area but have similar features to the studied area. The questionnaire was retrieved and analyzed using Statistical Package for Social Sciences (SPSS) to determine the reliability coefficient. The reliability values obtained were 0.89, 0.76, 0.80, and 0.83, for research questions 1-4 respectively. In all, the reliability of the instrument was 0.91 indicating a high reliability coefficient of the instrument (Appendix C).

### **Method of Data Collection**

The researcher made use of two research assistants one for each of the Colleges of Education. The research assistants were only responsible for administering and retrieving of the questionnaire from the respondents while the researcher supervised the administration and retrieval of the questionnaire. 384 copies of the questionnaires was distributed and collected by the respondents for analysis.

### **Method of Data Analysis**

The data collected for this study was analyzed using mean to answer the research questions and standard deviation to determine the closeness or otherwise of the responses from the mean, while t -test statistic was used to test the null hypothesis of no significant difference at the probability of 0.05 level of significance at relevant degree of freedom with the use of Statistical Package for Social Sciences (SPSS).

The real limit of number was used for interpreting the analyzed data as follows:

Highly Possessed (HP): 3.50 ó 4.0;

Moderately Possessed (MP): 2.50 ó 3.49;

Slightly Possessed (SP): 1.50 ó 2.49; and

Not Possessed (NP): 1.00 ó 1.49.

In the test of hypotheses, hypothesis of no significant difference was accepted when the computed probability value was greater than 0.05 level of significance. Where the calculated probability value was less than 0.05 level of significance, the null hypothesis was rejected.

## CHAPTER FOUR

### PRESENTATION AND ANALYSIS OF DATA

The data generated for this study was statistically analyzed and presented in this chapter. In doing this, the research questions and hypotheses were used as basis for the analysis, interpretation and discussion of results. The findings of the study and discussion of findings are also presented in this chapter.

#### **Research Question 1**

What are the creative skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State?

To answer this research question, a list of 16 possible creative skill ability items was provided to the respondents and is shown in Table 1 below:

**Table 1**

**Mean ratings on creative skills possessed by Business Education students of Colleges of Education for sustainable development. N=384**

S/NO	Items Statement	X	SD	Remarks
1	Identify business opportunities	1.28	.52	NP
2	Generate ideas suitable to the opportunities identified	1.04	.31	NP
3	Set appropriate businesses goals	1.03	.23	NP
4	make long and short term planning	1.03	.21	NP
5	Take a decision and act upon it	1.05	.31	NP
6	Organize resources for goal attainment	1.01	.11	NP
7	Implement plans for goal attainment	2.00	.10	SP
8	Evaluate all activities based on set goals	2.00	.14	SP
9	Make appropriate use of feedback	2.01	.16	SP
10	Manage time and meet job schedules	2.97	.30	MP
11	Solve both routine and non-routine problems;	1.99	.15	SP
12	Work under pressure	2.98	.20	MP
13	Motivate workers	1.00	.09	NP
14	Cope with uncertainty	1.10	.38	NP
15	Analytical reasoning skills	1.10	.40	NP
16	Critical thinking ability	1.13	.47	NP
<b>GRAND MEAN</b>		<b>1.61</b>	<b>0.68</b>	<b>SP</b>

*Key: X= Mean, SD= Standard Deviation, MP = Moderately Possessed, SP Slightly Possessed, NP = Not Possessed*

Table 1 presented the mean ratings of respondents on the creative skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State. Items 1-6, and 13-16 recorded mean ratings ranging from 1.00 to 1.28 indicating not possessed, on the other hand, items 7, 8, 9, and 11 recorded mean ratings ranging from



1.99 to 2.01 indicating slightly possessed, while items 10 and 12 had mean scores of 2.97 and 2.98 respectively, indicating moderately possessed. The standard deviation ranges from 0.09 to 0.52 indicating that the respondents were not far from each other in their opinions. With a grand mean and standard deviation of 1.61 and 0.68 respectively, Table 1 indicated that Business Education students of Colleges of Education slightly possess creative skills for self-employment and sustainable development in Cross River State

### **Research Question 2**

What are the ICT skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State?

The data for answering research question 2 is presented in Table 2:

**Table 2**

**Mean ratings on ICT skills possessed by Business Education students of Colleges of Education for sustainable development. N=384**

S/NO	Items Statement	X <sub>1</sub>	SD <sub>1</sub>	Remarks
1	Interact professionally with customers	2.24	.87	SP
2	Listen carefully to customers complaints	2.59	.87	MP
3	Communicate fluently	2.09	.87	SP
4	Independently operate personal computer systems	3.09	.64	MP
5	Use word processing programmes	2.23	.87	SP
6	Perform data analysis with a computer package	1.05	.25	NP
7	Access and use information from the internet	2.11	.88	SP
8	Use Database programs	1.00	.05	NP
9	Use spreadsheet programs	1.01	.13	NP
10	Use Desktop publishing software	1.01	.13	NP
11	Use Graphics and design programs	1.01	.12	NP
12	Use Presentation software	1.02	.20	NP
13	Use Web Page Editors	1.01	.11	NP
14	Use communication software	1.02	.18	NP
15	Use Enterprise Resource Planning	1.09	.28	NP
<b>GRAND MEAN</b>		<b>1.57</b>	<b>.73</b>	<b>SP</b>

*Key: X= Mean, SD= Standard Deviation, MP = Moderately Possessed, SP Slightly Possessed, NP = Not Possessed*

Table 2 presents the mean ratings of respondents on ICT skills possessed by Business Education students of Colleges of Education for sustainable development. Items 6, and 8-15 recorded mean scores ranging from 1.00 to 1.05 indicating not possessed, on the other hand, items 1, 3, 5, and 7 recorded mean ratings ranging from 2.09 to 2.24 indicating slightly possessed, while items 2 and 4 had mean scores of 2.59 and 3.09 respectively, indicating

moderately possessed. standard deviation ranges from 0.05 ó 0.88 indicating that the respondents were not far from each other in their opinions. With a grand mean of 1.51 and standard deviation of 0.73, Table 2 indicated that Business Education students of Colleges of Education slightly possess Information and Communication Technology skills for self-employment and sustainable development in Cross River State.

### **Research Question 3**

What are the marketing skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State?

The data for answering research question 3 is presented in Table 3:

**Table 3**

**Mean ratings on marketing skills possessed by Business Education students of Colleges of Education for sustainable development. N=384**

S/NO	Items Statement	X <sub>1</sub>	SD <sub>1</sub>	remarks
1	Ability to determine the extent to which products will sell	2.32	.72	SP
2	Budget and forecast sales	2.13	.72	SP
3	Determine current trends in sales of products	2.32	.74	SP
4	Determine what customers need and supply of such goods	2.48	.76	SP
5	Interpret factors which indicate extent of and strength of competition	2.18	.82	SP
6	Appreciate consumer behavior	2.13	.80	SP
7	Advertise a product	2.11	.70	SP
8	Determine seasonal fluctuation of goods	2.10	.75	SP
9	Effectiveness in negotiating sales	2.19	.76	SP
10	Use of sale promotion tools	2.23	.65	SP
11	Set the right price for a product	2.12	.76	SP
12	Provide customers with incentives	2.17	.79	SP
13	Identify the right channel of product distribution	2.21	.81	SP
14	Identify the target market	2.20	.79	SP
15	Use direct selling strategy in marketing a product	2.20	.69	SP
<b>GRAND MEAN</b>		<b>2.21</b>	<b>.10</b>	<b>SP</b>

*Key: X= Mean, SD= Standard Deviation, MP = Moderately Possessed, SP Slightly Possessed, NP = Not Possessed*

Table 3 presented the mean ratings of respondents on the marketing skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State. All the fifteen items recorded mean scores ranging from 2.10 to 2.48 indicating slightly possessed. standard deviation ranges from 0.65 ó 0.82 indicating that the

respondents were not far from each other in their opinions. With a grand mean of 2.21 and standard deviation of 0.10, Table 3 indicated that Business Education students of Colleges of Education slightly possess marketing skills for self-employment and sustainable development in Cross River State.

#### **Research Question 4**

What are the accounting skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State?

The data for answering research question 4 is presented in Table 4:

**Table 4**

**Mean ratings on marketing skills possessed by Business Education students of Colleges of Education for sustainable development. N=384**

S/NO	Items Statement	X <sub>1</sub>	SD <sub>1</sub>	Remarks
1	Effectiveness in costing a project	1.29	.52	NP
2	Prepare financial statements	1.07	.37	NP
3	Interpret financial statement	1.06	.30	NP
4	Prepare payroll and various deductions	1.05	.26	NP
5	Interpret gross and net profit	1.06	.31	NP
6	Analyze sources of business funds	1.02	.14	NP
7	Access loans facilities	2.00	.11	SP
8	Process accounts receivable and accounts payable	2.00	.14	SP
9	Process inventories	2.01	.17	SP
10	Prepare daily cash reports	2.91	.38	MP
11	Post items to ledgers and extract the trial balance	2.00	.15	SP
12	Keep debtors and creditors ledgers	2.88	.36	MP
13	Keep sales and purchases records	2.00	.09	SP
14	Prepare bank reconciliation statements	1.26	.49	NP
15	Prepare final accounts, profit and loss accounts and the balance sheet	1.14	.44	NP
16	Prepare simple budget	1.15	.49	NP
17	Take stock of goods at all times	2.93	.38	MP
<b>GRAND MEAN</b>		<b>1.69</b>	<b>.70</b>	<b>SP</b>

*Key: X= Mean, SD= Standard Deviation, MP = Moderately Possessed, SP Slightly Possessed, NP = Not Possessed*

Table 4 presents the mean ratings of respondents on accounting skills possessed by Business Education students of Colleges of Education for sustainable development. Items 1-6, and 14-16 recorded mean scores ranging from 1.06 to 1.29 indicating not possessed, on the other hand, items 7-9, 11 and 13 recorded mean ratings ranging from 2.00 to 2.01 indicating slightly possessed, while items 10, 12 and 17 had mean scores of 2.91, 2.88 and 2.93

respectively, indicating moderately possessed. Standard deviation ranges from 0.09 to 0.52 indicating that the respondents were not far from each other in their opinions. With a grand mean of 1.69 and standard deviation of 0.70, Table 4 indicated that Business Education students of Colleges of Education slightly possess accounting skills for self-employment and sustainable development in Cross River State

### **Testing of Hypotheses**

T-test statistic was used in testing the four null hypotheses for the study. The t-test analysis was done using Statistical Package for Social Sciences (SPSS). The results are presented below

#### **Hypothesis 1**

There is no significant difference in the mean responses of NCE Business Education students of State and Federal College of Education on the creative skills possessed for self employment.

