PERCEPTION OF EMPLOYERS AND EMPLOYEES ON BUSINESS EDUCATION GRADUATES IN SETTING AND MANAGING SMALL SCALE BUSINESSES IN KADUNA STATE, NIGERIA

BY

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DECLARATION

I, CHIKE BRIAN AKANISI, declare that this research work titled ***Perception of Employers and Employees on Business Education Graduates in Setting and Managing Small Scale Businesses in Kaduna State, Nigeria*** was conducted by me in the Department of Vocational and Technical Education under the supervision of Prof. M.M Aliyu, and Dr A.A Udoh. The sources of information used in the literature have been duly acknowledged in the text and list of references provided. There is no part of this Thesis that has been presented for another degree at any University.

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Chike Brian Akanisi Date

CERTIFICATION

This thesis "***Perception of Employers and Employees on Business Education Graduates in setting and Managing Small Scale Businesses in Kaduna State, Nigeria"*** written by Chike Brian Akanisi meets the regulations governing the award of the degree of M.Ed (Business Education) in the department of Vocational and Technical Education of Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This research work is dedicated to Almighty God in Heaven and to my late father Chief Michael Akanisi and the entire Akanisi family.

ACKNOWLEDGEMENT

In this academic work, my gratitude goes to Almighty God for providing the needed resources and good health from the beginning to the completion of this work.

Various people, too numerous to mention, have contributed in one way or the other towards its realization. I am indebted to my school, the great Ahmadu Bello University, Zaria for the enabling environment to carry out this work. The same gesture goes to my distinguished supervisors, Prof. M.M Aliyu and Dr A.A Udoh, who through their constructive criticisms, patience and scholastic prowess guided me through the period of this research work. Much gratitude is owed to them for their advice, encouragement and patience that have facilitated the completion of this work; to them I say a very big thank you.

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To my beloved Father, Late Chief Michael C. Akanisi, who passed on to eternal glory on 11/10/2011 during the course of this work, my beloved mother, Mrs Cecilia Akanisi, my brothers/sisters and the entire family of Akanisi, I say a big thank you for your patience, encouragement, moral and financial supports all of which led to the successful completion of this work. The good wishes of my lovely friends and mentors, Very Rev Fr. Jeremiah D. O'Connell MFR, Dr (Mrs) Rose Nkom, Mrs Mary Ziggar Lanko, this report would not be complete without acknowledging you.

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Once again, I am grateful to Almighty God for providing the needed resources and good health from the beginning to the completion of this work.

ABSTRACT

The study was carried out to ascertain the ***Perception of Employers and Employees on Business Education Graduates in Setting and Managing Small Scale Businesses in Kaduna State, Nigeria.*** *In furtherance of this quest, four specific objectives, four research questions and four Null hypotheses were raised. One of the objectives was to assess the views of employers and employees on the capability of business education graduates in managing small scale businesses in Kaduna State. Similarly, the associated research questions and null hypothesis were: what are the views of employers and employees on the capability of business education graduates in setting and managing small scale businesses in Kaduna State and there is no significant difference between the views of employers and employees on the capability of business education graduates in setting and managing small scale businesses in Kaduna State respectively. Survey design was adopted for the study. The population of the small scale businesses in Kaduna State stood at 650 and the sample size was 390. Stratified and simple random sampling techniques were used for selecting the samples. A questionnaire was used to collect data from the respondents. The data collected were analysed using frequency distribution, mean and percentages especially for bio data and research questions. Independent t-test and paired sampled t-test were used to test the four null hypotheses at 0.05 level of significance. The findings included among others: that there was no significant difference in the views of employers and employees on the capability of business education graduates in setting and managing small scale businesses in Kaduna state. There was significant difference between employees and employers perception on knowledge and skill required by business education graduates in setting and managing small scale businesses. The study concluded that the greatest contribution of business education graduates in managing small scale business is assisting the employers in setting up their businesses and so enables the employers to plan their businesses very well to ensure their efficiency, sustenance and survival. In view of the findings and conclusion, the following recommendations were made among others: government and employers need to rate Business education just like business administration and accounting in the consideration for employment. Government should make a policy so as to ensure that business education graduates can be at the top of ensuring survival of small scale business.*

TABLE OF CONTENTS

Title Page-- -- -- -- -- -- -- -- -- -- i

Declaration-- -- -- -- -- -- -- -- -- -- ii

Certification-- -- -- -- -- -- -- -- -- -- iii

Dedication-- -- -- -- -- -- -- -- -- -- iv

Acknowledgement-- -- -- -- -- -- -- -- -- v

Abstract-- -- -- -- ---- -- -- -- -- -- vii

Table of Content-- -- -- -- -- -- -- -- -- viii

List of Tables-- -- -- -- -- -- -- -- -- xi

Definition of Terms -- -- -- ---- -- -- -- -- xiii

List of Abbreviations -- -- ---- -- -- -- -- xiv

List of Appendices -- -- -- -- -- -- -- -- xv

CHAPTER ONE: INTRODUCTION

1.1 Background to the Study-- -- -- -- -- -- -- -- 1

1.2 Statement of the Problem-- -- -- -- -- -- -- -- 4

1.3 Objectives of the Study-- -- -- -- -- -- -- -- 7

1.4 Research Questions- -- -- -- -- -- -- -- -- 7

1.5 Null Hypotheses-- -- -- -- -- -- -- -- -- 8

1.6 Significance of the Study-- -- -- -- -- -- -- -- 9

1.7 Basic Assumptions of the Study-- -- -- -- -- -- -- 11

1.8 Delimitation of the Study -- -- -- -- -- -- -- 12

CHAPTER TWO: REVIEW OF RELATED LITERATURE

2.1 Theoretical framework -- 13

2.2 Historical Development of Business Education in Nigeria -- -- -- -- -- -- -- -- -- -- 20

2.3 Concept of Business Education -- -- -- -- -- -- -- -- -- -- -- -- -- -- -- -- -- -- 26

2.4 Concept of Entrepreneurship and Small Scale Business -- -- -- -- -- -- -- -- -- -- 30

2.5 Concept of Management of Small Scale Business -- -- -- -- -- -- -- -- - --- 37

2.6 Employment Prospects of Business Education Graduates -- -- -- -- -- -- - 41

2.7 The Role of Business Education in Business Management -- -- -- -- -- ----- - 46

2.8 Skills Required for Employment in Business Organisation -- -- -- -- -- -- -- - 50

2.9 Review of Empirical Studies -- 52

2.10 Summary of Literature Reviewed -- 59

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3.1 Research Design-- -- -- -- -- -- -- -- -- 62

3.2 Population of the Study -- -- -- -- -- -- -- -- -- 63

3.3 Sample Size and Sampling Technique -- -- -- -- -- -- -- 64

3.4 Instrument for Data Collection -- -- -- -- -- -- -- -- 65

3.4.1 Validity of the Instrument-- -- -- -- -- -- -- -- 66

3.4.2 Pilot Study -- -- -- -- -- -- -- -- -- -- 66

3.4.3 Reliability of the Instrument-- -- -- -- -- -- -- -- 67

3.5 Procedure for Data Collection-- -- -- -- -- -- -- -- 67

3.6 Procedure for Data Analysis-- -- -- -- -- -- -- -- 67

CHAPTER FOUR: PRESENTATION AND ANALYSIS OF DATA

4.1 Analysis of Demographic Variables of Respondents-- -- -- -- 70

4.2 Analysis of Respondents Answers to Research Questions-- -- -- -- 84

4.2.1 Research Question One-- -- -- -- -- -- -- -- 84

4.2.2 Research Question Two-- -- -- -- -- -- -- 90

4.2.3 Research Question Three-- -- -- -- -- -- -- 96

4.2.4 Research Question Four-- -- -- -- -- -- -- 100

4.3 Test of Null Hypotheses-- -- -- -- -- -- -- 103

4.3.1 Null Hypothesis 1-- -- -- -- -- -- -- -- 104

4.3.2 Null Hypothesis 2 -- -- -- -- -- -- -- -- -- 106

4.3.3 Null Hypothesis 3 -- -- -- -- -- -- -- -- -- 107

4.3.4 Null Hypothesis 4 -- -- -- -- -- -- -- -- -- 108

4.4 Discussion of Major Findings -- -- -- -- -- -- -- -- -- --- 109

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1. Summary of Major Findings-- -- -- -- -- -- -- 114

5.2. Conclusions -- -- -- -- -- -- -- -- -- -- 115

5.3. Recommendations-- -- -- -- -- -- -- -- -- 117

5.4. Limitations of the Study-- -- -- -- -- -- -- -- 118

5.5. Suggestions for Further Study -- -- -- -- -- -- -- 118

References-- -- -- -- -- -- -- -- -- -- -- 119

Appendices-- -- -- -- -- -- -- -- -- -- -- 124

LIST OF TABLES

Table:

3.1 Population of the Study-- -- -- -- -- -- 63

3.2 Sample Population of the Study-- -- -- -- -- -- 65

4.1.1 Distribution of Employees by their nature of work -- -- -- -- 70

4.1.2 Distribution of employees by their Gender -- -- -- -- 71

4.1.3 Distribution of employees by their educational qualification -- 72

4.1.4 Distribution of employees by years of involvement in the business -- 73

4.1.5 Distribution of employees by Number of Business education staff-- 74

4.1.6 Distribution of employees by number of years in present position -- 75

4.1.7 Distribution of employees by view of department that employ Business education graduates -- -- -- -- -- -- -- -- -- -- -- -- -- -- -- -- 76

4.1.8 Distribution of employer Respondents by nature of business -- -- -- 77

4.1.9 Distribution of employers' Respondents by Gender-- -- -- -- -- -- -- 78

4.1.10 Distribution of employers by educational qualification -- -- -- -- -- 79

4.1.11 Distribution of employers by number of year business has operated -- -- 80

4.1.12 Distribution of employers by number of Business Education employees -- 81

4.1.13 Distribution of employers by number of years in present position -- -- 82

4.1.14 Distribution of employers by their views on department that can employ Business Education graduates - -- 83

4.2.1 Summary of Responses on Research Question One -- -- -- -- -- -- -- -- 84

4.2.2 Summary of Responses on Research Question Two -- -- -- -- -- -- -- -- 90

4.2.3 Summary of Responses on Research Question Three -- -- -- -- -- - 96

4.2.4 Summary of Responses on Research Question Four-- -- -- -- -- -- -- 100

4.3.1 Test of Null Hypothesis One -- -- -- -- -- -- -- -- -- -- -- -- -- -- 104

4.3.2 Test of Null Hypothesis Two -- -- -- -- -- -- -- -- -- -- -- -- -- -- 106

4.3.3 Test of Null Hypothesis Three -- -- -- -- -- -- -- -- -- -- -- -- -- 107

4.3.4 Test of Null Hypothesis Four-- --- -- -- -- -- -- 108

OPERATIONAL DEFINITION OF TERMS

Employability skills: *these are set of relevant skills, attributes and knowledge a graduate should possess in order to be effective when employed in an organisation.*

Entrepreneur: *An entrepreneur is the person who, having pooled all his resources together set up a business and manages it with the aim of making profit.*

Small scale businesses: *Small scale businesses are businesses which required small capital to set up and operate in a small scale for easy managing and sustenance.*

Management: *Management is the ability to put all resources, both human and material, together to achieve desired goals and objectives.*

Skill: *A skill is a mix of theoretical and practical education and training which is applied to improve an occupation*.

LIST OF ABBREVIATIONS

B.Ed	Bachelor of Education
B.Bed	Bachelor of Business Education
EU	European Union
GDP	Gross Domestic Product
NCE	Nigeria Certificate in Education
SIWES	Student Industrial Work Experience Scheme
SMEs	Small and Medium Enterprises
SMEDAN	Small and Medium Enterprises Development Agency of Nigeria

LIST OF APPENDICES

Appendix I Letter of Introduction -- -- -- -- -- -- -- -- -- -- -- -- -- -- -- -- 124

Appendix II Letter of appeal to fill Questionnaire -- -- -- -- -- -- -- -- -- 125

Appendix III Questionnaire for Employers -- -- -- -- -- -- -- -- -- -- -- -- -- 126

Appendix IV Questionnaire for Employees -- -- -- -- -- -- -- -- -- -- -- -- -- 132

Appendix V Summary of responses to the instrument -- -- -- -- -- -- -- -- 138

Appendix VI Distribution of population of respondents -- -- -- -- -- -- -- -- -- 155

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study.

The emphasis of general education in Nigeria and the world over is to train and equip individuals with the necessary skills and competencies with which to improve their lives and to meet the aspirations and goals of the society, and the nation at large, leading to growth and development. However, one of the National Educational goals according to National Policy on Education (2004) derived from Nigeria's Philosophy of Education provides "the acquisition of appropriate skills and the development of mental, physical and social abilities and competencies as equipment for the individual to live in and contribute to the development of the society". The development of any nation is to a large extent dependent on their ability to manage their natural, capital and human resources which will culminate into the constant rise of its Gross Domestic Product (GDP).

This can only arise if its comparative advantage is properly harnessed and channelled towards the production of those goods and services which will compete favourably in both the local and international markets and as well serve efficiently the general consumer public. In order to realise this major development of the citizenry and the nation at large, the government set out the country's educational goals with clear mandate to meet relevance to the needs of the individual and those of the society, in consonance with the realities of our environment and the modern world. According to the National Policy on Education (2004), the idea of Technical and Vocational Education was conceived to enable individuals have functional literacy. This includes

in addition to general education, the study of technologies and related sciences and the acquisition of practical skills, attitudes, understanding and knowledge relating to occupations in various sectors of economic and social life. This will culminate into securing employment or becoming self-employed thereby alleviating poverty in the long run. Business Education being an aspect of Vocational and Technical Education in Nigeria is a skill acquisition programme which provides training for individuals to perform in the world of work.

According to Ile and Okolocha (2005), Business education is that aspect of education which concerns itself with the vocational and professional preparation for a career in business. It is a broad area of knowledge which deals with the entire enterprise system – preparing people for roles in business as employees, entrepreneurs, employers or simply as self-employed. Though, in the Nigerian context it is provided that a Business Education graduate is versatile and can work in any field of endeavour as a teacher, administrator and even manager. Therefore, as a business education graduate, employment opportunities should abound.