To test this null hypothesis, the students were classified into Federal College of Education Obudu, and College of Education Akamkpa. The mean responses of the two categories were analyzed as shown in Table 5

**Table 5**

**T-test analysis for comparing data obtained from students of Federal College of Education Obudu (FCE), and College of Education Akamkpa (COE) on the creative skills possessed for self employment.  $N=384$  ( $FCE=206$ ;  $COE=178$ )**

S/NO	Items Statement	$X_1$	$SD_1$	$X_2$	$SD_2$	df	t-cal	Sig.	Remarks
1	Identify business opportunities	1.51	.60	1.02	.17	382	11.4	.000	S
2	Generate ideas suitable to the opportunities identified	1.07	.36	1.02	.22	382	1.68	.094	NS
3	Set appropriate businesses goals	1.06	.31	1.00	.00	382	2.73	.007	S
4	make long and short term planning	1.04	.24	1.02	.17	382	1.06	.292	NS
5	Take a decision and act upon it	1.09	.34	1.02	.22	382	2.28	.023	S
6	Organize resources for goal attainment	1.01	.16	1.00	.00	382	1.34	.180	NS
7	Implement plans for goal attainment	2.00	.14	2.00	.00	382	.00	1.000	NS
8	Evaluate all activities based on set goals	2.00	.14	2.00	.15	382	.00	1.000	NS
9	Make appropriate use of feedback	2.00	.18	2.01	.13	382	-.05	.962	NS
10	Manage time and meet job schedules	2.98	.25	2.96	.35	382	.66	.512	NS
11	Solve both routine and non-routine problems;	2.00	.07	1.99	.21	382	.38	.702	NS
12	Work under pressure	2.99	.14	2.97	.26	382	1.11	.269	NS
13	Motivate workers	2.00	.00	1.99	.13	382	.58	.565	NS
14	Cope with uncertainty	1.12	.40	1.08	.35	382	.84	.402	NS
15	Analytical reasoning skills	1.11	.41	1.07	.38	382	.95	.341	NS
16	Critical thinking ability	1.14	.46	1.11	.49	382	.59	.557	NS

**Key:**  $X_1$ = Mean of business education students of federal college of education Obudu;  $X_2$  = Mean of business education students of College of Education Akamkpa;  $SD_1$ = Standard Deviation of business education students of federal college of education Obudu;  $SD_2$ = Standard Deviation of business education students of College of Education Akamkpa; **Df**= degree of freedom; **Sig**= probability value (2 tailed); **t-cal**= calculated values; **S**= significant; **NS**= Not Significant



Table 5 presents the summary of t-test analysis on the responses of students of Federal College of Education Obudu, and College of Education Akamkpa on the creative skills possessed for self employment. The data revealed that three items with probability values of .000, .007 and .024 are less than the significant value of 0.05 at 382 degree of freedom. Meaning that there is significant different in the ability of students of Federal College of Education Obudu, and College of Education Akamkpa in identifying business opportunities, setting appropriate businesses goal, taking a decision and acting upon such decisions. Therefore the hypothesis of no significant difference in the mean responses of NCE Business Education students of State and Federal College of Education on items 1, 3, and 5 was rejected. On the other hand, hypothesis of no significant difference for items 2, 4, 6-16 was accepted since the Sig values of these items, ranging from 0.094 to 0.702 are greater than 0.05. Therefore, the null hypothesis of no significant difference in the mean responses of students of Federal College of Education Obudu, and College of Education Akamkpa on the creative skills possessed for self-employment is accepted.

## **Hypothesis 2**

There is no significant difference in the mean responses of male and female students of Colleges of Education on the ICT skills possessed for self employment.

To test this null hypothesis, the students were classified into male and female students of Colleges of Education. The mean responses of the two categories were analyzed as shown in Table 6

**Table 6**

**T-test analysis for comparing data obtained from male and female students of Colleges of Education on the ICT skills possessed for self employment.  $N=384$  ( $M=156$ ;  $Female=228$ )**

S/NO	Items Statement	$X_1$	$SD_1$	$X_2$	$SD_2$	df	t-cal	Sig	Remarks
1	Interact professionally with customers	1.71	.65	2.84	.69	382	-16.48	.000	S
2	Listen carefully to customers complaints	2.57	.85	2.62	.91	382	-.62	.537	NS
3	Communicate fluently	1.92	.88	2.30	.81	382	-4.39	.000	S
4	Independently operate personal computer systems	3.02	.62	3.17	.66	382	-2.27	.024	S
5	Use word processing programmes	1.71	.64	2.84	.69	382	-16.6	.000	S
6	Perform data analysis with a computer package	1.00	.00	1.11	.36	382	3.953	.000	S
7	Access and use information from the internet	1.91	.88	2.34	.82	382	-4.97	.000	S
8	Use Database programs	1.00	.07	1.00	.00	382	1.00	.318	NS
9	Use spreadsheet programs	1.00	.07	1.02	.17	382	-.893	.373	NS
10	Use Desktop publishing software	1.00	.07	1.02	.17	382	-.893	.373	NS
11	Use Graphics and design programs	1.00	.07	1.02	.17	382	-.893	.373	NS
12	Use Presentation software	1.00	.07	1.04	.28	382	1.876	.062	NS
13	Use Web Page Editors	1.00	.07	1.01	.15	382	-.521	.603	NS
14	Use communication software	1.01	.14	1.02	.21	382	-.687	.493	NS
15	Use Enterprise Resource Planning	1.15	.36	1.01	.11	382	5.315	.000	S

**Key:**  $\bar{X}_1$ = Mean of male business education students of College of Education in Cross River State,  $\bar{X}_2$  = Mean of female business education students of College of Education Cross River State,  $SD_1$ =Standard Deviation of male business education students of College of Education in Cross River State,  $SD_2$ =Standard Deviation of Mean of female business education students of College of Education Cross River State,  $df$ = degree of freedom, **Sig**= probability value (2 tailed), **t-cal**= calculated values of t-test SPSS, S= significant, NS= Not Significant

Table 6 presents the summary of t-test analysis of the mean responses of male and female students of Colleges of Education on the ICT skills possessed for self-employment. The data revealed that seven items- 1, 3, 4, 5, 7, and 15 had probability values of 0.000, 0.000, .024, 0.000, 0.000, .000, and 0.000 at 382 degree of freedom respectively. These values are less than 0.05 meaning that there is significant difference in the responses of male and female students of Colleges of Education on the ability to professional interaction with customers, communicate fluently, independently operate personal computer systems, use word processing programmes, perform data analysis with a computer package, access and use information from the internet, and use Enterprise Resource Planning software for information communication. However, items 2, 8-14 had Sig values ranging from 0.063 to 0.534, which are higher than the value of 0.05 level of significance. Meaning that, the null hypothesis of no significant difference was accepted. It was therefore revealed that there is no significant difference in the mean responses of male and female students of Colleges of Education on the ICT skills possessed for self employment.

### **Hypothesis 3**

Location is not a significant source of difference in the mean responses of business education students of Colleges of Education in Cross River State on the marketing skills possessed for self employment.

To test this null hypothesis, the students were classified into rural and urban students of Colleges of Education Cross River State. The mean responses of the two categories were analyzed as shown in Table 7

Table 7

**T-test analysis for comparing data obtained from rural and urban students of business education in Colleges of Education on the marketing skills possessed for self employment.  $N=384$  (Urban=206; Rural=178)**

S/NO	Items Statement	$X_1$	$SD_1$	$X_2$	$SD_2$	df	t-cal	Sig	remarks
1	Ability to determine the extent to which products will sell	2.34	.78	2.30	.65	382	.646	.519	NS
2	Budget and forecast sales	2.20	.79	2.06	.63	382	1.980	.048	S
3	Determine current trends in sales of products	2.33	.81	2.30	.64	382	.426	.671	NS
4	Determine what customers need and supply of such goods	2.51	.75	2.44	.78	382	.911	.363	NS
5	Interpret factors which indicate extent of and strength of competition	2.14	.80	2.22	.84	382	-.998	.319	NS
6	Appreciate consumer behavior	2.14	.79	2.13	.82	382	.081	.935	NS
7	Advertise a product	2.11	.82	2.11	.54	382	-.010	.992	NS
8	Determine seasonal fluctuation of goods	2.10	.82	2.10	.67	382	.021	.983	NS
9	Effectiveness in negotiating sales	2.14	.81	2.24	.69	382	-.829	.188	NS
10	Use of sale promotion tools	2.12	.51	2.31	.78	382	-.680	.030	S
11	Set the right price for a product	2.03	.71	2.22	.81	382	-1.004	.019	S
12	Provide customers with incentives	2.14	.76	2.21	.82	382	-2.364	.020	NS
13	Identify the right channel of product distribution	2.12	.79	2.24	.83	382	-1.320	.181	NS
14	Identify the target market	2.16	.78	2.24	.80	382	-2.186	.031	NS
15	Use direct selling strategy in marketing a product	2.24	.79	2.16	.53	382	1.098	.273	NS

**Key:**  $X_1$ = Mean of business education students of urban area,  $X_2$  = Mean of business education students of rural area,  $SD_1$ = Standard Deviation of business education students of urban areas ,  $SD_2$ = Standard Deviation of business education students of rural area, **df**= degree of freedom, **Sig**= probability value (2 tailed); **t-cal**= calculated values of t-test SPSS, S= significant, NS= Not Significant

Data presented in Table 7 revealed that items 2, 10, and 11 had probability values of 0.048, 0.030, and .019 at 382 degree of freedom respectively, which were below the significant level of 0.05. This indicated that there was significant difference in the mean rating of students located in the urban and rural areas of the state on determining current trends in sales of products, use of sale promotion tools, and set the right price for a product. On these items, location had a significant difference on the marketing skills possessed for self employment. On the other hand, items 1, 3-9, and 12-15 had probability values ranging from 0.188 ó 0.99, which were above the 0.05 level of significance at 382 degree of freedom, meaning that the hypothesis of no significant difference should be uphold. Therefore, the data revealed that location is not a significant source of difference in the mean responses of business education students of Colleges of Education in Cross River State on the marketing skills possessed for self employment.

#### **Hypothesis 4**

There is no significant difference in the mean responses of students of State and Federal Colleges of Education in Cross River State on the accounting skills possessed for self employment.

To test this null hypothesis, the students were classified into Federal College of Education Obudu, and College of Education Akamkpa. The mean responses of the two categories were analyzed as shown in Table 8

**Table 8**

**T-test analysis for comparing data obtained from students of Federal College of Education Obudu, and College of Education Akamkpa on the accounting skills possessed for self employment.  $N=384$  (FCE=206; COE=178)**

S/NO	Items Statement	$X_1$	$SD_1$	$X_2$	$SD_2$	df	t-cal	Sig	Remarks
1	Effectiveness in costing a project	1.52	.61	1.02	.17	382	11.401	.000	S
2	Prepare financial statements	1.12	.45	1.02	.22	382	2.524	.012	S
3	Interpret financial statement	1.12	.40	1.00	.00	382	4.155	.000	S
4	Prepare payroll and various deductions	1.07	.31	1.02	.17	382	2.232	.026	S
5	Interpret gross and net profit	1.10	.37	1.02	.22	382	2.605	.010	S
6	Analyze sources of business funds	1.03	.20	1.00	.00	382	2.140	.034	S
7	Access loans facilities	2.00	.16	2.00	.00	382	.446	.656	NS
8	Process accounts receivable and accounts payable	2.00	.14	2.00	.15	382	.000	1.000	NS
9	Process inventories	2.01	.20	2.01	.13	382	.243	.808	NS
10	Prepare daily cash reports	2.9	.36	2.91	.40	382	-.184	.854	NS
11	Post items to ledgers and extract the trial balance	2.00	.07	1.99	.21	382	.384	.702	NS
12	Keep debtors and creditors ledgers	2.90	.32	2.87	.39	382	.760	.448	NS
13	Keep sales and purchases records	2.00	.00	1.99	.130	382	.576	.565	NS
14	Prepare bank reconciliation statements	1.36	.54	1.13	.40	382	4.659	.000	S
15	Prepare final accounts, profit and loss accounts and the balance sheet	1.14	.43	1.13	.44	382	.024	.981	NS
16	Prepare simple budget	1.14	.46	1.16	.52	382	-.329	.743	NS
17	Take stock of goods at all times	2.96	.36	2.91	.40	382	1.179	.239	NS

**Key:**  $X_1$ = Mean of business education students of federal college of education Obudu,  $X_2$  = Mean of business education students of College of Education Akamkpa,  $SD_1$ =Standard Deviation of business education students of federal college of education Obudu  $SD_2$ = Standard Deviation of business education students of College of

*Education Akamkpa, df= degree of freedom, Sig= probability value (2 tailed); t-cal= calculated values of t-test SPSS, S= significant, NS= Not Significant*

Table 8 presents the summary of t-test analysis on the responses of students of Federal College of Education Obudu, and College of Education Akamkpa on the accounting skills possessed for self employment. The data revealed that items 1-6 and 14 had probability values ranging from 0.000 to 0.34 , which are less than the significant value of 0.05 at 382 degree of freedom; meaning that the null hypothesis of no significant difference is rejected. On the other hand, hypothesis of no significant difference for items 7-13 and 15-17 was accepted since the Sig values of these items, ranging from 0.234 to 1.00 are greater than the significant level of 0.05. Therefore, the null hypothesis of no significant difference in the mean responses of students of Federal College of Education Obudu, and College of Education Akamkpa on the accounting skills possessed for self-employment is accepted.

### **Findings of the Study**

The findings of the study are organized in line with the specific purpose of the study and hypotheses

- A. The findings on the creative skills possessed by Business Education students of Colleges of Education for sustainable development revealed in Table 1 that items 1-6, and 13-16 recorded mean ratings ranging from 1.00 to 1.28 indicating that Business Education students of Colleges of Education do not possessed skills to identify business opportunities, generate ideas suitable to the opportunities identified, set appropriate businesses goals, make long and short term planning, take a decision and act upon it, organize resources for goal attainment, motivate workers, cope with uncertainty, analytical reasoning skills, and critical thinking ability for self-employment and sustainable development in Cross River State. On the other hand,

items 7, 8, 9, and 11 recorded mean ratings ranging from 1.99 to 2.01 indicating that Business Education students of Colleges of Education slightly possessed skills to implement plans for goal attainment, solve both routine and non-routine problems;, evaluate all activities based on set goals, and make appropriate use of feedback for self-employment and sustainable development in Cross River State. while items 10 and 12 had mean scores of 2.97 and 2.98 respectively, indicating that Business Education students of Colleges of Education moderately possessed skills to manage time to meet job schedules, and work under pressure. With a grand mean and standard deviation of 1.61 and 0.68 respectively, Table 1, therefore, indicated that Business Education students of Colleges of Education slightly possess creative skills for self-employment and sustainable development in Cross River State.

B. Findings on the ICT skills possessed by Business Education students of Colleges of Education for sustainable development revealed in Table 2 that items 6, and 8-15 recorded mean scores ranging from 1.00 to 1.05 indicating that Business Education students of Colleges of Education do not possessed skills to perform data analysis with a computer package, use database programs, use spreadsheet programs, use desktop publishing software, use graphics and design programs, use presentation software, use web page editors, use communication software, and use enterprise resource planning for self-employment and sustainable development. On the other hand, items 1, 3, 5, and 7 recorded mean ratings ranging from 2.09 to 2.24 indicating that Business Education students of Colleges of Education slightly possessed skills to interact professionally with customers, communicate fluently, use word processing programmes, access and use information from the internet, while items 2 and 4 had mean scores of 2.59 and 3.09 respectively, indicating that Business Education students of Colleges of Education moderately possessed skills to listen carefully to customers complaints , and independently operate personal



computer systems. With a grand mean of 1.51 and standard deviation of 0.73, Table 2 therefore, indicated that Business Education students of Colleges of Education slightly possess Information and Communication Technology skills for self-employment and sustainable development in Cross River State

C. Findings on the marketing skills possessed by Business Education students of Colleges of Education for sustainable development as presented in Table 3 revealed that the business education student at the college of education slightly possess the ability to determine products that are needed in the market, budget and forecast sales, identify the right channel of product distribution, identify target market, create the right advertising medium and use direct selling strategy in marketing of products. All the fifteen items recorded mean scores ranging from 2.10 to 2.48 indicating slightly possessed. With a grand mean of 2.21 and standard deviation of 0.10, it was therefore revealed that business education students in colleges of education slightly possess marketing skills for self-employment and sustainable development in Cross River State

D. Findings on the accounting skills possessed by Business Education students of Colleges of Education for sustainable development as presented in Table 4 revealed that items 1-6, and 14-16 recorded mean scores ranging from 1.06 to 1.29 indicating that Business Education students of Colleges of Education do not possessed skills to effectiveness in costing a project, prepare financial statements, interpret financial statement, prepare payroll and various deductions, interpret gross and net profit, analyze sources of business funds, prepare bank reconciliation statements, prepare final accounts, profit and loss accounts and the balance sheet, and prepare simple budget. On the other hand, items 7-9, 11 and 13 recorded mean ratings ranging from 2.00 to 2.01 indicating that Business Education students of Colleges of Education slightly possessed skills to access loans facilities, keep sales and purchases records, post items to ledgers and extract the trial balance,

process accounts receivable and accounts payable, and process inventories, while items 10, 12 and 17 had mean scores of 2.88 to 2.93 respectively, indicating that Business Education students of Colleges of Education moderately possessed skills to prepare daily cash reports, keep debtors and creditors ledgers, and take stock of goods at all times. With a grand mean of 1.69 and standard deviation of 0.70, Table 4 therefore, indicated that Business Education students of Colleges of Education slightly possess accounting skills for self-employment and sustainable development in Cross River State.

- E. Findings on hypothesis 2 on the t-test analysis of the mean responses of male and female students of Colleges of Education on the ICT skills possessed for self-employment revealed that seven items- 1, 3, 4, 5, 7, and 15 had values less than the cutoff point of 0.05 at different degrees of freedom meaning that there is significant difference in the responses of male and female students of Colleges of Education on the seven items. However, items 2, 8-14 had Sig values higher than the cut-off value of 0.05 level of significance. Therefore, the null hypothesis of no significant difference was accepted meaning that there is no significant difference in the mean responses of male and female students of Colleges of Education on the ICT skills possessed for self employment
- F. Findings on hypothesis 3 presented in table 7 indicated that there was significant difference in the mean rating of students located in the urban and rural areas of the state on determining current trends in sales of products, use of sale promotion tools, and set the right price for a product on items 2, 10 and 1. However, it was equally revealed that location had a significant difference on items 1, 3-9, and 12-15 which values were above the 0.05 level of significance, meaning that the hypothesis of no significant difference is upheld. Therefore, location is not a significant source of

difference in the mean responses of business education students of Colleges of Education in Cross River State on the marketing skills possessed for self employment

G. Findings on hypothesis 4 as presented in Table 8 revealed that items 1-6 and 14 had sig values ranging from 0.000 to 0.34, which are less than the significant value of 0.05 at different degrees of freedom; meaning that the null hypothesis of no significant difference is rejected. On the other hand, hypothesis of no significant difference for items 7-13 and 15-17 was accepted since the Sig values of these items, ranging from 0.234 to 1.00 are greater than the significant level of 0.05. Therefore, the null hypothesis of no significant difference in the mean responses of students of Federal College of Education Obudu, and College of Education Akamkpa on the accounting skills possessed for self-employment is accepted.

### **Discussion of Findings**

The findings of the study are discussed in line with the specific purpose of the study and hypotheses as follow

The findings on the creative skills possessed by Business Education students of Colleges of Education for sustainable development revealed that Business Education students of Colleges of Education do not possessed skills to identify business opportunities, generate ideas suitable to the opportunities identified, set appropriate businesses goals, make long and short term planning, take a decision and act upon it, organize resources for goal attainment, motivate workers, cope with uncertainty, analytical reasoning skills, and critical thinking ability for self-employment and sustainable development in Cross River State. On the other hand, items 7, 8, 9, and 11 revealed that Business Education students of Colleges of Education slightly possessed skills to implement plans for goal attainment, solve both routine and non-routine problems;, evaluate all activities based on set goals, and make appropriate

use of feedback for self-employment and sustainable development in Cross River State. While items 10 and 12 indicated that Business Education students of Colleges of Education moderately possessed skills to manage time to meet job schedules, and work under pressure. With a grand mean and standard deviation of 1.61 and 0.68 respectively, it was therefore, indicated that Business Education students of Colleges of Education slightly possess creative skills for self-employment and sustainable development in Cross River State. This finding is in line with Schnurr & Newing (2007) who justify the need for promoting entrepreneurship culture on the ground that youth in all societies do not have exhibit sterling qualities such as resourcefulness, initiative, drive, imagination, enthusiasm, zest, dash, ambition energy, boldness, audacity and courage which are all valuable traits for self-employment and sustainable development. Sporting this assertion was Bennell (2000) who maintains that governments, NGOs and international bodies seeking to improve youth livelihoods could best pursue their empowerment objective by tapping into the dynamism of young entrepreneurs and build on their strong spirit of risk-taking through entrepreneurship development.

Findings on the ICT skills possessed by Business Education students of Colleges of Education for sustainable development revealed that Business Education students of Colleges of Education do not possessed skills to perform data analysis with a computer package, use database programs, use spreadsheet programs, use desktop publishing software, use graphics and design programs, use presentation software, use web page editors, use communication software, and use enterprise resource planning for self-employment and sustainable development. On the other hand, items 1, 3, 5, and 7 indicated that Business Education students of Colleges of Education slightly possessed skills to interact professionally with customers, communicate fluently, use word processing programmes, access and use information from the internet, while items 2 and 4 indicated that Business Education students of Colleges of Education moderately possessed skills to listen carefully to customers complaints, and independently operate personal computer

systems. With a grand mean of 1.51 and standard deviation of 0.73, it was therefore, indicated that Business Education students of Colleges of Education slightly possess Information and Communication Technology skills for self-employment and sustainable development. The findings of this study is in line with McEuen (2001) who noticed, in particular, a lack of basic ICT knowledge as students struggle with most computer applications. Most of the students spend a lot of time on simple ICT tasks, which indicate lack of adequate ICT skills. Sometimes, due to lack of skills, students use some of the ICT tools in most inefficient ways. Collaborating also is Keengwe (2007), who stated that students lack computer skill in various computer applications that are necessary to support and enhance their learning experience.