Kaduna State of Nigeria is an area where small scale businesses exist, and the presence of citadels of learning can provide the required manpower for viable economic activities which informed the choice of study. The opinion of the employers of what the Business Education graduate can do, if required to set up a small scale business has become the issue of concern considering the current status of the small businesses in Nigeria. The Small Scale business has been described as the engine of growth in many economies of the world. This statement was supported by Agomuo (2002) who stated that small business played a crucial role in the operation of a

nation's economy. Agomuo (2002) further observed that the Nigerian economy was built on small business foundation but it did seem that the citizens of the country are not so much aware of its pervasiveness because small businesses tend to be overshadowed by news items about big businesses. The result has always been that the importance of small businesses to the economic well-being of the people is usually underestimated.

Most developed countries of the world today such as United States of America, Japan, China, India and Korea gave their enrichment and sustenance to small businesses. Ademiluyi (2007) said various reports have shown that many of the small businesses in Nigeria collapsed within 5 years of their establishment due largely to poor management which the education sector particularly Business Education programme is expected to produce the required manpower. Ademiluyi (2007) further stated that 55 percent of small scale businesses (defined as those with capital of less than N600, 000) folded up within five years of operation; - although a small scale business must be buoyant enough to be able to employ a business education graduate which they can pay. This condition was blamed on high mortality rate due to corruption, inadequate capital support and poor entrepreneurial orientation. That notwithstanding, Akande (2008) said that in Nigeria, governments at different levels have formed different policy-incentives aimed at boosting the performances of small businesses in order to reduce level of poverty and enhance economic development.

Inspite of these efforts, however, small businesses have failed to optimally perform and thus there still exists a wide gap between their contributions and their potentials. Akande (2008) concluded that the problem of poor management practice is

assumed to be the root of all the other problems afflicting the Small scale business with the attendant issue of its sustainability. Hitherto, the focus had always been on the financial problems and this has failed to yield good result. Therefore for a successful venture in managing, some of the necessary skills in managing a small scale business are effective business, marketing and financial planning. Other very important skills are capacity building, delegation process, structural transformation and growth. All these a good Business education graduate can provide. It is against this background that this study is carried out to assess the perception of the employers of the capability of business education graduates to manage small scale businesses.

1.2 Statement of the Problem

It has been observed by various studies that many businesses fail within a short period of operation due to inefficiency in operation, high mortality rate due to corruption, inadequate capital support, and poor entrepreneurial orientation which leads to poor management. These affect the economy negatively as productive services do not yield much income and youths are grossly unemployed. A small scale business may be defined as business activities set and managed by one or more persons with small capital involved and has room for expansion if properly managed. In the European Union (EU), Small and Medium Enterprises (SMEs) comprise approximately 99 percent of all firms and employ between them about 65 million people. According to Nwogwugwu (2010), in many sectors, SMEs are also responsible for driving innovation and competition. Globally, SMEs account for 99 percent of business numbers and 40 percent to 50 percent of Gross Domestic Product (GDP). The World Bank (2009) reported that Nigeria has a population of 40 million

unemployed persons. Similarly, Dike (2008) reported that according to *Daily Trust*, November 26, 2008, the Federal Government had earlier acknowledged that about 80 per cent of Nigeria's youth is unemployed and 10 per cent underemployed. Since this is the case, then small scale businesses that continue to fail must be revived to control the growing unemployment situation.

However, the researcher is of the opinion that the Business education programme which prepares the graduate for teaching job, administrative and managerial posts in business of both private and public in nature has to play an intervention role by providing the necessary manpower to salvage failing small scale businesses and reduce unemployment.

According to Olopete (2002), the study of Business Education subjects in Nigeria has generated the obnoxious belief by most people that the training received in Business Education did not form part of real education. Olopete (2002), continued that learners of these subjects have often been looked down upon, relegated and sometimes neglected by even the government at all levels and by the public. The researcher observed and from interaction with colleagues, that it was mostly large businesses such as banks, multinational companies etc, that employ Business education graduates especially, if the employer is a relative or family friend of the applicant not because they know their capabilities in doing the job but just to help them out of unemployment even though they can afford to pay them well. In the case of secretarial positions, the problem is that some employers prefer the services of persons who barely had a 3-month or 6 months computer training without any secretarial background than the business education graduate who has received training

in a public higher institution for that purpose which consequently threatens the relevance of secretarial practice.

In his view about Business Education, Agomuo (2002) stated that it has been concerned with equipping its graduates with employability skills which have been viewed by studies as an important dimension reflecting the degree to which an individual will be successful in an occupation. This goes to show that business education graduates can set up and manage their own business and employ workers, rather than to be job seekers they should be encouraged with the incentives to be job creators.

In Kaduna State of Nigeria, small scale businesses abound, but overtime are ailing which informed the researchers' choice of study. This raises the question of what role Business Education can play in setting and managing businesses since most of the small scale businesses are in need of survival measures. Most owners of small businesses prefer to manage their businesses by themselves or employ the products of youth empowerment programmes. They often feel that the Business Education graduates are expensive for their business since they cannot afford to pay them and may not be aware of their management knowledge and competencies. Again, the institutions of training may not be using the curriculum adequately to meet the rapid technological changes in the 21st century business world. The nomenclature "education" may be a condition that places them at a disadvantage of not being able to set up and manage small scale business organizations. These are the possible assumptions which this study will seek answers to clear reasonably.

1.3 Objectives of the Study

The main objective of the study is to ascertain the perception of employers and employees on Business Education graduates in setting and managing small-scale businesses. The Specific objectives of the study are to:

1. assess the views of employers and employees on the capability of Business Education graduates in setting and managing small scale businesses in Kaduna State.

2. determine the knowledge and skills required of Business Education graduates in setting and managing small scale businesses as percieved by employers and employees in Kaduna State.

3. determine the level of involvement of Business Education graduates in setting and managing small scale businesses in relation to other jobs in Kaduna State.

4. determine the challenges faced by Business Education graduates in setting and managing small scale business.

1.4 Research Questions

The following research questions were formulated for this study:

1. What are the views of employers and employees on the capability of Business Education graduates in setting and managing small-scale businesses in Kaduna State?

2. What are the knowledge and skills required of Business Education graduates in setting and managing small scale businesses as perceived by employers and employees in Kaduna State?

3. To what level are the Business Education graduates involved in setting and managing small scale businesses in relation to other jobs?

4. What are the challenges faced by Business Education graduates in setting and managing small scale businesses in Kaduna State?

1.5 Hypotheses

The following null hypotheses were formulated for the study:

Ho1. There is no significant difference between the views of employers and employees on the capability of business education graduates in setting and managing small scale businesses in Kaduna State.

Ho2. There is no significant difference between the knowledge and skills possessed by Business Education graduates and the setting and managing of small scale businesses in Kaduna State.

Ho3. There is no significant difference between the level of involvement of Business Education graduates in setting and managing small scale businesses and their employment in other jobs in Kaduna State.

Ho4. There is no significant difference between the challenges faced by Business Education graduates and other entrepreneurs in setting and managing small scale businesses in Kaduna State.

1.6 Significance of the Study

This study is coming at an appropriate time when the economy is witnessing a down turn in graduate employment and inefficiency in the services provided by businesses as a result of non professional practices. There has been a tremendous turnout of graduates of Business Education from the various tertiary levels of education in Nigeria who basically have been trained to teach business subjects and to set-up and manage businesses, yet the greatest outcry in our society is unemployment. Then there is the short life span for business ventures due to financial and management problems, amongst others. What then is the place of Business Education in National Development?

The findings of this study will be beneficial to lecturers and teachers, students, employers, entrepreneurs, government and curriculum planners.

This study will benefit the teachers and lecturers whose task it is to know what owners of small scale businesses feel about their graduates and to produce quality graduates for the industry by getting them exposed to the changes that are occurring in the world of business and work towards marrying theory and practice to ensure that the curriculum, government programmes and policies are improved upon. They are also to teach students the necessary skills to satisfy requirements for an entry level position into the industries, thereby setting up and managing their own businesses.

The students will also benefit in the sense that they are the catalyst of a vibrant economy. They will enrich themselves with the entry knowledge and skills employers need as their knowledge of good products and services will lead them on in business or entrepreneurship and even make them to be much sought after by employers who have invested a lot in a venture and would not want to run into losses soon after due to mismanagement of funds and resources. This may also mean an end to unemployment as they will be made to take their rightful place in setting and managing small scale businesses from those who have not got the saleable skill to perform such functions.

The employers/entrepreneurs of public and private large scale businesses will benefit, as qualified personnel will help them set up and manage their investment wisely and keep them in business. The era of preference for other disciplines against the Business Educator will minimally reduce as professionalism will be introduced into the business environment.

The government will benefit also as the crux of a successful economy lies in the small-scale enterprises as seen in the developed countries such as America, Japan, India and so on, which owe their economic success today to the small businesses which were set up as a policy to reconstruct their economies in the 1950's thereby controlling unemployment and foster development. Government as envisaged will pay more attention to the Business Education programme through the provision of funds and equipment for the institutions running the programme. This also means tax payer's money will effectively be utilised in the provision of the necessary infrastructures such as machines and tools for training. The education policy in Nigeria will allow the quality of higher education system to meet the demands of the

rapidly changing economy as training will tend towards more closely reflecting the interests of industry.

The curriculum planners will find the results very essential in improving any sector especially the small scale business. They will help ensure that the curriculum of Business Education is uniform in Nigeria, design the curriculum programme that will encourage promotion and management for the graduates of business education to set up and manage their small scale business, and clear the nomenclature issues which most Business Education graduates have to contend with when they seek for employment outside the school system.

Therefore, they will introduce courses which will cater for the challenges businesses face and the changes in technology which have over taken the business world, especially in the areas of management, marketing, information and communication technology.

Finally, the result of this study would further promote the involvement of Business Education in the growth and development of small-scale businesses in Nigeria.

1.7 Basic Assumptions of the Study

The basic assumptions of this study are that:

1. The incessant failure of small scale businesses is because the owners and operators lack the required skills to run the business.

2. Business education graduates are better equipped to set up and manage small scale businesses.

3. Business education graduates have not been involved in setting up and managing small scale businesses.

1.8 Delimitation of the Study

This study was delimited in scope to employers and employees of small-scale businesses in Kaduna State, Nigeria. These are businesses involved in small-scale manufacturing, engineering, Agro/processing, mining and service, distributive trading and wholesale, as well as retail businesses that might have enjoyed the services of Business Education graduates in the operation and management of their businesses. This is because Small scale businesses are easily and widely spread businesses in Kaduna State, Nigeria and all over the world and are areas where Business Education Students go for SIWES. Nevertheless, Small scale enterprises all over the world account for substantial proportion of industrial build up in many developed nations. Their nature of operations, capital requirement and employment generation effects have made them the focus of most developmental efforts in less developed countries, particularly in view of their capacity as engines of poverty reduction.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter reviewed literature on the Business Education programme with emphasis on the preparation of Business Education graduate for the world of work. The researcher reviewed books on entrepreneurship, journals and book of readings in Business Education and journal articles from the internet, newspapers and magazines, with major emphasis on Business Education programme, entrepreneurship, management and small-scale enterprises. The review was done under the following sub-headings:

2.1 Theoretical framework on Small Scale Business development

2.2 Historical development of Business Education in Nigeria

2.3 Concept of Business Education

2.4 Concept of Entrepreneurship and Small Scale Businesses

2.5 Concept of Management of Small Scale Businesses

2.6 Employment Prospects of Business Education graduates

2.7 The Role of Business Education in Business Management

2.8 Skills Required for Employment in Business Organisation

2.9 Review of Empirical Studies

2.10 Summary of Literature Reviewed

2.1 Theoretical framework

This study on Perception of employers and employees on business education graduates in setting and managing small scale business is predicated on the theories of transfer of learning and Motivation. This is because every learning experience requires

that the recipient should undergo training and be able to apply what was learnt or impact it into the new environment of work and bring the desired changes needed for the growth and development of that field.

According to Yusuf (2002), transfer is the process by which something learned in one situation is used in another. This means that we learn to be able to apply same in another situation. For instance, a business education graduate is expected to use what has been learnt in school in the work place. When the learner is able to apply or use this knowledge acquired in another given situation it is described as a positive transfer otherwise it is referred to as negative transfer, when they are not able to perform that which they are expected to do in the field.

Generally transfer involves knowledge, techniques, attitudes, sets and ideals. Therefore, the focus of this study is to find out if the business education graduate has been able to transfer the knowledge, techniques, skills, and attitudes which the training in business education programme is expected to provide for their entry into the area of work particularly setting up and managing of small scale business which they have the leverage to perform. A business education graduate with knowledge of marketing, accounting, secretariat duties should be able to transfer learning in the effective and efficient set-up and managing of a business enterprise. This makes business education a proper education as it contains the ability of learners to understand, generalize ideas and use problem-solving techniques to succeed in work place as they see relationships with what was learnt in school and what they are engaged to do. This then is the reason for the inclusion of SIWES in the training programme to enable student's transfer initial

learning in school to the place of work which has elements of what was taught and learnt in school.

The theories of identical elements, stimulus generalization and generalisation of principles according to Yusuf (2002) all help to buttress the fact that what was learnt in school can be transferred into work as it applies to the courses taught which are effective in business management services. It should however be noted that not all business graduates can perform in the place of work. This is because several learning attitudes could affect the transfer of learning which results in negative transfer. Previously formed attitudes can affect performance of a graduate who had a different approach to learning in class may be due to difficulty, among other causes. Therefore graduates from same or different institutions can exhibit different levels of performance at work. This should be checked by the teachers quickly before their graduates are termed incompetent. Transfer can be achieved when a student is given actual experiences in practical situations where he will have the opportunity to apply the theoretical and abstract ideas he acquired in the school.

The last 50 years have witnessed important developments in the conceptualization of the main issues relating to the small scale businesses sector and subsequent theoretical work. The following theories are discussed for the purpose of this work:

(a) Labor Surplus Theory by Lewis (1955)

In labor surplus theory by Lewis (1955), it is argued that the driving force behind Small Scale Business development is excess labor supply, which cannot be

absorbed in the public sector or large private enterprises and is forced into Small Scale Businesses in spite of poor pay and low productivity. Arguably, the Small Scale Business sector develops in response to the growth in unemployment, functioning as a place of last resort for people who are unable to find employment in the formal sector. Small Scale Businesses are expected to grow in periods of economic crisis, when the formal sector contracts or grows too slowly to absorb the labor force. However, when formal employment grows, the Small Scale Businesses sector is assumed to contract again and thus develops an anti-cyclical relationship with the formal economy. Particular attention has been paid to the behavior of the Small Scale Business sector before and after the introduction of structural adjustment policies; examples include Daniels (1994) for Zimbabwe and Meagher and Yunusa (1996) for Nigeria.

One re-interpretation of the labor surplus theory is the new literature on deagrarianisation, which relates the development of rural non-agricultural activities to the rural surplus labor, which, in turn, either supplements agricultural production with non agricultural activities or migrants to the urban areas (Bryceson, 1996; Bryceson and Jamal, 1997). The effect of such a theory would be similar to that of the theory of commercialization of the rural areas, namely, a continuous growth in the informal Small Scale Business sector. However, there are some empirical problems with the unemployment theory of the growth and development of SSBs. First, there is lack of reliable and adequate data for researchers to test the hypothesis that Small Scale Businesses absorb surplus labour from the public sector or large private enterprises and the hypothesis that increases in labour demand by Small Scale Businesses has taken

place before or after structural adjustment. Second, for the Small Scale Business sector to function as a place of last resort, it must be easily accessible.

However, many studies have shown that this is only the case for a handful of Small Scale Business activities. It is also sometimes argued that Small Scale Businesses concentrate on trade because this requires less capital and knowledge than production. While it may be true that production requires more investment capital than trade, small scale trade is likely to require more working capital than small-scale production in order to secure a certain income. This is partly because value added is lower for the trader than for the producer, and partly because, in small-scale production, the customer will often be required to pay for the materials in advance, while the small-scale trader will have to give credit (probably more often than large formal retailers). Therefore, there are severe limitations to the extent to which the Small Scale Business sector can function as a place of last resort during crises.

(b) Output-Demand Theory

The second theory for explaining the development of the Small Scale Businesses sector in developing countries is the output-demand theory. The theory postulates that a prerequisite for the development of Small Scale Businesses is that there is a market for their products and services. Therefore, the Small Scale Business sector will tend to develop a cyclical relationship with the economy as a whole. However, Small Scale Businesses will also develop in competition with large enterprises in the formal sector, and their development will be constrained by formal sector monopolies. Structural adjustment and other policies that limit such monopolies,

and attempt to create more competition, will therefore be advantageous to the Small Scale Businesses because this may allow them to capture market shares from the large enterprises.

Proponents of structural adjustment and stabilization policies tend to base their arguments on this theory. Empirical studies based on the output-demand theory tend to focus on the upper end of the Small Scale Business sector, particularly the manufacturing enterprises and the larger, more resourceful and successful Small Scale Businesses which have a potential to grow into the formal economy. These studies propose strengthening of the Small Scale Businesses through networks or via the creation of forward linkages with the formal economy, for example franchising and sub-contracting. This approach has not had much success in Africa due to problems of poor infrastructure and lack of trust between both parties. This creates an unstable environment and reduces the efficiency of the formal sector and access to factor markets for SSBs.

In addition, a modified strand of the output-demand theory links Small Scale Businesses and the long-run development of the rural agrarian economy in an anti-cyclical relationship, to the detriment of agricultural production (for example Bryceson and Jamal, 1997). As a result of monetization, commercialization and urbanization, the rural population turns to non agricultural activities and the money economy. This creates a growing market for Small Scale Businesses goods and services.

(c) Firm Growth Theory

The third theory, known as the firm growth theory, contends that, as a result of industrialization and economic growth, Small Scale Businesses are likely to disappear and be replaced by modern large-scale industry. This theory has, however, been shown to be inaccurate in the sense that Small Scale Businesses do not normally compete directly with large enterprises; rather, they often tend to remain micro and small, co-existing with large multi-national companies, which phenomenon the World Bank (1989) has identified as the 'missing middle' (Ryan, 2005). For example in a study of Botswana, Kenya, Malawi, Nigeria and Zimbabwe, Mead (1994) found that most Small Scale Businesses started with one to four employees and never expanded; less than 1% grew to exceed 10 employees. In addition, the SSBs tend to find niches in the factor and input markets where scale economies cannot be exploited by large enterprises. The most obvious activity where these niches exist is in distribution to areas or income groups where their costs would be prohibitively high for large enterprises. However, in a literature survey on macro analyses of micro enterprises in developing countries, Liedholm and Mead (1993) came to the conclusion that macro-level empirical evidence indicates that, as aggregate per capita income increases, there is a systematic pattern of evolution of SSBs towards larger firms based in larger localities, producing more modern products.

Nevertheless, critics of this view argue that analyses on Small Scale Business development must take account of differences in their efficiency, the type of influence SSBs exercise in society, linkages between small and large enterprises, the changing

roles of women entrepreneurs, differences in the level of education in the labour force and other socio-economic differences.

In all, each of the three theories has been modified into some variants; however, one of the important elements common to all the theories and variants is the proposition that the growth of Small Scale Businesses can contribute to poverty reduction and moreso, that business education graduates can play a part by setting up and managing small scale businesses, which is supported by the theory of transfer of learning.

2.2 Historical Development of Business Education in Nigeria

Business Education is as old as man as it is often described, considering the nature of business in the early age when trade was conducted through the exchange of goods for goods which is popularly known as trade by barter. Subsequently, the need for formal record keeping and other clerical activities to facilitate business transaction were introduced by the merchant traders. Government involvement in Business Education as reported by Aina (1977) started from the inability of private business schools to meet the upsurge demand for business training, and then introduced Business Education into formal secondary schools education in Nigeria. Aina (1977) further reported that when response from the government did not supply the demand soon enough, private enterprises met the children by organising profit making schools which remained the dominant influence in Business Education at both secondary and post-secondary types of vocational training.

As the economy expanded, urbanisation brought more people from farms to cities, resulting in increase demand for clerical and office occupations with implication

for education. The commercial schools provided services to individuals and organisations that needed their products. They provided the business community with the needed clerical manpower, as well as courses and curricula that could be adapted quickly to the present needs in the employment market. The schools, therefore, met the needs of certain individuals better than public grammar schools.

While looking at the beginning of Government involvement in Business Education, Aremu (1987) reported that, the government of the then Western Nigeria in 1958 decided to upgrade their programmes in Business Education and asked the US Agency for International Development for assistance. As a result of this, Ohio State University in collaboration with the Ministry of Education for Western Nigeria coordinated a Business Education programme from 1958 to 1967 at the Polytechnic Ibadan. The certificate awarded at the end of the course then, was Teachers' Certificate Grade One (Commercial).

Omolola (1960) in Aliyu (2001) stated that St Andrew's College, Oyo founded in 1896 was known to have taught among other things simple accounting (bookkeeping) to teacher trainees some of whom later on their own learnt typewriting and shorthand during holidays. Aliyu (2001) reported that between 1940 and 1960 the missions particularly the Roman Catholic established schools for training girls as secretaries. In 1955, the Secondary Modern schools were introduced to give pre-vocational business training. Eight colleges were opened to train teachers at a cost of £.5 - £1m. According to Aliyu (2001), following the Ashby's Commission Report in 1960 which expressed dissatisfaction over the non-inclusion of technical education and commercial subjects in the regular school curricula and lack of respect for manual skills

and technical achievement, the Federal Government of Nigeria set out to correct the imbalance. The Commission saw the inclusion of these subjects to have educational values which entitled them for a place in the general education. About half dozen large institutes were recommended at Enugu, Ibadan, Kaduna, Yaba, Benin, Port-Harcourt and Kano instead of the proliferation of small private institutes all over the country.

Gosor (1989) reported that Business Education since the early 1980s is offered at the secondary school level with the following subjects: typewriting, shorthand, commerce, accounting, office practice and introduction to Business Management with other academic subjects. At the present time the training arrangements for Business Education teachers in Nigeria are found in Colleges of Education, Polytechnics/Colleges of Technology and Universities. The training provided by these institutions leads to the Nigerian Certificate in Education (NCE) and a Bachelor's degree which sometimes is called a B.Ed or B.B.Ed or B.Sc(Ed). Business Teacher Education programmes in Nigeria consist of three major components with some variations in preparations, namely: General education which consists of core areas in general education such as English, Social Studies, Natural Science, Humanities and Mathematics. Core courses in Business which should provide a base in Business Administration and Economics.

The other is Professional education which includes curriculum development, methodology, and student personnel administration. According to Osuala (1989), at the NCE level, the curriculum for teacher preparation by National Commission for Colleges of Education covers all disciplines in Business Education. It provides a wide coverage for graduates to qualify for the world of work though, this curriculum did not

provide for data processing and computer literacy. This should have been ideal because the Business Education teacher is not only a teacher but also a business expert. At the Bachelor's degree level the Business Education students spend two, three or four years depending on their entry qualifications in any of the universities running the course. The curriculum covers areas like: Business Education, Education, Business Administration, and Teaching Practice. The above mentioned areas are expected to equip the students with both theoretical and practical orientation of the business world.

The Business Education programme is all encompassing. Supporting this statement, Njoku (1991) opined that the general objectives of business education were: to equip students with required skills needed to perform specific office functions, to provide students with technical knowledge and expertise needed to use business services and handle their personal affairs. An extension of this is that of general education for youths in knowledge, attitude and skills. Business Education programmes are to produce practioners of Business technology as well as teachers for pre-vocational business studies into junior and senior secondary schools. In addition, trainees should understand themselves and their work environment and also with regards to social, political and economic aspects of the nation. In this connection, it is expected that graduates of the programme work competently having acquired all business skill subjects such as accounting, secretarial science and related courses in commerce and economics.

However, experience has shown and from empirical observations that Business education teacher programme in Nigeria has no common curriculum. Commenting on this misnomer, Njoku, (1992) observed that each institution designs its own curriculum

to suit it. This in fact would create even more diversity in the programmes, discourage standardisation and encourage discrimination in certification. This condition has not hampered the growth of the Business Education programme, as Aliyu (2001) reported that Nigeria has witnessed a phenomenal growth in the number of institutions offering Business Education courses. He outlined the stages such that at the university level, University of Nigeria, Nsukka (1960) brazed the trail followed by University of Lagos, Ahmadu Bello University, Zaria and Obafemi Awolowo University, Ile-ife in (1962) and the University of Benin in 1975. The Business Teacher Education programme at degree level started in Nigeria between 1975-1976 by University of Nigeria Nsukka and Ahmadu Bello University, Zaria. So many other Universities in the six Geo-political Zones of Nigeria now offer Business Education programme.

At the lower post-secondary school level, we have seen a great number of Colleges of Technology and Polytechnics offering Business Education courses with a few of them running Business teacher education programme, as is the case with Federal Colleges of Education Technical, Akoka, Gombe, Bichi, Asaba and Gusau (for women), since they are teacher training colleges.

Most Colleges of Education in the country have Business Education programme on their curriculum and in addition lately, the National Open University of Nigeria has introduced Business Education programme. At the secondary school level, as the demand for Business Education rose, so also its supply increased. All the prototype grammar schools now offer basic business education courses especially with the implementation of the 6-3-3-4 system of education in pursuit of the laudable objectives of the National Policy on Education.

Aliyu (2001) opined that the early Nigerian entrepreneurs pioneered Business Education in order to meet the needs of their export markets. Then government and early missionary bodies contributed immensely to the evolution of Business Education. They established schools to provide the required training. The schools were run by private individuals and institutions. The Colonial British Government neglected technical and commercial education in favour of the Public Grammar Schools whose curriculum was entirely of the academic type. Business Education schools were previously known as Commercial Institutes. Business Education subjects did not form part of the Mission schools curriculum. They were concerned with the training of preachers and interpreters; hence emphasis was on subjects related to the moral upbringing of the learner.

There was a boost in the Nigerian economy in the early 1970s as a result of the oil boom. This boost in the economy, led to the growing need for business knowledge since many Nigerians were then participating actively in business, and therefore, needed to acquire enough business knowledge to manage them. There were changes in employment requirements due to technological advancement. People's attitudes towards business education also started changing. A sharp turn was made in the school system with the introduction of the 1981educational policy. Olopete (2002) stated that Business Education was popularly known as Commercial Education during the early 1940's. It forms part of Vocational Education programme which prepares individuals for gainful employment through acquisition of skills and knowledge that affects the business world.

The origin of formal Business Education or Business Teacher Education in Nigeria can be traced back to the late 1950s. This development was as a result of the challenges in the industries, and the consequent need for accounting, clerical and stenographic personnel in the industry and offices. The need by some Nigerians in business partnerships with overseas exporters who needed to learn simple commercial arithmetic, bookkeeping, business communication and some typing for the purpose of facilitating business transactions necessitated the demand for business education. The essence of history in this work is, to highlight the level of conditions of the past with what exists now, and the consequent future expectation. Business Education therefore has undergone so many developmental stages with attendant reviews because of the importance of the programme to the society. Therefore efforts should be made by planners to improve on the present state of the programme for relevance to the recipients.

2.3 Concept of Business Education

Business Education is often regarded as education for and about business. Aliyu (2001) in his conceptual framework for Business Education described education for business as that training provided for some students to be effective workers and the education about business is for all students to be informed citizens. This implies that the Business Education programme is aimed at providing individuals with economic understanding which will further improve the individual's standard of living and in furtherance, the business system. Business Education has been defined differently by various people and writers. To the understanding of the man on the street often referred as the layman, Business Education could mean education about how to do business

while to an illiterate, this is one who has heard about Business Education as a course of study in schools with the attendant subjects but not his specialization, it could mean education to learn how to type and write in shorthand.

These assertions can not be perceived as completely wrong or out of place because, these definitions contain element of what the curriculum content of Business Education is aimed to achieve which are: knowledge and skill acquisition. To the professional who the researcher wishes to describe as someone who has undergone training in the Business Education programme, it means more than what the common man and the uneducated man have perceived it to be.