Findings on the marketing skills possessed by Business Education students of Colleges of Education for sustainable development as presented in Table 3 revealed that the business education student at the college of education slightly possess the ability to determine products that are needed in the market, budget and forecast sales, identify the right channel of product distribution, identify target market, create the right advertising medium and use direct selling strategy in marketing of products. With a grand mean of 2.21 and standard deviation of 0.10, it was therefore revealed that business education students in colleges of education slightly possess marketing skills for self-employment and sustainable development. The implication is that, none of these students would be successful in marketing their products since they do not possess the skills in marketing. It becomes obvious that any business established by these students would collapse as a result of poor marketing abilities, this findings is in line with Osuala (2004) who stated that the few entrepreneurs who try to establish businesses, before now, the businesses have collapse as a result of poor location of business, creative thinking, communication, marketing and keeping of accounting records abilities.

Findings on the accounting skills possessed by Business Education students of Colleges of Education for sustainable development as presented in Table 4 revealed that items 1-6, and 14-16 indicated that Business Education students of Colleges of Education do not possessed skills to effectively cost a project, prepare financial statements, interpret financial statement, prepare payroll and various deductions, interpret gross and net profit, analyze sources of business funds, prepare bank reconciliation statements, prepare final accounts, profit and loss accounts and the balance sheet, and prepare simple budget. On the other hand, items 7-9, 11 and 13 indicated that Business Education students of Colleges of Education slightly possessed skills to access loans facilities, keep sales and purchases records, post items to ledgers and extract the trial balance, process accounts receivable and accounts payable, and process inventories, while items 10, 12 and 17 revealed that Business Education students of Colleges of Education moderately possessed skills to prepare daily cash reports, keep debtors and creditors ledgers, and take stock of goods at all times. With a grand mean of 1.69 and standard deviation of 0.70, Table 4 therefore, indicated that Business Education students of Colleges of Education slightly possess accounting skills for self-employment and sustainable development. This finding is in line with Osuala (2004), who noted that many enterprisers are unaware of their financial state and are unable to make sound decision because the managers do not understand the functions of financial management; and as such, detrimental decisions are made, which invariable, would lead to collapse of the business. This view was supported by Soyode (2006) who stated that most business owners do not possess skills in accounting and financial management of their businesses; these lack of reliable financial information or meaningful financial projections, limited financial skill and industry data for valuations by business graduates therefore, affect the growth of business. Furthermore, Oladejo (2008) observed that the inability of the business graduates to install a proper accounting system would disallow

business monitoring, reporting, and performance evaluation that are germane to the business survival. Small business has failed in the past for ignoring this vital measurement apparatus.

Findings on hypothesis 1 of the t-test analysis on the mean responses of students of Federal College of Education Obudu, and College of Education Akamkpa on the creative skills possessed for self-employment revealed that there is significant difference in the ability of students of Federal College of Education Obudu, and College of Education Akamkpa in identifying business opportunities, setting appropriate businesses goal, taking a decision and acting upon such decisions. The difference could be as a result of the fact that the students studying in the Federal College of Education are exposed to more business options than those studying in the State College, which is at the rural area of the state, thus, the reason for low awareness in business creation.

Findings on hypothesis 2 on the t-test analysis of the mean responses of male and female students of Colleges of Education on the ICT skills possessed for self-employment revealed that male and female students of Colleges of Education differ in their abilities to interact professionally with customers, communicate fluently, independently operate personal computer systems, use word processing programmes, perform data analysis with a computer package, access and use information from the internet, and use Enterprise Resource Planning software for information communication.. However, both male and female students of business education at colleges of education do not possess the abilities to listen carefully to customers complaints, communicate fluently, use word processing program, perform data analysis with a computer package, access and use information from the internet, use database programs, use spreadsheet programs, use desktop publishing software, use graphics and design programs, use presentation software, use web page editors, and use communication software. These inabilities will limit the performance and growth of their businesses.

Findings on hypothesis 3 presented in Table 7 indicated that there was significant difference in the mean rating of students located in the urban and rural areas of the state on determining current trends in sales of products, use of sale promotion tools, and set the right price for a product. The difference could be as a result of the fact that the students studying in the Federal College of Education are exposed to more business options than those studying in the State College, which is at the rural area of the state, thus, the reason for low awareness in business creation. However, it was equally revealed that location had a significant difference on items 1, 3-9, and 12-15 which values were above the 0.05 level of significance, meaning that location is not a significant source of difference in the mean responses of business education students of Colleges of Education in Cross River State on the marketing skills possessed for self employment.

Findings on hypothesis 4 as presented in Table 8 revealed that differences existed between students of Federal College of Education Obudu and College of Education Akamkpa. The business education students of Federal College of Education Obudu possessed more skills in costing a project, prepare financial statements, interpret financial statement, prepare payroll and various deductions, interpret gross and net profit, analyze sources of business funds, and prepare bank reconciliation statements than the students of State College of Education. On the other hand, there was difference recorded on the skills possessed by both institutions to access loans facilities, process accounts receivable and accounts payable, process inventories, prepare daily cash reports, post items to ledgers and extract the trial balance, keep debtors and creditors ledgers, keep sales and purchases records, prepare final accounts, profit and loss accounts and the balance sheet, prepare simple budget, and take stock of goods at all times.



## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

This chapter presents a summary of the problem statement, the procedures used in the study and draw conclusions based on the findings of the study, as well as presents the implications of the study and recommendations.

#### **Restatement of the Problem**

One of the goals of NCE business education programme is the acquisition of both physical and intellectual skills which will enable individuals to be self-reliant and useful members of the society. It is the statutory duty of the Nigerian higher education to groom the required human capital through relevant manpower training, abilities, attitudes, skills and knowledge. An outstanding human capital assumption is that after finishing formal tertiary education, graduates should be able to make a successful transition from these institutions of higher learning to become productive workers, self-reliant entrepreneurs, responsible parents, good citizens, selfless leaders, and live healthy lives. It is assumed, also that on graduation, young people could have developed additional skills through training and experience that could further enhance their opportunities, capabilities and success in their life endeavour.

In spite of available business opportunities, and conducive environment for businesses to thrive in Cross River state, Business Education graduates are yet to maximize these opportunities, by using their creative abilities in creating jobs for themselves and others instead, the business graduates go about the streets in search of jobs, which are either few in supply or not available. This high rate of unemployment has generated frustration and low self-esteem amongst NCE graduates in Cross River State, and has led to increased vulnerability among some youths to drugs, disease, social instability, conflict, militancy, hooliganism, greater poverty, thuggery, arm robbery, restiveness, ethnic-political clashes and

other social vices. Unemployment has also led to the marginalization and exclusion of young people from social activities and also, the affairs of government due to inferiority complex. According to Uwem & Ndem (2012), unemployment has exposed Cross River youths to greater risks of lower future wages, impose heavy social and economic costs, which result not only in lost economic growth, but also in erosion of the tax base, increased welfare costs, and unused investment in education and training. It is very damaging for young people in particular and for societies in general.

Self-employment becomes the answer in addressing the unemployment issues in the State. Ironically, most people engage into self-employment without acquiring much skills and competences in management of the business activities, marketing and creating awareness of the business products, and effectively keeping records of the financial statements of the business, that will ensure successful operations of the business; as a result of these attitudes, failure followed instead of success. The business failure is not because the business graduates do not have the necessary capital and machines to stay afloat, but because the graduates lack the requisite skills in entrepreneurship, marketing, accounting, and communication and information technology to deal with the process of recognizing a business opportunity, operate and maintain such businesses as well as grow from a small position to a bigger one. It is in this note that the study sought to determine the self-employment skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State. Specifically, the study sought to determine the:

1. creative skills possessed by Business Education students of Colleges of Education for sustainable development;
2. Information and Communication Technology skills possessed by Business Education students of Colleges of Education for sustainable development;

3. marketing skills possessed by Business Education students of Colleges of Education for sustainable development;
4. accounting skills possessed by Business Education students of Colleges of Education for sustainable development.

### **Summary of Procedures Used**

One of the goals of NCE business education programme is the acquisition of both physical and intellectual skills which will enable individuals to be self-reliant and useful members of the society. It is the statutory duty of the Nigerian higher education to groom the required human capital through relevant manpower training, abilities, attitudes, skills and knowledge. An outstanding human capital assumption is that after finishing formal tertiary education, graduates should be able to make a successful transition from these institutions of higher learning to become productive workers, self-reliant entrepreneurs, responsible parents, good citizens, selfless leaders, and live healthy lives. This high rate of unemployment has generated frustration and low self-esteem amongst NCE graduates. In spite of available business opportunities, and conducive environment for businesses to thrive in Cross River state, Business Education graduates are yet to maximize these opportunities, by using their creative abilities in creating jobs for themselves and others instead, the business graduates go about the streets in search of jobs, which are either few in supply or not available. Therefore, the study adopted a descriptive survey research design and was conducted in Federal College of Education Obudu and College of Education Akamkpa, Cross River State. The population for the study was 745 made up of: 425 NCE final year students of Business Education from Federal College of Education Obudu, and 320 NCE final year students of Business Education from College of Education Akamkpa. The sample of the study was 384 made up of 206 and 178 respondents from the Federal College of Education Obudu and College of Education Akamkpa respectively.

A structured questionnaire containing 63 items was used to elicit responses from respondents and generate data for the study. The instrument was face-validated by three experts in the Department of Vocational Education. Cronbach Alpha reliability method was used to determine the internal consistency of the instrument.

The data collected for the study was analyzed using mean to answer the research questions and standard deviation to determine the closeness or otherwise of the responses from the mean, while t -test statistic was used to test the null hypothesis of no significant difference at the probability of 0.05 level of significance at relevant degree of freedom with the use of Statistical Package for Social Sciences (SPSS). Findings were drawn from the analysis and based on the findings, conclusion and recommendations were made.

### **Principal Findings of the Study**

The major findings of the study include the following

1. It was found out that Business Education students of Colleges of Education do not possessed skills to identify business opportunities, generate ideas suitable to the opportunities identified, set appropriate businesses goals, make long and short term planning, take a decision and act upon it, organize resources for goal attainment, motivate workers, cope with uncertainty, analytical reasoning skills, and critical thinking ability for self-employment and sustainable development, it was also found out that Business Education students of Colleges of Education slightly possessed skills to implement plans for goal attainment, solve both routine and non-routine problems, evaluate all activities based on set goals, and make appropriate use of feedback for self-employment and sustainable development. Furthermore, it was found out that, Business Education students of Colleges of Education moderately possessed skills to manage time to meet job schedules, and work under pressure. It was further found out that Business Education students of Colleges of Education

slightly possess creative skills for self-employment and sustainable development in Cross River State.