In another definition, Aliyu (2001) defined Business Education as the intellectual and vocational preparation of people for earning a living in a contemporary industrial and business environment. In otherwords, Business Education is the education for the acquisition and development of skills and competencies, attitudes and attributes which are necessary for efficiency of the economic system. This definition suggests that the Business world of production and consumption of goods and services require people of Business Education background to propel the economy and leave the much desired growth and development as legacy. The contemporary industrial and business environment of today requires the ability to set up, operate and manage a small scale business which has been described as the engine of growth of many world economies and as a poverty reduction strategy. According to Olopete (2002) Business Education forms that aspect of Vocational Education programme which prepare individuals for gainful employment through acquisition of skills and knowledge that affect the business world. Olopete further asserted that the business of Business

Education is to educate, to support and lift self-reliance in individuals. From this definition, it can be concluded that the efficiency of operation of the business environment therefore requires knowledge of Business Education.

Though Business Education has been reported to be seen in bad light, Frankie-Dolor (2002) stated that this was due to the various attempts by early authors to define it from the angles they perceived it and from their experiences. This shaky foundation from their opinions further dented the image of the programme making the whole programme to be relegated to the background. This shows that Business Education programme has not made substantial impact on her students who often prefer lucrative jobs in business but end up in the classroom, let alone on the general public and particularly the employers. The researcher also observed that, majority of the recipients of the programme are in it because they wanted to be employed in the industry as businessmen and women of which experience has shown that the industry does not absorb the graduates enough. They are often referred to the teaching jobs they do not have the interest for. Despite this ugly situation which the graduates find themselves, the Business Education programme is still a force to reckon with in the business world as the beneficiaries are expected to end up with necessary skills, knowledge and competencies which will make them to be relevant to the industry, be self-reliant and to earn a living.

It is in line with the assertion that Business Education provides the necessary knowledge; skill and competencies needed for gainful employment that Frankie-Dolor (2002) defined Business Education as education for business skills which is required for use in business office and clerical occupation and business policy analysis. He went

further to add that it is the deliberate intent of teachers to inform students about economics and business concepts and skills that might be of use in later life. This explains the education about business which Business Education provides for all. It is meant to equip the youth with certain economic and business concepts as a vehicle for better understanding and analysis of the world in which they live.

In view of the very important role Business Education plays in the formation of the career of the individual, Akhere (2002) outlined the objectives of Business Education as spelt out by the Policies Commission for business and economics education (PCBEE) which were to: educate individuals for and about business, provide a continuous programme of planned learning experiences designed to equip individuals to fulfill effectively three roles: provide and distribute goods and services as workers, use the results of production as consumers; and make judicious socio-economic decisions as citizens. Provide career information that helps students relate their interests, needs and abilities to occupational opportunities in business, provide educational opportunities for students preparing for career in fields other than business to acquire business-knowledge and skills needed to function effectively in these careers for example, to handle effectively both oral and written communication and to develop effective interpersonal and human relation skills.

From the concepts already identified, it is obvious that Business Education is vocational in nature and provides the individual with the necessary skills, knowledge, attributes, attitudes and competencies to be engaged in productive and service ventures after graduation. The education for and about business makes it both vocational and liberal for the citizenry to promote the economy.

The economic activities no doubt will be boosted from the involvement of Business Education graduates in the areas of business planning, management, finance, strategy, information technology, marketing, accounting, organizational behavior, operations management which the changing business environment of the 21st century needs to survive. It is generally agreed by economists that customer satisfaction can pose a major challenge to businesses. This is made so considering the huge level of competition in the business environment. Economists posit that the expectations of a customer are dimensional in nature because they determine the success or otherwise of a business.

The training in Business Education is so vital that it is critically important that what the students learn has a place in the labor market. If this is done the spate of unemployment and the problem of lack of confidence from the employers will not arise. It is only when this is done that we would say that there will be a tipping point as education systems become more responsive to the needs of the labor market. This statement was supported by Wong (2008), who explained that a study for business recognizes that Business Education is vocational and prepares students for employment in business. And a study about business offers a wider role for Business Education, that of allowing students to study the role of business in society. The researcher therefore is of the position that the concept of Business Education is for the general well being of all and the development of the economy of a nation.

2.4 Concept of Entrepreneurship and Small Scale Businesses

Entrepreneurship has become a common terminology among the Educational and Government policy planners in Nigeria. This is due to the present spate of

graduates who have little or no saleable skill which could enable them get employed in the industrial sector of the economy most especially the private sector as the public sector (civil service) has become competitive and to some extent a mirage.

Entrepreneurship according to Agomuo (2002) was derived from the French term "Entrepreneur" which stands for a person who undertakes and develops a new enterprise at some risk of failure or loss. He added that the idea of "undertaking" may not be the entrepreneur's own invention and the capital raised for the business may not be his/her own which however suggests that the entrepreneur is not simply the "owner" of the business since there may be many business owners who usually have little or nothing to do with the running of the business.

The researcher therefore is of the view that the Small Scale business survival in any economy is dependent to a large extent on the knowledge of education for business and about business which the operators must have to acquire. This is very important because the manager of any productive or service venture must be vast in the operations of the economy to be able to provide the needs of the consumers efficiently since as it is often said, you cannot give what you do not have.

The need for entrepreneurial skills for the management of small scale enterprises has been seen as a very vital ingredient to the operation and sustainance of small scale businesses. Tarmidi (1999) observed that small scale businesses are managed by their own owners and are family businesses, and therefore their success depends primarily on the entrepreneurial and managerial capabilities of the owners. Tarmidi, went further to add that they are generally weak in terms of mentality,

education, motivation in exploring opportunities, access to technology and capital. That is the reason why small scale businesses need more attention than medium or large-scale enterprises.

Therefore, the Business Educator who is aspiring for managerial position in the business world needs the skills of effective communication, taking positive decisions, having good attitude towards customer needs, responding to consumer feedback about their products and service delivery among others which are essential ingredients for success and sustenance of the business.

Agomuo (2002) observed that entrepreneurship is the spirit behind small scale businesses. The entrepreneur here is regarded as the innovator, initiator, founder, capitalist and proprietor who bring his ideas to do what others are doing in a different way and basically starting small and nurturing the ideas to maturity. Worthy of note is that Small Scale businesses according to Agomuo (2002) is at the root of the British and American industrialization which began in Great Britain from 1750, popularly known as the industrial revolution, and the second revolution led by the United States from 1950. Though they were reconstruction measures at that time, their survival and sustenance could be linked to good management and full support of the government and the individuals who possessed the necessary skills and attitudes to propel the economy.

Every prospective entrepreneur, according to Agomuo (2002), requires training in the following competencies: Knowledge of the business environment – social, political, legal, technological, moral/ethical and physical; basic managerial skills essential to the day to day running of the business at maximum profit and to achieve

this, cost minimization strategies must be known; Marketing strategies for breaking into the market with the new product and remaining competitive; knowledge of why small businesses fail; Organization of office administration suitable for the size and type of business. Proper records keeping are critical to the survival of any business; and simple accounting systems to enable the entrepreneur take wise financial decisions.

The above requirements are sine qua non with the Business Education programme which readily provides training for the recipients in the areas of accounting/bookkeeping, secretarial, marketing and distribution, and management which are vocational business requirements for a Business Education graduate. A Small Business is a business that is privately owned and operated with a small number of employees and relatively low volume of sales. This kind of business exists in our society today where around the street corners business centers, restaurants, hairdressing salons, bakery or delicatessen, lawyers, accountants, photographers, guest houses etc. are booming with business activities.

Legally "small" is defined differently by country and by industry. In the United States of America, the Small Business Administration establishes small business size standards on an industry-by-industry basis, but generally specifies a small business as having fewer than 500 employees for manufacturing businesses and less than $7 million in annual receipt. In the European Union, a small business generally has fewer than 50 employees. However, in Australia a small business is defined as one with fewer than 15 employees. In the Nigerian context, Kudehinbu (2002) observed that the term small scale industries definitions were based on the scale of operation, level of technology employed; number of employees and level of investment and that the firm

covers individuals or gangs of labour carrying on small scale non-manufacturing activities in construction, transport, maintainance and repairs, generally referred to as service industry. Kudehinbu (2002) further cited the Nigerian bank for commerce and industry in its official definition of small scale enterprise as a firm where capital does not exceed (Seven Hundred and fifty thousand naira) #750,000 (including working capital and excluding cost of land). For the purpose of this study, the researcher views the Small Scale Business as an organised business setup by one or two or more persons with a good structure of a management whose vision is to produce goods and provide services efficiently to consumers with the aim to make profit and to make positive contribution to economic growth and development by a reduction in unemployment.

Though the term Small Scale has often been confused with micro and medium sized businesses, the smallest businesses often located in private homes are called micro businesses with usually less than ten(10) employees (term used by international organisations such as World Bank and International Finance Corporation).

Agomuo (2002) noted that a positive relationship has been found to exist between entrepreneurial abilities of the individuals and the development of small scale businesses. In otherwords, entrepreneurial abilities are the same as small scale business management skills. This is true therefore because behind every successful small scale business is a skilled entrepreneur, possessing relevant knowledge, experience and attitude. From these statements, it can be agreed that entrepreneurship education is very essential in the Business Education programme in Nigeria. In the third and fourth National Development Plans, the planners hoped that promoting small-scale enterprises would generate substantial employment opportunities for thousands of unemployed

youths, stimulate indigenous entrepreneurship, and mobilize local resources, capital, and skill.

The major focus was the development of technological capacity in indigenous entrepreneurship. The government was aware of the inadequacies of the small-scale industrial sector, which include a paucity of technical know-how, a shortage of managerial ability, and inadequate linkages among entrepreneurs. This was why the sector was given a "credit scheme, infrastructural facilities and incentives" (Federal Republic of Nigeria 1981). The public outcry for the poor quality of graduates from higher institutions who have not got enough entry-level skills to be employed, who have only possessed certificates without the necessary skills and competences to defend their certificate among other factors led to the constant demand by parents, educators, the government and stakeholders in the industrial sector for entrepreneurship training. It is disheartening that a country richly blessed with abundant human and natural resources still depends on oil to provide basic needs of the workers and for the general well being of the people, depends on importation of goods and services which they can provide for themselves if the right attitude is adopted.

In furtherance of the role entrepreneurship skill would play in the sustenance of a Small Scale Business, Agomuo (2002) was of the opinion that entrepreneurship in less than the purest sense is the ownership and operation of a small scale business. According to Agomuo, this description provides relatively to those endeavours which are established and ongoing but could benefit from upgrading and/or redirection through the refinement of entrepreneurial skills acquisition. Agomuo (2002) went further to add that the preparation for entrepreneurship life is synonymous with

"education for business", which is Vocational Business Education, as against "education about business", which is education for intelligent consumption of business products and services. This distinction is important because the former is education for economic development through the acquisition of productive business skills while the later is education for consumption and counter productive in nature.

Ademiluyi (2007) explains that entrepreneurship can be seen as willingness and ability to seek out an investment opportunity, establish an enterprise based on this and run it successfully. It is concerned with creating opportunities, meeting the needs of individuals and is a process of identifying gaps in one's immediate environment, community and society at large and bringing together resources in an innovative and profitable way to fill the gaps. Ademiluyi (2007) further stated that entrepreneurship consists of generating business ideas, identifying investment opportunities, making decisions towards exploiting the opportunities, formulating organizational objectives, conducting market research and surveys, combining service resources, establishing an enterprise, starting a business, distributing and promoting the organisations products and services; organising the human and material resources for the attainment of the objectives of the enterprise, bearing risks and uncertainties and innovations and diversifications.

This then shows that the Business Education programme has got all it takes to produce good managers for the small scale businesses. This can be viewed from the call by writers on the role that Business Education graduates can play in the National Economic Empowerment and Development Strategy (NEEDS) by providing training for youths and the people in the rural populace on skills that would enable them set up

their on businesses. This idea is very good for the growth of the economy and can further promote the Business Education Programme which the researcher views as the best programme that can provide the necessary skills and competencies that Nigerian graduates who need entrepreneurial skills require, as well as the best managers for the existing businesses which are not finding the business environment convenient for operation.

Ohiwerei (2009) further stated that as Business Education graduates complained about lack of jobs, employers complained of receiving lack of skilled applicants. The contradiction here is the poor quality of undergraduate education. So many graduates are produced yearly but no one to hire them. However, entrepreneurship education should include basic management skills and commercial knowledge for the aspiring manager and employee.

2.5 Concept of Management of Small Scale Businesses

Management in its simplest sense is concerned with how to put resources together to achieve a desired set goal. In a business set up, the management is a group of individuals whose duty is to take decisions and handle the capital and human resources effectively for success of the business. In line with this statement, Okeke (1991) described management as a process of applying efficiency in the use of scarce resources for achievement of stated objectives. It is a problem solving process involving such elements as planning, controlling, organising and directing.

Ayeni (2007) highlighted the features of the management of small business as: less rigid definition of jobs than in larger organization; less specialization. Authority

often centralized although the hierarchy will be small and all managers should feel quite close to the decision-making process; Planning, control and communication (management information systems) will be less formal than in small organization; fewer people are in large organisations and so lesser problems of co-ordination; greater sense of teamwork; and decision-making procedures are relatively fast; decisions can be taken quickly.

Ayeni (2007) further listed the following tips on managing a business as: Good financial management and discipline, which is, the owner should put him/her on a fixed salary and avoid treating business funds as personal funds; make use of accountants and auditors; avoid ostentatious living or life style which can harm business growth; network for support in the area of information sharing, knowledge and skills; identify some of the don'ts in self-employment to achieve success.

Business Education graduates, the researcher perceives are by training given a good knowledge of the business activities and with the study of courses such as element of finance, managerial accounting, auditing, business communication amongst others should be considered as best fit to manage any business enterprise. In line with this statement, Aliyu (2007) went further to state that Business Education as a Vocational Education programme with all its objectives in different subjects would enable the owners of small scale businesses to keep accurate account, file accurately, retrieve documents with ease and develop an effective sales habit.

In line with the structure of management of an organisation, Ayeni (2007) noted that when an enterprise is set up, the motive of the owner is to ensure its survival.

Ayeni added that an important factor that has been proved to be responsible for business survival and growth is good management. Capital, machinery and personnel are very vital to the formation of a business enterprise but when there is no proper utilization of these resources then the failure of the business enterprise is imminent not given that so much money is allocated to boost the operations of the enterprise.

However, Ayeni (2007) again was of the opinion that a major challenge to management in the development of small businesses were to obtain the resources, to maintain an effective product research and development unit, capable of producing a continual flow of new product ideas and at the same time to avoid being taken over by a larger company. He then suggested that small-scale businesses should be able to diversify in the way of training and development. In the development of small-scale businesses, all organisations need to recruit good effective managers. Business Education as a vocational programme is to ensure that it provides the recipient with management knowledge through its courses in business administration and management and this therefore is an empowerment to establish and manage businesses.

It is important to note that proper management of any business leads to efficiency and then organisatsional objectives are achieved. In addition, Ayeni (2007) believed that managers of small businesses have particular problems of; Short sightedness; and failing to plan e.g for sales and production fluctuations, unexpected expenses drain on working capital etc, neglecting to review company objectives in the light of changes in technology or the political, economic or legal environment.

He further stated that a small industry may not be able to afford specialised talent, managerial or technical, and yet its problems are the same except in degree and scope as those of a large scale industry. The Owners/Managers of a typical small business frequently have several limitations both in education and experience. They are not managed efficiently as they should due to their small nature. Supporting this statement, Okeke (1991), stated that it is generally observed that Small Scale Enterprises are not managed as efficiently as they should be, especially in such matters as financial records and book-keeping. Okeke added that their owner/managers are often craftsmen or tradesmen who happen to have gone into business for themselves and not trained managers. This scenario is what Business Education is set to conquer if their graduates receive the proper experience and education.

Ayeni (2007) further defined management as the guidance, leadership and control of the efforts of a group of people toward some common objectives. A critical look at small-scale business problems that lead to failure as Ayeni listed are: poor financial management, poor sales due to lack of marketing ideas, cordial relationship between the owners and employees. On the area of managing resources in operation of small scale businesses, Lewis (1982) in Ayeni (2007) observed that the problems of irregular power supply has led to redundant and consequent sack of workers, increase in cost of products and refusal to consider workers demand, and since finance is very vital, small businesses lack security to borrow from banks and other lending institutions.

In summary, the shortcomings of Small Scale businesses can be tackled when resources which include human, materials, finance and machines are effectively

managed. The Business Education programme should be used to improve managing of small scale industries by providing the recipients, the skills of the job to enhance managerial and technical efficiency in Small Scale businesses thereby raising the productivity of both capital and labor.

2.6 Employment Prospects of Business Education Graduates

Business Education programme has been equipped with employable skills based on the curriculum of the programme to enable graduates secure jobs in any sector of the economy they wish. The Business Education programme presents its recipients with options of either a teaching job or a job in the office (paid employment) and self-employment. Supporting this statement, Aliyu (2001) said that the Business Educator is versatile. He is qualified for teaching job, managerial or administrative post both in the ministries and industries (private and public sectors) and he may even decide to be on his own. This has not been the case as the researcher observed that it is mostly in the teaching job that the products of Business Education are easily absorbed. And on the part of self-employment, very many are yet to embrace such endeavour as they feel they have not got the capacity to do so that is why many are found in the teaching profession.

The greatest challenge the Business Education graduate faces is to find the jobs, to unearth the opportunities, to get the support. From the researchers' observation, most public establishments especially the civil service is yet to identify the relevance of Business Education as a Vocational Education programme as they often emphasise science and technology for their schools. The current scenario is Business Education graduates are found in private schools teaching other subjects other than Business

Studies. Supporting the need for Business Education in providing a vocation for the recipients who are expected to contribute to national development, Ndinechi (2001) stated that the traditional role of Business Education which is education for, and about business is still very relevant in Nigeria. But the question is that, is the impact very much felt by the recipients and the economy? This raises the issue of the failure of the education sector to provide the needed manpower for the industries.

Aghenta (2001), however, pointed out that there are inadequacies in Nigerian education. He further illustrated this by stating that some commissions have in some occasions emphasised that there are poor and irrelevant activities within the education system. These inadequacies the researcher could identify as the frequent strike actions by lecturers, ill-equipped laboratories, lack of field trips to initiate the students into what they will expect after school amongst others. Employers of labor need the services of graduates of Business Education to work as typists, secretaries, account clerks, salesmen, storekeepers etc for the growth and success of their enterprise. Aliyu (2001) observed that if Nigeria should achieve its lofty goals in industrialization, Business Education is necessary for those who are to work in the industry and those to consume the industrial products. The industry is an area that needs the services of Business Education graduates as managers and administrative personnel, he added. Technological take-off will enhance mass production of goods and services, but production and consumption of goods and services involve business activities thereby making Business Education a necessity for technological development. If the Business Education graduate does not have the technical ability to produce the goods in the

industry, they therefore have been trained to provide the services of making the goods available to the consumers through their knowledge of marketing and distribution.

Similarly, in government establishments such as ministries and boards, the services of the Business Education graduate is important for managerial and administrative posts as people in such posts will constantly be involved in one business or the other while executing their duties. Aliyu (2001) added that for other offices such as the office of the Secretaries and clerks their job is exclusively a business education occupation. Executives and political posts in the country require the knowledge of Business Education for effective execution and administration. For example the President, Governors, Ministers, Commissioners, Members of Parliaments etc should know and understand the terms of the national economy, kinds of business the Federal and State Governments deal with or intend to deal with and their implications. A Business Education graduate can settle for employment when the required training has been completed and this is possible if the expected knowledge, competences and skills are acquired.

In line with the vocational requirement in Business Education, Nwosu (2003) stated that Business Education is to prepare individuals for gainful employment in business occupations, whether paid employment or self-employment. Nwosu further stated that the main emphasis in Business Education programme is on exposures to, and acquisition of knowledge for employment in specific business occupations. This is the reason why such individuals are prepared in such a manner that they could fit into specific jobs or establish their own businesses upon graduation. Business Education evidently is aimed at transforming an individual from a raw material to a useful product

because of the skills, knowledge, atitudes and competencies that will be received during the course of the programme. In addition to the support of the endearing need to fulfill the purpose for which individuals who get training in Business Education can be employed, Oborah (2005) outlined the wide spectrum of disciplines covered in Business Education as Accounting, Business Studies/Management, Marketing, Secretarial Studies/Office Technology and Management, Computer Education and Business Teacher Programmes.

Osezuah (2005) stated that there has always been a yearning that the educated manpower would provide the key to national development provided there is no mismatch between their skills and the duties they are assigned. Many business organisations which are well founded on the concept of competitive productivity take the issue of proper matching of skills and jobs very seriously. If the problems experienced in utilization of schools graduates are structural, Osezuah (2005) noted, that the errors in manpower development activities are identified through a review of the Policies on Education. Hence the National Policy on Education has been reviewed several times to emphasise the skills training in relevance to job performance requirement. This is of special concern to the Vocational and Technical Education programme which Business Education is a part of in Nigeria.

Business Education is education for business. This implies that a recipient is given the basic training on how to set up a business, manage it, produce goods, sell them, use the goods and make profit out of the scarce resources available. In line with this statement, Aliyu (2007) stated that Business Education is the intellectual and vocational preparation for earning a living in a contemporary industrial and business

environment. Business Education is education for the acquisition and development of skills and competencies, attitudes and attributes which are necessary for efficiency of the economic system. Every individual desires education for the purpose of getting employed upon graduation and this is what basically Business Education provides for those who are trained in the programme.

Another issue of concern is the quality of training in the institutions of higher learning which could perhaps lead to rejection by employers in industries. This has become a major problem because the employers are not satisfied with the quality of products from the higher institutions. In the Malaysian experience, Wong (2008) reported that in 2004, the Statistics Department of Malaysia reported that 66,000 Malaysian university graduates were unable to find employment within a year of their graduation (Annual Book of Statistics Malaysia, 2004). Of the 66,000 unemployed graduates, about 30% (that is, about 19,900) of them were Business Education graduates. These figures aroused concerns not only of the Malaysian Government but also the parents and the business educators. The general contention was that business graduates from Malaysian universities lacked the necessary knowledge and skills required to be employed. He further stated that in as much as Business Education is set to equip the individual with the right skill for the business world there are conflicts which hamper the quality of the training.

Linking this report to Ohiwerei (2009), this is so because Business education curriculum planners who are not professional members in the field could not design a uniform curriculum that will house all the universities offering Business Education courses in Nigeria. The incompetence on the part of Business Education graduates also

lies on the curriculum not properly designed to reflect the psychomotor nature of a noble profession.

Ohiwerei (2009) further stated that the reasons for the reformation of the Business Education curriculum is aimed to help create tomorrow's competitive workforce by inspiring and engaging Business Education graduates to work in partnership with schools to raise the levels of achievement of young people, especially those in disadvantaged circumstances. Business Education has advanced the level of "garbage in, garbage out words system" but a leadership role. The importance of Business Education is increasing as the business world becomes more complex. Through this programme, individuals are educated to become skilled employees who can contribute meaningfully to the overall effectiveness of an office, and the teaching and learning in schools.

2.7 The Role of Business Education in Business Management

Business Education being an aspect of Vocational Education is designed to provide vocational skills, knowledge, attitudes and competencies that would enable an individual function effectively in the world of business. The education for business aspect of Business Education programme supports this assertion. Business Education is a term that encompasses a number of methods used to teach students the fundamentals of business practices. Therefore, Business Education programmes are designed to instill in students the basic theories of management and production. The main goals of Business Education programmes are to teach the processes of decision making; the philosophy, theory, and psychology of management; practical applications; and business start-up and operational procedures.

In the same vein, Aliyu (2001) was of the view that Business Education has two major purposes: to provide training for specific jobs and to develop ability to use these skills in the environment of business. He went further to add that the programme educates a person to be intelligent consumer of the services of business and a clear understanding of the nation's economy. This therefore implies that a successful business needs the knowledge of a Business Education graduate to sustain it and that is what the programme is designed to achieve. According to Oborah (2005) since the main reason for educating an individual is for empowerment and subsequently equip him/her to adequately face the challenges of life, Business Education prepares and bequeaths to the recipients necessary skills and knowledge needed to take active part in entrepreneurial ventures. It makes people to be job producers rather than job seekers. Business Education equips the individual with finance/bookkeeping skills, marketing and distribution skills, secretarial skills and management skills.

Business Education programme is essentially and also unarguably supposed to be an agent of promoting small scale businesses. Consider that at least a graduate of Business Education with Accounting, Marketing, Secretarial and Management knowledge and skills can begin practice in small scale business before venturing into large scale business. But this has been left solely to the preoccupation of business organizations in almost every country of Africa. Koroma (2003) reported that the United Nations Commission on Transnational Corporations (UNCTC) established an SME promotion scheme called EMPRETEC an acronym derived in Spanish language which was involved in promoting small and medium scale enterprises in poor countries of the world. In the past Nigeria established, Nigeria Bank for Commerce and Industry

(NBCI) specifically for the purpose of promoting small and medium enterprises while the Nigerian Industrial Development Bank (NIDB) was designed to promote and finance large business enterprises. But today in Nigeria and in almost all other countries, Community Banks, Microfinance Banks, Co-operative Banks, SMEIMES, SMEDAN and so on have been set up to lead the countries economic empowerment and development. Meanwhile, Koroma reported that only workshops and seminars have been vehicles for the dissemination of knowledge and skills on SME's because no management school has designed an MBA programme specifically tailored for SME promotion. He further identified challenges posed with regard to development of skills and other learning processes as there is no longer excuse for academic curricula planners and developers of business schools not to incorporate SME in their programmes.

There is need for practical experiences in SME management and group exchanges in workshops and seminars to have a deep foundation in formal educational institutions. It is this need for a sound basis for skills development that constitutes the educational/intellectual challenge. Koroma (2003) went further to observe the entrepreneur challenge i.e finding the appropriate people with the right background to manage SMEs more effectively. He said that there is a need to change the perception that, SME management is an engagement of last option. The importance of SMEs in GDP growth necessitates the recruitment of people who can add significantly to the economic value of an enterprise, whose talents and integrity can empower others around them and thereby will carry the confidence of investors and the market populace.

It is also imperative that in managing a small business, the owner/manager needs to maintain proper records of transaction in the operation of the business. In line with this assertion, Akande and Ojukuku (2008) are of the view that general record keeping skills are of importance in the sustenance of a small business. These skills Business Education provides through the training programmes obtainable in higher institutions. They described General Record Keeping skill of the owner/manager as involving a level of bookkeeping ability, stock records, sales and record of all transactions involved in the business. They also stated that Business Management skill is the most significant and important variable that leads to profitability in a business. The researcher therefore agrees that it is when a business is making profit that it is generally believed that it is successful.

Akande et al (2008) further highlighted Business Management skill as the effects of good creative thinking ability of the owner/manager; technical competence; effective display of good team building skill; a good level of human relation and that of decision-making ability. All these put together make for good business management with positive resultant effects on profit level. Though it must be noted that not all Business Education graduates can be employed as manager in an industry because it depends on what your skill set is and what industry you want to go in. There are people that will do well as Chief Executive Officers (CEOs) and others where there are other opportunities.

The role Business Education can play in the management of small scale businesses is so enormous. The business environment is changing by the day and there is need for the participants to capture the market with their goods through

diversification of activities so as to get the customers delighted with the product packaging, service delivery and other measures that can sustain customer's loyalty.

2.8 Skills Required for Employment in Business Organisation

Business education has been concerned with equipping its graduates with employability skills. Agomuo (2002) citing Wenting (1987) stated that the employability skills of prospective Business Education graduates can be viewed as an important dimension of reflecting the degree to which an individual will be successful in his/her chosen occupation. Agomuo therefore stressed that it is essential that Business Educators be aware of the importance of presenting a well rounded curricula to enable their students function effectively in all aspects of employment which has proved its great potentials in today's world, in self-employment via small entrepreneurship. Agomuo (2002) defined employability skills as a set of attributes, skills and knowledge that all labour market participants should possess to ensure the capacity of being effective in the work place to the benefit of their employer and the wider economy. These employability skills include: self management, team working, business and customer awareness, problem solving, communication and literacy application and numeracy application of information technology.

Agomuo (2002) further stated that a positive relationship has been found to exist between entrepreneurial abilities of the individuals and development of small scale businesses. In other words, entrepreneurial abilities are the same as small-scale business management skills. This is true because behind every successful small scale business is a skilled entrepreneur, possessing relevant knowledge, experience and attitude. Agomuo (2002), citing Osuala (1995), said that Small business plays crucial

role in the operation of a nation's economy. Business Education has been concerned with equipping its graduates with employability skills.