2. It was found out that Business Education students of Colleges of Education do not possessed skills to perform data analysis with a computer package, use database programs, use spreadsheet programs, use desktop publishing software, use graphics and design programs, use presentation software, use web page editors, use communication software, and use enterprise resource planning for self-employment and sustainable development. It was equally found out that Business Education students of Colleges of Education slightly possessed skills to interact professionally with customers, communicate fluently, use word processing programmes, access and use information from the internet. It was also found out that Business Education students of Colleges of Education moderately possessed skills to listen carefully to customer's complaints, and independently operate personal computer systems. It was further found out that Business Education students of Colleges of Education slightly possess Information and Communication Technology skills for self-employment and sustainable development in Cross River State.
3. It was found out that Business Education students of Colleges of Education slightly possess the ability to determine products that are needed in the market, budget and forecast sales, identify the right channel of product distribution, identify target market, create the right advertising medium and use direct selling strategy in marketing of products. It was further found out that business education students in colleges of education slightly possess marketing skills for self-employment and sustainable development Cross River State.
4. It was found out that Business Education students of Colleges of Education do not possessed skills to effectively cost a project, prepare financial statements, interpret financial statement, prepare payroll and various deductions, interpret gross and net profit, analyze sources of business funds, prepare bank reconciliation statements, prepare final accounts, profit and loss accounts and the balance sheet, and prepare simple budget. It was also found

out that Business Education students of Colleges of Education slightly possessed skills to access loans facilities, keep sales and purchases records, post items to ledgers and extract the trial balance, process accounts receivable and accounts payable, and process inventories. It was equally found out that Business Education students of Colleges of Education moderately possessed skills to prepare daily cash reports, keep debtors and creditors ledgers, and take stock of goods at all times. It was further found out that Business Education students of Colleges of Education slightly possess accounting skills for self-employment and sustainable development Cross River State.

5. The result of hypothesis 1 revealed that there is significant difference in the ability of students of Federal College of Education Obudu, and College of Education Akamkpa in identifying business opportunities, setting appropriate businesses goal, taking a decision and acting upon such decisions. However, hypothesis of no significant difference for items 2, 4, 6-16 was accepted. Therefore, the null hypothesis of no significant difference in the mean responses of students of Federal College of Education Obudu, and College of Education Akamkpa on the creative skills possessed for self-employment is accepted
6. Hypothesis 2 revealed that male and female students of Colleges of Education differ in their ability to professionally interact with customers, communicate fluently, independently operate personal computer systems, use word processing programmes, perform data analysis with a computer package, access and use information from the internet, and Enterprise Resource Planning software for information communication.. However, both male and female students of business education at colleges of education do not possess the ability to listen carefully to customers complaints, communicate fluently, independently operate personal computer systems, use word processing program, perform data analysis with a computer package, access and use information from the internet, use database programs, use spreadsheet programs, use desktop publishing software, use graphics and

design programs, use presentation software, use web page editors, and use communication software. These inabilities will limit the performance and growth of their businesses.

7. Findings on hypothesis 3 indicated that there is significant difference in the mean rating of students located in the urban and rural areas of the state on determining current trends in sales of products, use of sale promotion tools, and set the right price for a product. It was equally found out that location had a significant difference on items 1, 3-9, and 12-15 meaning that location is not a significant source of difference in the mean responses of business education students of Colleges of Education in Cross River State on the marketing skills possessed for self employment.
8. Result on hypothesis 4 revealed that differences existed between students of Federal College of Education Obudu and College of Education Akamkpa. The business education students of Federal College of Education obudu possessed more skills in costing a project, prepare financial statements, interpret financial statement, prepare payroll and various deductions, interpret gross and net profit, analyze sources of business funds, and prepare bank reconciliation statements than the students of State College of Education. On the other hand, there was no difference recorded on the skills possessed by both institutions to access loans facilities, process accounts receivable and accounts payable, process inventories, prepare daily cash reports, post items to ledgers and extract the trial balance, keep debtors and creditors ledgers, keep sales and purchases records, prepare final accounts, profit and loss accounts and the balance sheet, prepare simple budget, and take stock of goods at all times.

### **Implications of the Study**

The findings of the study has far reaching implications to the business student's creativity, information and communication technology abilities, marketing of business

products, and keeping of accounting records for self employment and sustainable development in Cross River State and beyond.

Possession of creative skill gives rise to self employment. The inability of the business education graduates to possess creative skills in evolving new technologies and ways of solving problems, result in unemployment and underdevelopment of the economy. Creativity is the most effective method for bridging the gap between science and the market place, creating new enterprises, and bringing new products and services to the market. Creativity demands that one should be skilled enough, confident enough, creative enough, and disciplined enough to seize opportunities that present themselves regardless of the economy. These entrepreneurial activities significantly affect the economy of an area by building the economic base and providing jobs. To succeed in today's competitive market as an entrepreneur; the business student needs a broad array of creative skills: in identifying business opportunities, generate ideas suitable to the opportunities identified, set appropriate business goals, make long and short term planning, take a decision and act upon it, organize resources for goal attainment, motivate workers, cope with uncertainty, analytical reasoning skills, and critical thinking ability. The reverse of creativity is poverty, bottle necks in bureaucracy, decrease in potentials for improved social norms, lack of reforms, poor mindset, lack of new ventures and poor organisation. When creativity is lacking, it is obvious that a coherent framework for the implementation of a strong entrepreneurial culture will equally be missing. The end result being unemployment, lack of due process to encourage innovation, growth of crime, craftiness and negative creativity

The inability of the business student to use technology as a tool to research, organize, evaluate, communicate information, and the possession of a fundamental understanding of the ethical/legal issues surrounding the access and use of information have far reaching implications to the growth and successful operation of business activates, most especially in



this internet age, where business activities are done online. As such, the inability of the business student to independently operate personal computer systems; use software for preparing and presenting work; use internet and its various features; access and use information from WWW; use an e-learning platform and perform data analysis with computer packages like Excel, DBASE, and others would result in slow processing of business information, poor record keeping of customer's data base and marketing of goods and services thus, making the products unavailable to the consumers.

Marketing skills on the other hand are important and essential skills which determine the extent of success or failure of a business. A business graduate should understand marketing not in the old sense of making a sale ó ñtelling and sellingøó but in the modern sense of satisfying customer's needs. A marketer needs to keep up with trends and consumer attitudes. The products, ideas, or services developed and the way the products are priced, promoted, and distributed should reflect these trends and attitudes. Business graduates require these marketing skills in order to enable them identify their potential customers; persuade them to buy their products or services. The inability of the business student to exhibit these characteristic would lead to untimely collapse of the business.

Poor accounting records most at time, is the major cause of businesses folding up. The inability of the business student to possess high level skills in preparing and interpreting financial statements, maintain records of receipts and payments (cash book), income and expenditure and a balance sheet for the business would automatically mislead the business owner, thus leading to business failure, also, the inability of the business graduates to install a proper accounting system would disallow business monitoring, reporting, and performance evaluation that are germane to the business survival. Small business has failed in the past for ignoring this vital measurement apparatus. To guide against this abnormally, future entrepreneur must possess skills in accounting.

**Conclusion**

The purpose of the study was to determine the self-employment skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State. Data were collected, analyzed and interpreted. Based on the findings of the study, it was concluded that business education students of colleges of education in Cross River State slightly possess skills in creative thinking, use of information and communication technology, marketing and accounting, which are necessary skills for self-employment and sustainable development.

**Recommendations**

On the basis of the findings, discussions and conclusions of the study, the following recommendations are made:

1. Business education students should be mandated to develop a viable business plan before graduation as this would bring out their creative abilities in creating jobs for themselves in particular and the nation at large.
2. Modern information and communication technology tools and packages should be provided for the business education students to practice with. Also, trained personnel should be employed to handle the ICT Units for effective impartation of knowledge and skills on the students.
3. Instructional delivery should be more or less practical rather than theoretical, as this will avail the students the opportunity of practicing the skills taught to them by their teachers.
4. On the job training opportunities should be provided to the students so as to enable students learn firsthand the actual task required in the work place. Also, excursions could be organized periodically for the business education students to marketing companies, accounting firms, and other businesses that would provide necessary knowledge to the students.

5. Business education students at the college of education should be group into teams at the beginning of their final year programmes, with the responsibility of developing a product, market and record the daily transactions and prepare a statement of account at the end of the business period and submit same to the coordinator of entrepreneurial centers before graduation, as this could lead them into self employment.

### **Suggestions for Further Studies**

The following suggestions are made for future studies:

1. Research should be carried out to determine business education student's interest for self employment
2. Research is needed to determine the business education teacher's competencies level and the availability of materials in teaching business courses at college of education..

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## APPENDIX A

### Calculation of Sample Size Using Yaro Yamene Formula

$$n = \frac{N}{1 + Ne^2}$$

Where:

n = the sample size

N = infinite number

e = level of significance

1 = unity

#### Sample size for Federal College of Education Obudu

$$n = \frac{425}{1 + 425(0.05)^2}$$

$$n = \frac{425}{1 + 425(0.0025)}$$

$$n = \frac{425}{1 + 1.0625}$$

$$n = \frac{425}{2.0625}$$

$$n = 206$$

#### Sample size for College of Education Akamkpa

$$n = \frac{320}{1 + 320(0.05)^2}$$

$$n = \frac{320}{1 + 320(0.0025)}$$

$$n = \frac{320}{1 + 0.8}$$

$$n = \frac{320}{1.8}$$

$$n = 178$$

**APPENDIX B**  
**LETTER OF INTRODUCTION**

Department of Vocational, Teacher Education,  
Business Education Unit  
University of Nigeria  
Nsukka.

Date-----

Dear Respondent,

**A REQUEST TO RESPOND TO MY QUESTIONNAIRE**

I am a postgraduate student of the above mentioned institution conducting a research on **SELF-EMPLOYMENT SKILLS POSSESSED BY BUSINESS EDUCATION STUDENTS OF COLLEGES OF EDUCATION FOR SUSTAINABLE DEVELOPMENT IN CROSS RIVER STATE.**

Please answer the questions to the best of your knowledge and be assured that all the information provided herein will be treated with strict confidence and used for the purpose of this research only.

Thanks in anticipation.

Yours faithfully

Abanyam Friday

**PART A****General Information**

Please complete the following by checking the space provided below

**Name of Institution**.....

**Department**.....

**Year of Study**.....

**Sex:**                      Male                            Female     

**Location:**              Urban                            Rural     

**PART B**

Please tick to the response options that best express your opinion on the level at which each skill item is possessed by NCE Business Education students for self employment.