However, Agomuo (2002) stated that acquisition of appropriate skills, abilities and competencies to equip the individual to live, be self reliant and contribute substantially to the economic development of the society is conspicuously enshrined in the aims and objectives linked to Nigeria's current philosophy of education. Agomuo added that one of the avenues for realizing this noble objective is the improvement of Vocational and Technical Education curricula to include entrepreneurship skills. The Nigerian society has become more interested in certificates, diplomas and degrees which are empty, lacking the back-up skills. It should be noted that no nation develops economically with this kind of mentality. Supporting this statement, Ohiwerei (2009) stated that experience has shown that most people are not interested in Business Education as a profession with the mindset that it is education meant for the less privileged or a programme which upon graduation, there is simply no opportunity for securing a job.

Ohiwerei (2009) listed job opportunities/positions for Business Education graduates in the event of having acquired the right employability skills as a business educator(lecturing), Secretary(personal secretary or confidential secretary), Office Assistance, Administrative Officer, Supervisor, Agency Executive, Accountant, Marketing Officer, Clearing and Forwarding Officer etc. He further added that as Business Education graduates complained about lack of jobs, employers complained of receiving lack of skilled applicants. The contradiction here is the poor quality undergraduate education.

So many graduates are produced annually but no one wants to hire them. Jobs may come but the inability of the business educators to cope or be able to fit into the problem is a nightmare itself. This is traceable to incompetence as a result of the quality of certificate issued to business education graduates, shortages of Business Education teachers, lack of maintenance of equipment, inaccessibility of teaching facilities, teachers and students interest, inadequate textbooks, workbooks and other business teaching materials, Nigerian Certificate mentality and body responsible for teaching business education. Ohiwerei (2009) further added that even former Nigerian President, Olusegun Obasanjo observed that some banking institutions are actually going abroad to source for personnel as some of our university products are not well taught, therefore are unemployable. All these facts are all hatched because of over emphasis on paper qualification.

People therefore get qualification whether they are well taught to merit it or not, at all cost. Also Ohiwerei (2009) stated that the quality of graduates produced by any educational institution is determined by the environmental constraints posed by the larger society in which it operates, the facilities available to it, its curricula, the quality and motivation of students admitted, most importantly the calibre and motivation of its academic and non-academic staff. He concluded that Business Education curriculum need to be reviewed because experience has shown that there are differences in the business education programmes run by various tertiary institutions in Nigeria.

2.9 Review of Empirical Studies

The following empirical studies related to this work were reviewed. The work of Chukwugbo and Okwuanaso (2005) on the topic "Decision-making, Communication

and operational competencies expected of Business Teacher Education graduates seeking employment outside the school system". The purpose of the study was to ascertain the opinion of employers on decision-making, communication and operational competencies expected of Business Teacher Education graduates' aspiring for managerial posts outside the school system". This study was carried out in Anambra State of Nigeria using the private business establishments registered with the State Chamber of Commerce comprising of businesses of micro, small, medium and large scale sizes which were either of productive or service in nature.

The population of the study was 325 registered private business establishments. The questionnaire was used as instrument for data collection from the respondents, which were analyzed using Analysis of Variance ANOVA and T-test statistical tools. They found among others that the responses among employers of various sizes of the establishment (micro, small, medium and large scale) have a significant difference on operational competencies they expect from Business Education graduates aspiring to managerial positions. This result according to the researchers implied that size of organisation and competency expectations determine how employers place their workers on the job. While the nature of establishments (productive or service) and employers' sex (male or female) did not have significant difference on employers expectations of communication and decision-making competencies of Business Education graduates aspiring to be managers, which hereby showed that size over rule nature of establishment in what was expected of prospective managers.

They therefore, recommended that since size of establishments (micro, small, medium and large) exerts significant difference on operational competencies employers

expect from Business Education graduates' managerial aspirants, then Business Education programme co-ordinators need to expose their trainees vastly operationally; that since nature of establishment (productive or service) has no significant difference on communication competencies employers expect from their professional colleagues, then the Business Education graduates who intend to work in private businesses should be thoroughly exposed to communication competencies.

On the opinion of male and female employers, they did not differ significantly on decision-making competencies they expected from Business Teacher Education graduates' managerial aspirants. This is because male and female graduates were trained together and they therefore encouraged that the training in developing and maintaining competencies continue to be given to learners without sex bias. This raises the question that, can the male and female employees contend themselves when crucial decision is to be taken as gender bias must always come to play in organisations where the man feels superior to the woman?

However, the researcher was motivated by this study as it drew the attention of the researcher to some of the skills employers expect from Business Education graduates in managing small scale businesses. This shows that the competencies of knowledge, skills and attitudes are necessary for a manager to successfully keep the business alive and this further proves that the Business Education programme does have the capacity to produce managerial candidates for small scale businesses in Nigeria. This study failed to tell the rate to which Business Education graduates are employed in the use of their skills in managing the business organisation. The operational, communication and decision-making competencies were not mentioned so

as to know the skills expected. In their work there are no research questions. They did not mention the research design. Both male and female employers' opinions were used for the findings.

Another study was conducted by Ile and Okolocha (2005) on the topic "Employment Opportunities for Business Education graduates in the Information Age". The work again used company executives, personnel and training officers of Information Technology Compliant Business establishments in Anambra State. The objective of the study was to ascertain the employment opportunities open to Business Education graduates in the information age. The survey research design was used and questionnaire was the instrument used for the collection of data which were analysed using Mean Statistics.

The population of 175 company executives was used with no sample. Three research questions were raised. The findings showed that training acquired in Business Education made the recipients to stand on their own and be able to apply the skills learnt in the various spheres of Information and Communication Technology. The findings showed that Business Education graduates can work as business and call centre operators; as secretaries, salesmen, information managers, desktop officers, public relations managers, data processing officers, network administrators, and managers. They can also be relevant in areas of data transmission, data input, data generation, data storage, protocol officer and system marketing.

The work also revealed that the skills and creative abilities gained through Business Education were highly needed for self employment and survival in a highly

dynamic information age. With their knowledge they can improve the effectiveness of any organisation working with information. This is because they are equipped with the knowledge of planning for development, management and the use of information technology tools to perform tasks related to information processing and management.

The researchers concluded among others that with the changing nature of jobs as a result of information technology, many skills learned in school are quickly loosing currency; that the academic offering also equips the graduates with the skill of self-understanding and self-direction and the behaviour essential to move toward selected goals. They recommended the need for the acquisition of new skills so as to remain relevant and employable in the ever changing nature of jobs as a result of information technology. And that to ensure students are prepared for life-long employability, the curriculum must be directed towards relating the academic environment to the working world and to expose students to skills, knowledge and training based on the on-going information revolution as a way of saving them from losing currency of skills learnt in school.

However, the study motivated the researcher in the area of job opportunities open to Business Education graduates in the information age and to add the importance of the skills and knowledge acquired in schools to their ability to manage small businesses where they may find themselves employed to manage considering the general rate of unemployment which Business Education graduates are also exposed to in Nigeria.

In the work of Batagarawa and Ibeneme (2005) on the topic "Staff Development Needs: The Case of Secretaries in private Business establishments in Katsina State". The objective of the study was to find out from the secretarial staff working in private establishments in Katsina State the extent of retraining needs in three competency areas of shorthand/stenography, human relations and computing competencies. The survey research design was used for the study with a population comprised of 258 senior and junior secretaries working in business establishments in Katsina State. No samples were used. The problem of the study was that there was a difference between the performance of secretaries and their employers' expectations in the face of current office environment. The questionnaire was the main instrument used for data collection and analysed using the t-test and mean score statistics.

They found that human relation which is one of the most important competencies a secretary must possess requires retraining. That lack of good human relations affects the image of the organization in the eyes of the customers. The findings also indicated that shorthand skills are still needed in offices and that computation skills may be required from time to time by the secretaries because they could be called to keep financial records, invoices, receipts etc. and even as important as operating micro-computers and accounting machines. The study therefore recommended business owners to grant secretaries opportunities for in-service training to be retrained in emerging innovations in the world of work and curriculum planners of secretarial courses should do well to reflect the latest methods, procedures and equipment in the curriculum content. This study is biased in its recommendation as it did not reflect what human relation strategy to be adopted in training of the secretary.

However, the work was chosen by the researcher considering the fact that secretarial education is an aspect of Business Education and it is an important position that can lead to the efficient operation of any business establishment in Nigeria.

Another work is that of Alarape (2007) on the topic "Entrepreneurship Programmes, Operational Efficiency and Growth of small businesses". Alarape raised one purpose of the study; as examining the impact of owners/managers of small businesses participating in entrepreneurship programmes on operational efficiency and growth of small businesses". The researcher used a cross-sectional study research design and a sample population of 224. However, only 62 persons responded. Questionnaire was used to collect data from primary and secondary sources. Both descriptive and inferential statistics were employed for the analysis.

She found out that Small businesses, whose owner-managers have the experience of participating in entrepreneurship programs, exhibited superior managerial practice; hence, a higher gross-margin and rate of growth than small businesses whose owner-managers did not have such experiential learning.

The work strongly motivated the researcher in that its value to small businesses is the development of an experiential learning-performance framework to examine the impact of entrepreneurship programmes on performance of small businesses which link higher operational efficiency and growth rate to better managerial practice, a fall-out of experiential learning from exposure to entrepreneurship programmes. The researcher is further exposed to the fact that, the study of Business Education is the actual experiential learning that will help to instill in

the recipient the knowledge of how to operate and manage a small business. Therefore, the proper experiential learning which Business Education can provide cannot be neglected by employers since these graduates have been proven to have a superior managerial practical ability. The researcher further suggested that a possible area for future research is the comparative study of the impacts of the frequency of participation and variants of entrepreneurship programmes on performance of small businesses. She implied that there is a need to improve the managerial practice of small businesses through exposure of owners/managers to entrepreneurship programmes in order to enhance their performance and their transition to medium and large businesses.

2.10 Summary of Literature Reviewed

The importance of business education to the growth of small scale industries in Nigeria and the world over is unarguably not compromising. Management of small scale enterprises is not to be over looked despite the benefits it enjoys from the intervention of the government through the provision of finance. It is important that this finance and other resources committed by the public and private entrepreneurs are properly managed for sustainability and profitability of the business.

The concepts of the Business Education programme provided that the learners are to be equipped with the knowledge about business which is general; and skills for business which is more vocational for self-reliance and employment. Historically, Business Education was adopted to enable Businessmen and women utilize the skills and knowledge provided by the programme such as Bookkeeping, Accounting, Typewriting and other clerical duties to succeed in their business operations. The introduction of the Business Education programme into the curriculum of education in

Nigeria was to ensure proper provision of a continuous programme of planned learning experiences designed to equip individuals to fulfill effectively the need of self and the society. There is a relationship between the concepts of entrepreneurship and the development of small scale businesses. This is to generate substantial employment opportunities for thousands of unemployed youths, stimulate indigenous entrepreneurship, and mobilize local resources, capital, and skill.

The Business Education programme provided the knowledge and skill needed for the entrepreneur to be able to manage a small business effectively but this has not been fully embraced by the owners of small-scale enterprises due to reasons this study will seek to discover and recommend measures to address. The concept of management and small scale businesses is to ensure that resources committed to the establishment of any business venture is not allowed to decay. As experience has shown that success of any business is applying efficiency in the use of scarce resources for achievement of stated objectives and that an important factor that has been proved to be responsible for business survival and growth is good management.

The role of Business Education to business management is very increasingly needed. The main goals of business education programs are to teach the processes of decision making; the philosophy, theory, and psychology of management; practical applications; and business start-up and operational procedures. The Business Education graduate must be made employable through the enhancement of the training programme with the necessary skills which the employers or entrepreneurs expect to reduce unemployment and increase relevance of the skills to the business environment.

In conclusion, this previous studies have identified those skill that business education graduates have to assist in economic growth. This study seeks to close that gap created by unemployment by restoring the job need of graduates which provided individuals and organizations with the clerical necessary manpower and how to meet the requirements of business community today. The capability of business education graduates to set up and manage small scale businesses by an application of what they have learnt to the work place, thereby bringing the desired changes for sustenable growth and development is the gap which the previous studies did not point out.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter discussed the research design and methodology, as arranged under the following sub-headings:

3.1 Research Design

3.2 Population of the study

3.3 Sample size and Sampling Technique

3.4 Instrument for Data Collection

3.4.1 Validity of the Instrument

3.4.2 Pilot Study

3.4.3 Reliability of the Instrument

3.5 Procedure for Data Collection

3.6 Procedure for Data Analysis

3.1 Research Design

The research design used for this study was descriptive survey design. This design was adopted because the researcher intended to get information as well as the expression of opinion of the target interest group from the sample of the population by the use of questionnaire. This is in line with Olayiwola (2007) who stated that survey research design is used to describe a given state of affairs. According to Osuala (1993), this research design focuses on people, their beliefs, opinions, attitudes and behaviours

3.2 Population of the Study

The population for this study comprised of 226 employers and 368 employees of 226 registered Small Scale businesses in Kaduna State. This figure was obtained from National Association of Small Scale Industrialists (NASSI) Kaduna State Chapter (see Appendix VI). This is spread across the three senatorial zones in Kaduna State which are; Zone 1 covering Zaria and other seven Local Government Areas, Zone 2 covering Kaduna Central or town which is divided into Kaduna North and Kaduna South while Zone 3 covered Kafanchan area. The researcher decided to select these areas because they are predominantly the major areas in Kaduna State where small scale businesses thrive. The total population is 594 comprising of 368 graduate employees and 226 employers/managers. The breakdown of the population is as given in the Table 3.1

Table 3.1 Population of the Study

Zones	Number of Small scale Businesses	Number Of employees	Number Of employers	Total
Zone 1	81	123	81	204
Zone 2	93	160	93	253
Zone 3	52	85	52	137
Total	**226**	**368**	**226**	**594**

Source: National Association of Small Scale Industrialists- NASSI Kaduna State Chapter (2009).

3.3 Sample Size and Sampling Technique

A simple random sampling technique was used to select 221 employees to form a sample size from the population of the study which was 368. This represents 60% of the target population in each zone. This is in line with Saleh (2003) who stated that this selection technique should be used when there is difficulty in studying the entire population of individuals or objects. Thus the researcher selected sample by a method that ensured the provision of unbiased suitable close estimate of the relevant characteristics of the population.