The response options are:

Highly Possessed                      (HP)

Moderately Possessed                      (MP)

Slightly Possessed                      (LP)

Not Possessed                      (NP)

**Section A: what are the creative skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State?**

S/NO	ITEMS	HP	MP	SP	NP
1	Identify business opportunities				
2	Generate ideas suitable to the opportunities identified				
3	Set appropriate businesses goals				
4	make long and short term planning				
5	Take a decision and act upon it				
6	Organize resources for goal attainment				
7	Implement plans for goal attainment				
8	Evaluate all activities based on set goals				
9	Make appropriate use of feedback				
10	Manage time and meet job schedules				
11	Solve both routine and non-routine problems;				
12	Work under pressure				
14	Motivate workers				
15	Cope with uncertainty				
16	Analytical reasoning skills				

**Section B: What are the of ICT skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State?**

S/NO	ITEMS	HP	MP	SP	NP
1	Interact professionally with customers				
2	Listen carefully to customers complaints				
3	Communicate fluently				
4	Independently operate personal computer systems				
5	Use word processing programmes				
6	Perform data analysis with a computer package				
7	Access and use information from the internet				
8	Use Database programs				
9	Use spreadsheet programs				
10	Use Desktop publishing software				
11	Use Graphics and design programs				
12	Use Presentation software				
13	Use Web Page Editors				
14	Use communication software				
15	Use Enterprise Resource Planning				

**Section C: What are the marketing skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State?**

S/NO	ITEMS	HP	MP	SP	NP
1	Ability to determine the extent to which products will sell				
2	Budget and forecast sales				
3	Determine current trends in sales of products				
4	Determine what customers need and supply of such goods				
5	Interpret factors which indicate extent of and strength of competition				
6	Appreciate consumer behavior				
7	Advertise a product				
8	Determine seasonal fluctuation of goods				
9	Effectiveness in negotiating sales				
10	Use of sale promotion tools				
11	Set the right price for a product				
12	Provide customers with incentives				
13	Identify the right channel of product distribution				
14	Identify the target market				
15	Use direct selling strategy in marketing a product				

**Section D: what are the accounting skills possessed by Business Education students of Colleges of Education for sustainable development in Cross River State?**

S/NO	ITEMS	HP	MP	SP	NP
1	Effectiveness in costing a project				
2	Prepare financial statements				
3	Interpret financial statement				
4	Prepare payroll and various deductions				
5	Interpret gross and net profit				
6	Analyze sources of business funds				
7	Access loans facilities				
8	Process accounts receivable and accounts payable				
9	Process inventories				
10	Prepare daily cash reports				
11	Post items to ledgers and extract the trial balance				
12	Keep debtors and creditors ledgers				
13	Keep sales and purchases records				
14	Prepare bank reconciliation statements				
15	Prepare final accounts, profit and loss accounts and the balance sheet				
16	Prepare simple budget				
17	Take stock of goods at all times				

## Appendix C

### Determination of Reliability of the Instrument

#### Section A

RELIABILITY

```
/VARIABLES=ItemA1 ItemA2 ItemA3 ItemA4 ItemA5 ItemA6 ItemA7 ItemA8 ItemA9  
ItemA10 ItemA11 ItemA12 ItemA13 ItemA14 ItemA15 ItemA16  
/SCALE('ALL VARIABLES') ALL/MODEL=ALPHA.
```

#### Scale: ALL VARIABLES

##### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

##### Reliability Statistics

Cronbach's Alpha	N of Items
.885	16

#### Section B

RELIABILITY

```
/VARIABLES=ItemB1 ItemB2 ItemB3 ItemB4 ItemB5 ItemB6 ItemB7 ItemB8 ItemB9  
ItemB10 ItemB11 ItemB12 ItemB13 ItemB14 ItemB15  
/SCALE('ALL VARIABLES') ALL/MODEL=ALPHA.
```

#### Scale: ALL VARIABLES

##### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

##### Reliability Statistics

Cronbach's Alpha	N of Items
.757	15



**Section C**

```

RELIABILITY
/VARIABLES=ItemC1 ItemC2 ItemC3 ItemC4 ItemC5 ItemC6 ItemC7 ItemC8 ItemC9
ItemC10 ItemC11 ItemC12 ItemC13 ItemC14 ItemC15
/SCALE('ALL VARIABLES') ALL/MODEL=ALPHA.

```

**Scale: ALL VARIABLES****Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.801	15

**Section D**

```

RELIABILITY
/VARIABLES=ItemD1 ItemD2 ItemD3 ItemD4 ItemD5 ItemD6 ItemD7 ItemD8 ItemD9
ItemD10 ItemD11 ItemD12 ItemD13 ItemD14 ItemD15 ItemD16 ItemD17
/SCALE('ALL VARIABLES') ALL/MODEL=ALPHA.

```

**Scale: ALL VARIABLES****Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.830	17

**Overall Reliability for Sections A-D**

```

RELIABILITY
/VARIABLES=ItemA1 ItemA2 ItemA3 ItemA4 ItemA5 ItemA6 ItemA7 ItemA8 ItemA9

```

```

ItemA10 ItemA11 ItemA12 ItemA13 ItemA14 ItemA15 ItemA16 ItemB1 ItemB2
ItemB3 ItemB4 ItemB5 ItemB6 ItemB7 ItemB8 ItemB9 ItemB10 ItemB11 ItemB12
ItemB13 ItemB14 ItemB15 ItemC1 ItemC2 ItemC3 ItemC4 ItemC5 ItemC6 ItemC7
ItemC8 ItemC9 ItemC10 ItemC11 ItemC12 ItemC13 ItemC14 ItemC15 ItemD1
ItemD2 ItemD3 ItemD4 ItemD5 ItemD6 ItemD7 ItemD8 ItemD9 ItemD10 ItemD11
ItemD12 ItemD13 ItemD14 ItemD15 ItemD16 ItemD17
/SCALE('ALL VARIABLES') ALL/MODEL=ALPHA.

```

## Scale: ALL VARIABLES

### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.905	63

## Appendix E

### Analysis of Mean, Standard Deviation and T-test

#### Research Question One

##### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ItemA1	384	1.00	4.00	1.2839	.51621
ItemA2	384	1.00	4.00	1.0443	.30764
ItemA3	384	1.00	3.00	1.0313	.22636
ItemA4	384	1.00	3.00	1.0286	.20872
ItemA5	384	1.00	4.00	1.0547	.31437
ItemA6	384	1.00	3.00	1.0078	.11399
ItemA7	384	1.00	3.00	2.0000	.10220
ItemA8	384	1.00	3.00	2.0000	.14453
ItemA9	384	1.00	3.00	2.0052	.16150
ItemA10	384	1.00	4.00	2.9661	.30039
ItemA11	384	1.00	3.00	1.9922	.15309
ItemA12	384	1.00	4.00	2.9792	.20332
ItemA13	384	1.00	3.00	1.9974	.08847
ItemA14	384	1.00	3.00	1.1016	.37908
ItemA15	384	1.00	4.00	1.0938	.39786
ItemA16	384	1.00	4.00	1.1276	.47040
Grandmean	384	1.00	4.00	1.6071	.68303
Valid N (listwise)	384				

#### Research Question Two

##### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ItemB1	384	1.00	4.00	2.2370	.87231
ItemB2	384	1.00	4.00	2.5938	.87409
ItemB3	384	1.00	4.00	2.0938	.87110
ItemB4	384	2.00	4.00	3.0885	.64430
ItemB5	384	1.00	4.00	2.2344	.87152
ItemB6	384	1.00	3.00	1.0495	.25064
ItemB7	384	1.00	4.00	2.1120	.87642
ItemB8	384	1.00	2.00	1.0026	.05103
ItemB9	384	1.00	3.00	1.0104	.12473
ItemB10	384	1.00	3.00	1.0104	.12473
ItemB11	384	1.00	3.00	1.0104	.12473
ItemB12	384	1.00	3.00	1.0234	.19650
ItemB13	384	1.00	3.00	1.0078	.11399
ItemB14	384	1.00	3.00	1.0156	.17631
ItemB15	384	1.00	2.00	1.0859	.28064
Grandmean	384	1.00	4.00	1.5717	.73179
Valid N (listwise)	384				

### Research Question Three

#### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ItemC1	384	1.00	4.00	2.3229	.71893
ItemC2	384	1.00	4.00	2.1328	.71942
ItemC3	384	1.00	4.00	2.3203	.73623
ItemC4	384	1.00	4.00	2.4766	.76440
ItemC5	384	1.00	4.00	2.1797	.81852
ItemC6	384	1.00	4.00	2.1328	.80180
ItemC7	384	1.00	4.00	2.1120	.70096
ItemC8	384	1.00	4.00	2.0964	.75347
ItemC9	384	1.00	4.00	2.1875	.75531
ItemC10	384	1.00	4.00	2.2344	.65218
ItemC11	384	1.00	4.00	2.1198	.76218
ItemC12	384	1.00	4.00	2.1719	.78607
ItemC13	384	1.00	4.00	2.2057	.80590
ItemC14	384	1.00	4.00	2.1979	.78988
ItemC15	384	1.00	4.00	2.2031	.68584
Grandmean	384	1.00	4.00	2.2063	.10072
Valid N (listwise)	384				

### Research Question Four

#### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ItemD1	384	1.00	4.00	1.2865	.52232
ItemD2	384	1.00	4.00	1.0651	.36624
ItemD3	384	1.00	3.00	1.0625	.30013
ItemD4	384	1.00	3.00	1.0469	.25629
ItemD5	384	1.00	4.00	1.0599	.31342
ItemD6	384	1.00	3.00	1.0156	.14368
ItemD7	384	1.00	3.00	2.0026	.11423
ItemD8	384	1.00	3.00	2.0000	.14453
ItemD9	384	1.00	3.00	2.0078	.16929
ItemD10	384	1.00	4.00	2.9063	.37766
ItemD11	384	1.00	3.00	1.9922	.15309
ItemD12	384	1.00	4.00	2.8802	.35582
ItemD13	384	1.00	3.00	1.9974	.08847
ItemD14	384	1.00	3.00	1.2552	.49274
ItemD15	384	1.00	4.00	1.1354	.43645
ItemD16	384	1.00	4.00	1.1484	.48620
ItemD17	384	1.00	4.00	2.9349	.38023
Grandmean	384	1.00	4.00	1.6939	.70394
Valid N (listwise)	384				

### Hypothesis One

#### Group Statistics

	Institution	N	Mean	Std. Deviation	Std. Error Mean
ItemA1	Fed College of Edu Obudu	206	1.5146	.59860	.04171
	College of Edu Akamkpa	178	1.0169	.16722	.01253
ItemA2	Fed College of Edu Obudu	206	1.0680	.36324	.02531
	College of Edu Akamkpa	178	1.0169	.22486	.01685
ItemA3	Fed College of Edu Obudu	206	1.0583	.30684	.02138
	College of Edu Akamkpa	178	1.0000	.00000	.00000
ItemA4	Fed College of Edu Obudu	206	1.0388	.23879	.01664
	College of Edu Akamkpa	178	1.0169	.16722	.01253
ItemA5	Fed College of Edu Obudu	206	1.0874	.37238	.02595
	College of Edu Akamkpa	178	1.0169	.22486	.01685
ItemA6	Fed College of Edu Obudu	206	1.0146	.15549	.01083
	College of Edu Akamkpa	178	1.0000	.00000	.00000
ItemA7	Fed College of Edu Obudu	206	2.0000	.13969	.00973
	College of Edu Akamkpa	178	2.0000	.00000	.00000
ItemA8	Fed College of Edu Obudu	206	2.0000	.13969	.00973
	College of Edu Akamkpa	178	2.0000	.15033	.01127
ItemA9	Fed College of Edu Obudu	206	2.0049	.18472	.01287
	College of Edu Akamkpa	178	2.0056	.13007	.00975
ItemA10	Fed College of Edu Obudu	206	2.9757	.25064	.01746
	College of Edu Akamkpa	178	2.9551	.34966	.02621
ItemA11	Fed College of Edu Obudu	206	1.9951	.06967	.00485
	College of Edu Akamkpa	178	1.9888	.21230	.01591
ItemA12	Fed College of Edu Obudu	206	2.9903	.13935	.00971
	College of Edu Akamkpa	178	2.9663	.25817	.01935
ItemA13	Fed College of Edu Obudu	206	2.0000	.00000	.00000
	College of Edu Akamkpa	178	1.9944	.13007	.00975
ItemA14	Fed College of Edu Obudu	206	1.1165	.40246	.02804
	College of Edu Akamkpa	178	1.0843	.35043	.02627
ItemA15	Fed College of Edu Obudu	206	1.1117	.40983	.02855
	College of Edu Akamkpa	178	1.0730	.38364	.02875
ItemA16	Fed College of Edu Obudu	206	1.1408	.45755	.03188
	College of Edu Akamkpa	178	1.1124	.48569	.03640

## Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ItemA1	Equal variances assumed	607.544	.000	10.735	382	.000	.49771	.04636	.40655	.58887
	Equal variances not assumed			11.429	241.420	.000	.49771	.04355	.41192	.58349
ItemA2	Equal variances assumed	10.659	.001	1.627	382	.105	.05111	.03141	-.01066	.11287
	Equal variances not assumed			1.681	347.899	.094	.05111	.03041	-.00870	.11091
ItemA3	Equal variances assumed	27.360	.000	2.532	382	.012	.05825	.02300	.01302	.10348
	Equal variances not assumed			2.725	205.000	.007	.05825	.02138	.01610	.10040
ItemA4	Equal variances assumed	4.230	.040	1.029	382	.304	.02198	.02136	-.02001	.06397
	Equal variances not assumed			1.055	366.862	.292	.02198	.02083	-.01898	.06294
ItemA5	Equal variances assumed	19.829	.000	2.203	382	.028	.07052	.03201	.00759	.13346
	Equal variances not assumed			2.279	343.643	.023	.07052	.03094	.00967	.13138
ItemA6	Equal variances assumed	6.342	.012	1.249	382	.212	.01456	.01166	-.00836	.03748
	Equal variances not assumed			1.344	205.000	.180	.01456	.01083	-.00680	.03592
ItemA7	Equal variances assumed	3.506	.062	.000	382	1.000	.00000	.01047	-.02059	.02059
	Equal variances not assumed			.000	205.000	1.000	.00000	.00973	-.01919	.01919
ItemA8	Equal variances assumed	.043	.835	.000	382	1.000	.00000	.01481	-.02912	.02912
	Equal variances not assumed			.000	364.468	1.000	.00000	.01489	-.02928	.02928

ItemA9	Equal variances assumed	1.010	.315	-.046	382	.963	-.00076	.01655	-.03330	.03177
	Equal variances not assumed			-.047	367.580	.962	-.00076	.01615	-.03251	.03099
ItemA10	Equal variances assumed	3.336	.069	.672	382	.502	.02067	.03076	-.03981	.08116
	Equal variances not assumed			.656	315.385	.512	.02067	.03149	-.04129	.08264
ItemA11	Equal variances assumed	9.139	.003	.407	382	.684	.00638	.01568	-.02446	.03722
	Equal variances not assumed			.384	209.909	.702	.00638	.01664	-.02641	.03918
IteAm12	Equal variances assumed	8.212	.004	1.154	382	.249	.02400	.02080	-.01689	.06489
	Equal variances not assumed			1.109	262.939	.269	.02400	.02165	-.01863	.06663
ItemA13	Equal variances assumed	6.269	.013	.620	382	.536	.00562	.00906	-.01220	.02343
	Equal variances not assumed			.576	177.000	.565	.00562	.00975	-.01362	.02486
ItemA14	Equal variances assumed	2.634	.105	.831	382	.407	.03224	.03881	-.04407	.10854
	Equal variances not assumed			.839	381.975	.402	.03224	.03842	-.04331	.10778
ItemA15	Equal variances assumed	3.257	.072	.948	382	.344	.03862	.04072	-.04145	.11868
	Equal variances not assumed			.953	379.539	.341	.03862	.04052	-.04106	.11830
ItemA16	Equal variances assumed	1.013	.315	.590	382	.556	.02842	.04818	-.06631	.12315
	Equal variances not assumed			.587	366.479	.557	.02842	.04839	-.06674	.12357

## Hypothesis Two

### Group Statistics

	Sex	N	Mean	Std. Deviation	Std. Error Mean
ItemB1	Male	156	1.7136	.64808	.04515
	Female	228	2.8427	.68723	.05151

ItemB2	Male	156	2.5680	.84550	.05891
	Female	228	2.6236	.90754	.06802
ItemB3	Male	156	1.9175	.88234	.06148
	Female	228	2.2978	.81379	.06100
ItemB4	Male	156	3.0194	.62439	.04350
	Female	228	3.1685	.65933	.04942
ItemB5	Male	156	1.7087	.64212	.04474
	Female	228	2.8427	.68723	.05151
ItemB6	Male	156	1.0000	.00000	.00000
	Female	228	1.1067	.36026	.02700
ItemB7	Male	156	1.9126	.87910	.06125
	Female	228	2.3427	.81683	.06122
ItemB8	Male	156	1.0049	.06967	.00485
	Female	228	1.0000	.00000	.00000
ItemB9	Male	156	1.0049	.06967	.00485
	Female	228	1.0169	.16722	.01253
ItemB10	Male	156	1.0049	.06967	.00485
	Female	228	1.0169	.16722	.01253
ItemB11	Male	156	1.0049	.06967	.00485
	Female	228	1.0169	.16722	.01253
ItemB12	Male	156	1.0049	.06967	.00485
	Female	228	1.0449	.27761	.02081
ItemB13	Male	156	1.0049	.06967	.00485
	Female	228	1.0112	.14991	.01124
ItemB14	Male	156	1.0097	.13935	.00971
	Female	228	1.0225	.21140	.01585
ItemB15	Male	156	1.1505	.35842	.02497
	Female	228	1.0112	.10570	.00792

### Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	t	df	Sig. (2-tailed)		Mean Difference	Std. Error Difference		95% Confidence Interval of the Difference
						Lower	Upper		Lower	Upper	
ItemB1	Equal variances assumed	.117	.733	16.554	382	.000	-1.12910	.06821	-1.26321	-.99500	
	Equal variances not assumed			16.483	366.623	.000	-1.12910	.06850	-1.26381	-.99440	
ItemB2	Equal variances assumed	1.146	.285	-.621	382	.535	-.05563	.08952	-.23165	.12038	
	Equal variances not assumed			-.618	364.859	.537	-.05563	.08999	-.23259	.12132	
ItemB3	Equal variances	.002	.969	-4.365	382	.000	-.38028	.08711	-.55156	-.20899	



	assumed									
	Equal									
	variances not									
	assumed			-4.391	380.361	.000	-0.38028	.08660	-0.55055	-0.21000
ItemB4	Equal									
	variances	7.375	.007	-2.274	382	.024	-0.14912	.06558	-0.27806	-0.02018
	assumed									
	Equal									
	variances not									
	assumed			-2.265	367.217	.024	-0.14912	.06584	-0.27859	-0.01965
ItemB5	Equal									
	variances	.062	.803	16.70	382	.000	-1.13396	.06789	-1.26744	-1.00048
	assumed									
	Equal									
	variances not									
	assumed			16.62	365.287	.000	-1.13396	.06823	-1.26812	-0.99979
ItemB6	Equal									
	variances	84.72	.000	-4.253	382	.000	-0.10674	.02510	-0.15608	-0.05740
	assumed	6								
	Equal									
	variances not									
	assumed			-3.953	177.000	.000	-0.10674	.02700	-0.16003	-0.05345
ItemB7	Equal									
	variances	.108	.742	-4.940	382	.000	-0.43008	.08707	-0.60127	-0.25888
	assumed									
	Equal									
	variances not									
	assumed			-4.966	379.971	.000	-0.43008	.08660	-0.60035	-0.25980
ItemB8	Equal									
	variances	3.489	.063	.929	382	.353	.00485	.00522	-0.00542	.01512
	assumed									
	Equal									
	variances not									
	assumed			1.000	205.000	.318	.00485	.00485	-0.00472	.01443
ItemB9	Equal									
	variances	3.567	.060	-0.940	382	.348	-0.01200	.01277	-0.03710	.01310
	assumed									
	Equal									
	variances not									
	assumed			-0.893	229.623	.373	-0.01200	.01344	-0.03848	.01448
ItemB10	Equal									
	variances	3.567	.060	-0.940	382	.348	-0.01200	.01277	-0.03710	.01310
	assumed									
	Equal									
	variances not									
	assumed			-0.893	229.623	.373	-0.01200	.01344	-0.03848	.01448
ItemB11	Equal									
	variances	3.567	.060	-0.940	382	.348	-0.01200	.01277	-0.03710	.01310
	assumed									
	Equal									
	variances not									
	assumed			-0.893	229.623	.373	-0.01200	.01344	-0.03848	.01448
ItemB12	Equal									
	variances	16.61	.000	-2.001	382	.046	-0.04009	.02003	-0.07947	-0.00071
	assumed	1								
	Equal									
	variances not									
	assumed			-1.876	196.290	.062	-0.04009	.02137	-0.08223	.00205
ItemB13	Equal									
	variances	1.206	.273	-0.547	382	.585	-0.00638	.01168	-0.02934	.01658
	assumed									
	Equal									
	variances not									
	assumed			-0.521	241.965	.603	-0.00638	.01224	-0.03049	.01773

ItemB14	Equal variances assumed	2.007	.157	-.707	382	.480	-.01276	.01805	-.04826	.02274
	Equal variances not assumed			-.687	298.523	.493	-.01276	.01858	-.04933	.02381
ItemB15	Equal variances assumed	134.715	.000	4.998	382	.000	.13925	.02786	.08447	.19403
	Equal variances not assumed			5.315	245.464	.000	.13925	.02620	.08765	.19085