In order to ensure that the location of the study was properly represented, stratified random sampling technique was used in dividing the entire population into smaller homogenous groups. Kaduna State was divided into 3 senatorial zones; Zone 1 covered Zaria, Zone 2 covered Kaduna town and Zone 3 covered Kafanchan. Simple random sampling was used to select 60% of the employees in each zone. This was done by drawing from a hat papers containing "Yes" and "No" equal to the number of small scale businesses in each zone. There were 74 (Yes) and 49 (No) for zone 1, 96 (Yes) and 64 (No) for zone 2, 51 (Yes) and 34 (No) for zone 3. The employees with "Yes" formed the sample.

Therefore, since there were single employers for each small scale businesses from the 3 zones needed for the study, all the population were used. This was in line with Olayiwola (2007) who stated that, the main purpose for using stratified sampling technique was to ensure that every sub-group was selected or represented in the same proportion that existed in the population. The result of the sampled subjects can be generalized to a large population since they have the same characteristics.

A total sample of 447 respondents comprising of 221 employees and 226 employers of 226 small scale businesses in Kaduna State were used for the study. This is in line with Saleh

(2003) who recommended that if population is in Hundreds (100s), 60% will be used to get a good sample. The breakdown of the sample is as shown in table 3.2.

Table 3.2 Sample size

Zones	Number Of Small scale businesses	Number of Employees	Number of employers	Total
Zone 1	81	74	81	155
Zone 2	93	96	93	189
Zone 3	52	51	52	103
Total	**226**	**221**	**226**	**447**

Source: Field Survey, 2011

3.4 Instrument for Data Collection

The instrument for data collection for this study was questionnaire. The questionnaire was divided into two sections. Section A consisted of bio-data information of the respondents such as name of organisation, gender and educational qualification. Section B consisted of 33 items raised from the research questions. The breakdown is as follows:

Research Question	Items
1	1 – 10
2	11 – 20
3	21 – 27
4	28 – 33

The 33 items were close ended. A four point scale was used to score the responses as follows: Strongly Agreed (SA) = 4, Agreed (A) = 3, Disagreed (D) = 2, and Strongly Disagreed (SD) = 1.

3.4.1 Validity of the Instrument

The validity of the instrument was done by experts from Business Education section of the Department of Vocational and Technical Education, Ahmadu Bello University, Zaria. These were lecturers and supervisors who critically examined the instrument with respect to its content and fitness for the purpose of this research. The opinions, criticisms and recommendations of the experts were incorporated into the construction of the final instrument.

3.4.2 Pilot Study

A Pilot study of the instrument was carried out using Small Scale businesses located in Sharada Industrial Estate and Sabon Gari in Fagge Local Government Area of Kano State which is in a similar North-West geo-political zone as with the actual area of the study. A total of forty (40) copies of Questionnaire were administered to respondents of 17 Small Scale businesses; made up of 15 graduate employees and 25 employers/owners. The data collected were analysed using descriptive and inferential statistical tools.

3.4.3 Reliability of the Instrument

The data from the pilot study were subjected to statistical test to determine the reliability of the instrument. The pilot test data were analysed using Spearman Rank Order Correlation Co-efficient and it yielded a reliability coefficient of 0.86. This reliability coefficient was positive and high; hence the instrument was adjudged reliable and stable based on the recommendation of Olayiwola (2007) that if the coefficient is positive and high, then it is reliable.

3.5 Procedure for Data Collection

The researcher obtained a letter of introduction from the Department to enable him conduct the study without hinderances. Data were collected by the researcher, assisted by three trained assistants who were Business Education graduates to guide the respondents. This procedure took the researcher one month to administer and retrieve the questionnaire considering the area covered.

3.6 Procedure for Data Analysis

Data obtained were analyzed using frequencies and percentages for the bio-data of the respondents. Percentages and weighted mean were used to analyse the research questions. The Mean of each variable was collated based on the 4 point interval scale used in the study. The weighted mean for each item was calculated thus:

$$\frac{4+3+2+1}{4} = \frac{10}{4} = 2.50$$

The null hypotheses were tested using t-test at 0.05 level of significance. The 4-point rating scale of Strongly Agreed (SA) and Agreed (A) were considered as Agreed (A), while the rating scale of Disagreed (D) and Strongly Disagreed (SD) were considered as Disagreed (D).

The decision rule was; a weighted mean score of 2.50 and above was considered as agreed, while a weighted mean score of 2.49 and below was considered as disagreed. If the calculated t- test is greater than the table value (*t)*, then the null hypothesis is rejected, otherwise it is retained.

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

This study was conducted on the Perception of Employers and Employees on Business Education graduates in managing small scale businesses in Kaduna State. This chapter gives the report of the findings of this study based on the data collected from the Employers and Employees.

The first section of the instrument which is the bio-data distribution of the employers and employees were presented in tables of frequencies and percentages which are demographic characteristics of the respondents. The second section of the instrument which answered the research questions were presented in tables using frequencies, percentages and mean while the hypotheses were tested using t-test statistical tools.

The data obtained were analysed using frequencies and percentages for the bio data of the two groups of respondents while percentages and weighted mean were used to analyse the research questions. The mean of each variable were calculated based on the 4 point interval scale used in the study. The weighted mean for each item was calculated thus:

$$\frac{4+3+2+1}{4} = \frac{10}{4} = 2.50$$

The null hypotheses were tested using t-test at 0.05 level of significance. The 4-point rating scale of Strongly Agreed (SA) and Agreed (A) were considered as Agreed (A), while the rating scale of Disagreed (D) and Strongly Disagreed (SD) were considered as Disagreed (D). The decision rule was; a weighted mean score of 2.50 and above was considered Agreed, while a weighted mean score of 2.49 and below was considered Disagreed. If the calculated t-test is greater than the table value (*t)*, then the null hypotheses is rejected, but if otherwise it is retained.

Summary of responses are as shown in the analysis of each research question. See Appendix V for more detail of the responses to the research questions.

4.1 ANALYSIS OF BIO DATA OF RESPONDENTS

The analysis of the bio-data of respondents is presented under the following sub-headings in the tables 4.1.1 to 4.1.14

Table 4.1:1 Percentage Distribution of Employees by Nature of Work

Nature of work	Frequency	Percentage
Construction	21	9.5
Agriculture	14	6.3
Business services	89	40.3
Trading	28	12.7
Manufacturing/production	46	20.8
Retail	20	9.0
Research and consultancy	03	1.4
Total	**221**	**100.0**

Source: Field Survey, 2011

Table 4.1.1 indicated the distribution of the respondents by the nature of their work, it showed that 89 (40.3%) were in business services, and 46 others representing 20.8% were in manufacturing/production, 21(9.5%) are in construction and retail type of work each, 13 (5.9%) were into agriculture, 28 others representing 12.7% were into trading and the rest 3(1.4%) were into research/consultancy. This indicated that over 12% of the respondents are engaged in business services such as trading which implies that business centre services are easily found because they are easy to set up.

Table 4.1.2 Percentage Distribution of Employee by Gender

Gender	Frequency	Percentage
Male	147	66.5
Female	74	33.5
Total	**221**	**100.0**

Source: Field Survey, 2011

Table 4.1.2 showed the distribution of respondents by Gender. It showed that 147 representing 66.5% were males and 74 (33.5%) were females. This indicated there are more males than females who are employees of small scale businesses which implied that males tend to seek for jobs in small businesses than females who may want to take on the teaching job for convienience and later do some other trading for extra income.

Table 4.1.3 Percentage Distribution of employee by educational qualification

Educational qualification	Frequency	Percentage
SSCE	07	3.2
HND	06	2.7
NCE	120	54.3
B.Sc(Ed)	79	35.7
B.Ed	06	2.7
Ph.d	03	1.4
Total	**221**	**100.0**

Source: Field Survey, 2011

Table 4.1.3 showed the distribution of employees by educational qualification. From the data, 120 of the employee respondents representing 54.3% are NCE holders forming the majority of the respondents. This was followed by 79(35.7%) who have B.sc(Ed). Those with SSCE followed with 7 (3.2%) and 6 HND and B.Ed 2.7%, while there are 3 (1.4%) respondents with Ph.D. The analysis of the respondents by educational qualification revealed that 54.3% of the employees are NCE holders. This indicated that there were few employees with higher educational qualification who can bring their knowledge to improve the running of the small scale business while NCE holders are deeply involved due to inability to secure a teaching job with better salary.

Table 4.1.4 Percentage Distribution of Employees by Years of Involvement In Business Operation.

Number of Years in Business	Frequency	Percentage
0-5	118	53.4
6-10	53	24.0
11-15	18	8.1
16 and above	32	14.5
Total	**221**	**100.0**

Source: Field Survey, 2011

Table 4.1.4 showed the analysis of the employees by number of years spent in the operation of the business as grouped in the range of 0-5 years, 6-10 years, 11-15 years and 16 and above years. The data revealed that 118 (53.4%) of the employees fell in the range of 0-5 years, 6 – 10 years were 53 representing (24.0%), those in the range of 11-15 years were next with 18 respondents representing (8.1%) and the rest 32 of them representing 14.5% have spent between 11-15 years. The analysis of the respondents by number of years spent in business revealed that majority of the respondents fell between the ranges of 0 -5 years. This indicated that there are many young employees in the employment of the business which may hamper their sustainance and survival due to inexperience in managing resources and wealth creation.

Table 4.1.5 Percentage Distribution of Employee by Number of Business Education graduates working in the small scale business.

Number of Business education graduates in the Small scale business	Frequency	Percentage
0-5	76	34.4
6-10	66	29.9
11-50	54	24.4
51-100	13	5.9
Above 100	12	5.4
Total	**221**	**100.0**

Source: Field Survey, 2011

Table 4.1.5 showed the distribution of employees who are Business Education graduates working in the small scale businesses. This showed that 76 of the businesses representing 34.4% have 0 - 5 Business Education graduates in their businesses; 66 respondents representing (29.9%) were for between 6 - 10 Business Education graduates, while 54 others representing 24.4% have between 11 - 50 Business Education graduates; and 13 others representing 5.9% have between 51 - 100 Business Education graduates. The rest 12 (5.4%) of the employers have over 100 Business Education graduates. The analysis of respondents by number of business education graduates working in small scale businesses revealed that most of the respondents fell into the group 0 – 5. This indicated that few Business Education graduates are employed in small scale businesses of their interests, which might be because they cannot afford to pay them.

Table 4.1.6 Percentage Distribution of Employee by number of Years in Present place of work

Number of Years in Present Position	Frequency	Percentage
0-5	153	69.2
6-10	40	18.1
11-15	06	2.7
16 and Above	22	10.0
Total	**221**	**100.0**

Source: Field Survey, 2011

Table 4.1.6 showed the distribution of employee by the number of years spent in their present position. This revealed that 153 of the employees representing 69.2% of the respondents have been in their present position for between 0 - 5 years. Those with 6 - 10 years experience were 40 representing (18.1%); 22 representing 10.0% have spent over 16 years. 6 of the employees representing 2.7% have been in their present position for between 11-15 years. This indicated that 69.2%, that is a majority of the employees, have spent few years in the business which might be responsible for the poor performance of small scale businesses.

Table 4.1.7 Percentage Distribution of Employee by opinion on Department that employ Business Education Graduates

Department that can employ Business Education graduates	Frequency	Percentage
Finance/Accounting	109	49.3
Human Resources	14	6.3
Marketing	62	28.1
General Management	26	11.8
Secretariat	06	2.7
Business Development	04	1.8
Total	**221**	**100.0**

Source: Field Survey, 2011

Table 4.1.7 showed the distribution of Departments that Business Education graduates can be employed to work. This table revealed that 109 of the respondents representing 49.3% were of the opinion that Finance/Accounting Department can employ Business Education graduates. 62 respondents representing (28.1%) were of the opinion that Marketing Department can employ Business Education graduates. 26 respondents representing (11.8%) expressed the opinion that the General Management Department was suitable for Business Education graduates, while 15 respondents representing (6.8%) were for Human Resources Department. There were 6 respondents representing 2.7% for Secretariat Department employing Business Education graduates, and the rest 3 respondents representing (1.4%) preferred their Business Development Department to employ Business Education graduates. This indicated that 49.3%, which formed a majority of the employees were of the opinion that business Education graduates were preferred to work best in Finance and Accounting Department which is a popular aspect of the Business

education programme, and their non involvement might be responsible for the failure of small scale businesses due to improper financial management.

Table 4.1.8 Percentage Distribution of employers by the nature of businesses

Nature of businesses	Frequency	Percentage
Construction	04	1.8
Agriculture	05	2.4
Business services	106	46.7
Trading	44	19.5
Manufacturing/Production	52	23.1
Research and consultancy	15	6.5
Total	**226**	**100.0**

Source: Field Survey, 2011

Table 4.1.8 showed the distribution of employers by their nature of businesses. The table revealed that majority of the respondents which is 106 employers representing (46.7%) provided business services, and 44 employers representing (19.5%) were involved in trading, while 52 others (23.1%) were in manufacturing/production. There were 15 employers representing 6.5% in research and consultancy, 5 employers representing 2.4% were in Agricultural related business and the rest 4 of the employers representing 1.8% were in construction related business. This indicated that 46.7% of the employers were providers of business services which might not require the services of many qualified staff. The implication of this is that, they may want to

manage it themselves due to its small nature and inability to pay workers salary which might be responsible for their inefficiency in meeting the customers demand.

Table 4.1.9 Percentage Distributions of Employers by Gender

Gender	Frequency	Percentage
Male	122	53.8
Female	104	46.2
Total	**226**	**100.0**

Source: Field Survey, 2011

Table 4.1.9 showed the distribution of employers by gender. This showed that a total of 226 employers responded to the questionnaire items. One hundred and twenty-two (122) respondents representing (53.8%) were males while One hundred and four (104) of them representing 46.2% were females. This indicated that there were more males than female employers. This implies that, there are more males setting up small businesses to sustain them and their family than females, who may not have the capital to set up their own unless they save money which might be responsible for the poor sustenance of the small scale business due to family demands.