### Hypothesis Three

#### Group Statistics

	Location	N	Mean	Std. Deviation	Std. Error Mean
ItemC1	Urban	206	2.3447	.77940	.05430
	Rural	178	2.2978	.64317	.04821
ItemC2	Urban	206	2.1990	.78659	.05480
	Rural	178	2.0562	.62634	.04695
ItemC3	Urban	206	2.3350	.80815	.05631
	Rural	178	2.3034	.64492	.04834
ItemC4	Urban	206	2.5097	.75055	.05229
	Rural	178	2.4382	.78048	.05850
ItemC5	Urban	206	2.1408	.79914	.05568
	Rural	178	2.2247	.84040	.06299
ItemC6	Urban	206	2.1359	.79078	.05510
	Rural	178	2.1292	.81659	.06121
ItemC7	Urban	206	2.1117	.81580	.05684
	Rural	178	2.1124	.54073	.04053
ItemC8	Urban	206	2.0971	.82064	.05718
	Rural	178	2.0955	.66967	.05019
ItemC9	Urban	206	2.1408	.80522	.05610
	Rural	178	2.2416	.69140	.05182
ItemC10	Urban	206	2.1650	.50552	.03522
	Rural	178	2.3146	.78251	.05865
ItemC11	Urban	206	2.0340	.70801	.04933
	Rural	178	2.2191	.81113	.06080
ItemC12	Urban	206	2.1408	.75520	.05262
	Rural	178	2.2079	.82101	.06154
ItemC13	Urban	206	2.1796	.78509	.05470
	Rural	178	2.2360	.83053	.06225
ItemC14	Urban	206	2.1602	.77684	.05413
	Rural	178	2.2416	.80469	.06031
ItemC15	Urban	206	2.2379	.79432	.05534
	Rural	178	2.1629	.53296	.03995

#### Independent Samples Test

	Levene's Test for Equality of	t-test for Equality of Means
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		Variances								
		F		t		Sig. (2-tailed)		Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference
		Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper	Lower
ItemC1	Equal variances assumed	9.202	.003	.637	382	.524	.04691	.07363	-.09786	.19168
	Equal variances not assumed			.646	381.217	.519	.04691	.07261	-.09587	.18968
ItemC2	Equal variances assumed	16.451	.000	1.947	382	.052	.14285	.07335	-.00138	.28708
	Equal variances not assumed			1.980	379.543	.048	.14285	.07216	.00096	.28474
ItemC3	Equal variances assumed	10.506	.001	.419	382	.676	.03158	.07542	-.11672	.17988
	Equal variances not assumed			.426	379.671	.671	.03158	.07421	-.11433	.17749
ItemC4	Equal variances assumed	.413	.521	.914	382	.361	.07151	.07824	-.08233	.22534
	Equal variances not assumed			.911	369.294	.363	.07151	.07847	-.08279	.22580
ItemC5	Equal variances assumed	1.808	.180	-1.002	382	.317	-.08394	.08376	-.24864	.08075
	Equal variances not assumed			-.998	367.785	.319	-.08394	.08407	-.24926	.08138
ItemC6	Equal variances assumed	.010	.920	.082	382	.935	.00671	.08216	-.15483	.16825
	Equal variances not assumed			.081	370.197	.935	.00671	.08235	-.15523	.16864
ItemC7	Equal variances assumed	22.216	.000	-.010	382	.992	-.00071	.07183	-.14193	.14052
	Equal variances not assumed			-.010	358.977	.992	-.00071	.06981	-.13800	.13658
ItemC8	Equal variances assumed	4.340	.038	.020	382	.984	.00158	.07721	-.15022	.15338
	Equal variances not assumed			.021	380.789	.983	.00158	.07608	-.14801	.15118
ItemC9	Equal variances assumed	.246	.621	-1.305	382	.193	-.10080	.07722	-.25263	.05104
	Equal variances not assumed			-1.320	381.987	.188	-.10080	.07637	-.25096	.04937
ItemC10	Equal variances assumed	62.218	.000	-2.253	382	.025	-.14956	.06639	-.28009	-.01903

	Equal variances not assumed			-2.186	294.599	.030	-.14956	.06841	-.28420	-.01491
ItemC1 1	Equal variances assumed	11.91 5	.001	-2.388	382	.017	-.18512	.07752	-.33754	-.03270
	Equal variances not assumed			-2.364	354.214	.019	-.18512	.07829	-.33910	-.03114
ItemC1 2	Equal variances assumed	1.745	.187	-.834	382	.405	-.06709	.08047	-.22532	.09114
	Equal variances not assumed			-.829	362.927	.408	-.06709	.08097	-.22631	.09213
ItemC1 3	Equal variances assumed	1.445	.230	-.683	382	.495	-.05634	.08253	-.21861	.10592
	Equal variances not assumed			-.680	366.962	.497	-.05634	.08287	-.21930	.10661
ItemC1 4	Equal variances assumed	.629	.428	-1.007	382	.315	-.08138	.08083	-.24031	.07755
	Equal variances not assumed			-1.004	369.800	.316	-.08138	.08104	-.24073	.07798
ItemC1 5	Equal variances assumed	28.34 9	.000	1.068	382	.286	.07494	.07017	-.06303	.21292
	Equal variances not assumed			1.098	360.820	.273	.07494	.06825	-.05928	.20917

## Hypothesis Four

### Group Statistics

	Institutions	N	Mean	Std. Deviation	Std. Error Mean
ItemD1	Fed College of Edu Obudu	206	1.5194	.60656	.04226
	College of Edu Akamkpa	178	1.0169	.16722	.01253
ItemD2	Fed College of Edu Obudu	206	1.1068	.45075	.03141
	College of Edu Akamkpa	178	1.0169	.22486	.01685
ItemD3	Fed College of Edu Obudu	206	1.1165	.40246	.02804
	College of Edu Akamkpa	178	1.0000	.00000	.00000
ItemD4	Fed College of Edu Obudu	206	1.0728	.31163	.02171
	College of Edu Akamkpa	178	1.0169	.16722	.01253
ItemD5	Fed College of Edu Obudu	206	1.0971	.36996	.02578
	College of Edu Akamkpa	178	1.0169	.22486	.01685
ItemD6	Fed College of Edu Obudu	206	1.0291	.19538	.01361
	College of Edu Akamkpa	178	1.0000	.00000	.00000
ItemD7	Fed College of Edu Obudu	206	2.0049	.15610	.01088
	College of Edu Akamkpa	178	2.0000	.00000	.00000
ItemD8	Fed College of Edu Obudu	206	2.0000	.13969	.00973
	College of Edu Akamkpa	178	2.0000	.15033	.01127
ItemD9	Fed College of Edu Obudu	206	2.0097	.19731	.01375
	College of Edu Akamkpa	178	2.0056	.13007	.00975
ItemD10	Fed College of Edu Obudu	206	2.9029	.35653	.02484
	College of Edu Akamkpa	178	2.9101	.40170	.03011
ItemD11	Fed College of Edu Obudu	206	1.9951	.06967	.00485
	College of Edu Akamkpa	178	1.9888	.21230	.01591
ItemD12	Fed College of Edu Obudu	206	2.8932	.32498	.02264
	College of Edu Akamkpa	178	2.8652	.38886	.02915
ItemD13	Fed College of Edu Obudu	206	2.0000	.00000	.00000
	College of Edu Akamkpa	178	1.9944	.13007	.00975
ItemD14	Fed College of Edu Obudu	206	1.3592	.53837	.03751
	College of Edu Akamkpa	178	1.1348	.40312	.03022
ItemD15	Fed College of Edu Obudu	206	1.1359	.43164	.03007
	College of Edu Akamkpa	178	1.1348	.44318	.03322
ItemD16	Fed College of Edu Obudu	206	1.1408	.45755	.03188
	College of Edu Akamkpa	178	1.1573	.51856	.03887

ItemD17	Fed College of Edu Obudu	206	2.9563	.36026	.02510
	College of Edu Akamkpa	178	2.9101	.40170	.03011

## Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference		Std. Error Difference	95% Confidence Interval of the Difference
							Lower	Upper		
ItemD1	Equal variances assumed	590.759	.000	10.707	382	.000	.50256	.04694	.41027	.59486
	Equal variances not assumed			11.401	240.495	.000	.50256	.04408	.41573	.58940
ItemD2	Equal variances assumed	24.018	.000	2.415	382	.016	.08994	.03724	.01671	.16317
	Equal variances not assumed			2.524	310.279	.012	.08994	.03564	.01981	.16007
ItemD3	Equal variances assumed	69.049	.000	3.862	382	.000	.11650	.03017	.05718	.17583
	Equal variances not assumed			4.155	205.000	.000	.11650	.02804	.06122	.17179
ItemD4	Equal variances assumed	18.916	.000	2.144	382	.033	.05596	.02610	.00463	.10729
	Equal variances not assumed			2.232	322.868	.026	.05596	.02507	.00664	.10528
ItemD5	Equal variances assumed	25.989	.000	2.519	382	.012	.08023	.03185	.01761	.14286
	Equal variances not assumed			2.605	344.770	.010	.08023	.03080	.01966	.14081
ItemD6	Equal variances assumed	16.459	.000	1.989	382	.047	.02913	.01465	.00033	.05792
	Equal variances not assumed			2.140	205.000	.034	.02913	.01361	.00229	.05596
ItemD7	Equal variances assumed	6.355	.012	.415	382	.679	.00485	.01170	-.01815	.02786
	Equal variances not assumed			.446	205.000	.656	.00485	.01088	-.01659	.02630
ItemD8	Equal variances assumed	.043	.835	.000	382	1.000	.00000	.01481	-.02912	.02912

ItemD9	Equal variances not assumed			.000	364.468	1.000	.00000	.01489	-.02928	.02928
	Equal variances assumed	2.319	.129	.236	382	.814	.00409	.01735	-.03001	.03820
ItemD10	Equal variances not assumed			.243	358.136	.808	.00409	.01685	-.02905	.03723
	Equal variances assumed	.012	.913	-.186	382	.852	-.00720	.03870	-.08328	.06888
ItemD11	Equal variances not assumed			-.184	357.108	.854	-.00720	.03903	-.08396	.06956
	Equal variances assumed	9.139	.003	.407	382	.684	.00638	.01568	-.02446	.03722
ItemD12	Equal variances not assumed			.384	209.909	.702	.00638	.01664	-.02641	.03918
	Equal variances assumed	3.570	.060	.770	382	.442	.02804	.03643	-.04360	.09967
ItemD13	Equal variances not assumed			.760	346.230	.448	.02804	.03691	-.04456	.10063
	Equal variances assumed	6.269	.013	.620	382	.536	.00562	.00906	-.01220	.02343
ItemD14	Equal variances not assumed			.576	177.000	.565	.00562	.00975	-.01362	.02486
	Equal variances assumed	70.541	.000	4.564	382	.000	.22439	.04917	.12772	.32106
ItemD15	Equal variances not assumed			4.659	374.654	.000	.22439	.04817	.12968	.31910
	Equal variances assumed	.002	.963	.024	382	.981	.00109	.04472	-.08684	.08902
ItemD16	Equal variances not assumed			.024	370.916	.981	.00109	.04481	-.08702	.08920
	Equal variances assumed	.458	.499	-.332	382	.740	.01653	.04981	-.11447	.08142
ItemD17	Equal variances not assumed			-.329	356.103	.743	.01653	.05027	-.11539	.08233
	Equal variances assumed	.838	.361	1.188	382	.236	.04620	.03889	-.03027	.12266
	Equal variances not assumed			1.179	358.861	.239	.04620	.03920	-.03089	.12329