Table 4.1.10 Percentage Distribution of Employers by educational qualification

Highest Educational qualification	Frequency	Percentage
SSCE	41	18.3
NCE	13	5.9
HND	155	68.6
B.Sc(Ed)	05	2.4
B.Ed	05	2.4
Ph.d	05	2.4
Total	**226**	**100.0**

Source: Field Survey, 2011

Table 4.1.10 showed that 155 employers representing (68.6%) who had HND qualification formed the majority of the respondents, this is followed by 41employers representing (18.3%) with SSCE and 13 others representing (5.9%) had NCE certificates. The others B.Sc(Ed), B.Ed and Ph.d holders were 5 respondents each representing (2.4%). This indicated that majority 68.6% of the employers were HND graduates which might be responsible for the bias of employing business education graduates.

Table 4.1.11 Percentage Distribution of employers by years of business Operation

Number of Years in business operation	Frequency	Percentage
0-5	84	37.3
6-10	84	37.3
11-15	21	9.4
16 and above	37	16.0
Total	**226**	**100.0**

Source: Field Survey, 2011

Table 4.1.11 showed that 84 employers representing (37.3%) have been in operation of their businesses for between 0 - 5 years, the same 84 number of employers representing (37.3%) have spent between 6 - 10 years, while 37 employers representing 16.0% have operated their businesses for over 16 years and the rest 21 employers representing (9.5%) have been operating their businesses for between 11 - 15 years. This indicated that 16% of the employers have operated their business for a long number of years which might be responsible for their survival despite the challenges in setting and managing small scale businesses.

Table 4.1.12 Percentage Distribution of Employers by number of Business Education graduates employed in their Businesses.

Number of business education Graduates employed	Frequency	Percentage
0-5	68	30.2
6-10	70	30.8
11-50	68	30.2
51 and above	20	8.8
Total	**226**	**100.0**

Source: Field Survey, 2011

Table 4.1.12 showed the distribution of employers by number of Business Education graduate employees. It revealed that 70 respondents representing (30.8%) have between 6 - 10 Business Education graduates employee, while 68 employers representing 30.2% have between 11 - 50 Business Education graduates, the same 68 employers representing 30.2% have between 0 - 5 Business Education graduate employees. 20 employers representing 8.8% have between 51 and above Business education graduates working for them. This indicated that 30.8% of Business Education graduates were involved in small scale businesses in the range of 6 – 10 which might be responsible for their inefficiency in operation.

Table 4.1.13 Percentage Distribution of employers by the number of Years in their present position

Employers' Number of years in present position	Frequency	Percentage
0-5	86	37.9
6-10	47	20.7
11-15	43	18.9
16 and above	51	22.5
Total	**226**	**100.0**

Source: Field Survey, 2011

Table 4.1.13 showed the distribution of employers by number of years in present position. It revealed that 86 employers representing (37.9%) have spent between 0 and 5 years in their present position, while 47 employers representing (20.7%) have spent 6 and 10 years in their present position, and 43 employers representing (18.9%) have spent between 11 and 15 years in their present position. The rest 51 of the employers representing (22.5%) have spent 16 years and above in their present position. This indicated that 37.9% (86) of the employers have spent five (5) years doing their business without business education graduates assisting them which might be responsible for poor management practice of small scale businesses.

Table 4.1.14 Percentage Distribution of Employers by opinion on the department that can employ Business Education graduates.

Department that can employ business education graduate	Frequency	Percentage
Finance/Accounting	99	43.8
Human Resources	21	9.5
Marketing	55	24.3
General Management	15	6.5
Secretariat	27	11.8
Business Development	09	4.1
Total	**226**	**100.0**

Source: Field Survey, 2011

Table 4.1.14 showed the distribution of employers on opinion of the department that can employ Business Education graduates. It revealed that 99 employers representing (43.8%) are of the opinion that Finance/Accounting Department can employ Business Education graduates, while 55 employers representing (24.3%) are for Marketing Department. 21 employers representing (9.5%) are for Human Resources Department employing Business Education graduates; 15 employers representing (6.5%) and 9 employers representing (4.1%) are for the General Management and Business Development Department respectively. The other 27 employers representing 11.8% are for secretariat department. This indicated that Business Education graduates can be employed in Finance and accounting jobs in the small scale

businesses, and their non involvement might be responsible for the failure of small scale businesses due to improper financial management.

4.2 Analysis of answers to Research Questions

The respondents' answers to the four research questions were as presented in Tables 4.2.1 to 4.2.4. In this analysis, the opinions of the employers and employees were categorized into 'Agreed' and 'Disagreed' in order to bring out clearly a better understanding of data and to enable the interpretation of the data properly. Their responses were scored using four- point scale. The analysis is as follows:

Research Question One: ***What are the views of employers and employees on the capability of Business Education graduates in setting and managing small-scale businesses in Kaduna State?***

The questionnaire items one to ten in Appendix III were used to answer the research question one and the summary is as shown in table 4.2.1

Table 4.2.1 Mean score of Employers and Employees on Capability of Business Education graduates in Setting up and managing Small-Scale Businesses in Kaduna State.

N=221+226 = 447

S/No	Items	Respondents category	Agree F %	Disagree F %	Mean	Ranking
1.	Business education assists the employers in setting up their businesses very well	Employee Employer	218 (98.6%) 210 (92.9%)	3 (1.4%) 16 (7.1%)	3.65 3.44	1st
2.	Business education provides a better understanding and analysis of the economy.	Employee Employer	203 (91.9%) 209 (92.5%)	18 (8.1%) 17 (7.5%)	3.34 3.51	4th

3.	Business education will improve effective inter personal and human relation skills.	Employee Employer	206 (93.2%) 211 (93.4%)	15 (6.8%) 15 (6.6%)	3.39 3.38	8th
4.	Business education programme makes a business education graduate a good manager	Employee Employer	191 (86.4%) 206 (91.2%)	30 (13.6%) 20 (8.8%)	3.37 3.47	6th
5.	Business education programme enables the manager to plan his business well	Employee Employer	205 (92.7%) 207 (91.6%)	16 (7.2%) 19 (8.2%)	3.48 3.51	2nd
6.	Business education knowledge will enable the manager to provide and distribute quality goods and services	Employee Employer	198 (89.6%) 198 (87.6%)	23 (10.4%) 28 (12.4%)	3.27 3.42	9th
7.	The knowledge of business education will help to attract customers to the business.	Employee Employer	205 (92.8%) 213 (94.2%)	16 (7.2%) 13 (5.8%)	3.33 3.52	5th
8.	Business education will help the manager keep proper records of transactions	Employee Employer	200 90.5%) 213 (94.2%)	21 (9.5%) 13 (5.8%)	3.48 3.40	3rd
9.	Business education will help the manager identify good business opportunities	Employee Employer	203 91.9%) 209 (92.5%)	18 (8.1%) 17 (7.5%)	3.44 3.39	7th
10.	Business education will assist the manager to make judicious socio-economic decisions	Employee Employer	196 (88.7) 213 (94.2%)	25 (11.3) 13 (5.8%)	3.13 3.48	10th

	Total	TA	TD	TR		
		4114	356	4470		

TA=Total Agreed **TD**=Total Disagreed **TR**=Total Responses **Source**:Field Survey, 2011

Table 4.2.1 showed the responses of the opinions of employees and employers on the capability of Business Education graduates in setting and managing small scale businesses in Kaduna State. Questionnaire item one sought to assess whether Business Education graduates have ideas that can assist the employers in setting up their businesses very well. Responses to this item showed that respondents who strongly agreed and agreed were 218 representing 98.6% for employees and 210 representing 92.9% for employers respectively as against strongly disagreed and disagreed who scored a total of 3 representing 1.4% and 16 representing 7.1 % for both employers and employees. This gave the weighted mean score of 3.55 which is hereby ranked the first.

Questionnaire item two sought to determine whether business education provided a better understanding of the economy and analysis of the economic situations to be able to take decisions. Responses to this item showed that respondents who strongly agreed and agreed scored 203 and 209 representing 91.9% and 92.3% for employers and employees respectively as against strongly disagreed and disagreed who scored a total of 18 representing 8.1% and 17 representing 7.7 % for both employers and employees. This gave the weighted mean score of 3.43 which is ranked fourth.

The third item of the questionnaire sought to find out whether business education will improve effective inter-personal and human relation skills which greatly helped in managing a

business. Responses to this item showed that respondents who strongly agreed and agreed scored 206 and 211 representing 93.3% and 93.5% for employers and employees respectively as against strongly disagreed and disagreed who scored a total of 15 representing 6.8% and 15 representing 6.5 % for both employers and employees. This gave a weighted mean score of 3.39 which is ranked eight.

Questionnaire item four sought to find out whether the Business Education programme made Business Education graduates good managers. Responses to this item showed that respondents who strongly agreed and agreed scored 191 and 206 representing 86.4% and 91.1% for employers and employees respectively as against strongly disagreed and disagreed who scored a total of 30 representing 13.6% and 20 representing 8.8 % for both employers and employees. This gave a weighted mean score of 3.42 which is ranked sixth.

Questionnaire item five sought to find out whether Business Education programme enabled the manager to plan the business well. Responses to this item showed that respondents who strongly agreed and agreed scored 205 and 207 representing 92.7% and 91.7% for employers and employees respectively as against strongly disagreed and disagreed who scored a total of 16 representing 7.3% and 19 representing 8.4 % for both employers and employees. This gave a weighted mean score of 3.50 which is ranked second.

Item six of the questionnaire sought to find out whether Business Education knowledge will enable the manager to provide and distribute quality goods and services which are essential for sustaining a business. Responses to this item showed that respondents who strongly agreed and agreed scored 198 and 198 representing 89.6% and 87.6% for employers and employees respectively as against strongly disagreed and disagreed who scored a total of 23 representing

10.4% and 28 representing 12.5% for both employers and employees. This gave a weighted mean score of 3.35 which is ranked ninth.

Questionnaire item seven sought to find out whether the knowledge of business will be applied to help to attract more customers to the business. Responses to this item showed that respondents who 'strongly agreed' and 'agreed' scored 205 and 213 representing 92.8% and 94.1% for employers and employees respectively as against 'strongly disagreed' and 'disagreed' who scored a total of 16 representing 7.2% and 13 representing 5.9 % for both employers and employees. This gave a weighted mean score of 3.43 which is ranked fifth.

Questionnaire item eight sought to find out whether proper records of transaction can be kept due to a good business education background. Responses to this item showed that respondents who strongly agreed and agreed scored 200 and 213 representing 90.5% and 94.1% for employers and employees respectively as against strongly disagreed and disagreed who scored a total of 21 representing 9.5% and 13 representing 5.8 % for both employers and employees. The weighted mean score was 3.44 which is ranked third.

Questionnaire item nine sought to find out whether a sound business education will help a manager to identify good business opportunities for expansion. Responses to this item showed that respondents who strongly agreed and agreed scored 203 and 209 representing 91.8% and 92.3% for employers and employees respectively as against strongly disagreed and disagreed who scored a total of 18 representing 8.1% and 17 representing 7.7 % for both employers and employees. The weighted mean score was 3.42 which is ranked seventh.

Item of questionnaire ten sought to find out whether Business Education will assist a manager to make judicious socio-economic decisions especially as the economy is not static.

Responses to this item showed that respondents who 'strongly agreed' and' agreed' scored 196 and 213 representing 88.7% and 94.2% for employers and employees respectively as against' strongly disagreed' and 'disagreed' who scored a total of 25 representing 11.3% and 13 representing 5.9% for both employers and employees. This resulted to a mean score of 3.31 using a weighted mean which is ranked tenth.

The overall scores for agreed was 4114 representing 92.0% against 356 representing 7.9% for disagreed. The highest mean score is item one with a mean of 3.55 while the lowest mean score is item ten with a mean of 3.31. This implied that both employers and employees agreed that Business Education graduates were capable of setting and managing small scale businesses.

Research Question Two: ***What are the knowledge and skills required of Business Education graduates in setting up and managing of small scale businesses as perceived by employers and employees in Kaduna State?***

The questionnaire items 11 to 20 in Appendix III were used to answer the research question two and the summary is as shown in table 4.2.2

Table 4.2.2 Mean score on Perception of employees and employers on knowledge and skills required by business education graduates in Setting up and managing of small scale businesses in Kaduna State.

S/No	Items	Respondents category	Agree F %	Disagree F %	Mean	Ranking
11.	Business education graduates require marketing skills so as to promote better sale of quality goods	Employee Employer	209 (94.6%) 215 (95.1)	12 (5.4%) 11 (4.9)	3.50 3.72	1st
12.	Business education graduate require	Employee	208 (94.1%)	13 (5.9%)	3.53	2nd

	bookkeeping and accounting skill to make wise decisions and good future plans	Employer	206 (91.2)	20 (8.8)	3.56	
13.	Business education graduate requires good typewriting and communication skills to run a business effectively.	Employee Employer	199 (90.0%) 198 (87.6)	22 (10.0%) 28 (12.4)	3.27 3.37	3rd
14.	Business education graduate need management knowledge to manage small scale business.	Employee Employer	193 (87.3%) 199 (88.1)	28 (12.7%) 27 (11.9)	3.30 3.20	7th
15.	Business education graduates require a better understanding of the nations economic system	Employee Employer	206 (93.2%) 190 (84.1)	15 (6.8%) 36 (15.9)	3.25 3.27	5th
16.	Business education graduate must have a good shorthand skill.	Employee Employer	172 (77.8%) 193 (85.4)	49 (22.2%) 33 (14.6)	2.95 3.28	9th
17.	Business education graduate can use good product branding skills to improve sales.	Employee Employer	192 (86.9%) 207 (91.6)	29 (13.1%) 19 (8.4)	3.14 3.41	4th
18.	Business education graduate can prepare a feasibility study.	Employee Employer	188 (85.1%) 194 (85.8)	33 (14.9%) 32 (14.2)	3.07 3.33	8th
19.	Business education graduate requires advertising skills	Employee Employer	187 (84.6%) 205 (90.7)	34 (15.4%) 21 (9.3)	3.16 3.36	6th

20.	Business education graduate has the information competence of activities of a smalle scale business.	Employee Employer	88 (39.8%) 143 (63.3)	133 (60.2%) 83 (36.7)	2.30 2.85	10th
	TOTAL		**TA** **3792**	**TD** **678**	**TR** **4470**	

TA=Total Agreed **TD**= Total Disagreed **TR**=Total Responses **Source**: Field Survey, 2011

Table 4.2.2 showed responses on the opinion of employees and employers on the knowledge and skill required by business education graduate in setting and managing small scale businesses. Questionnaire item eleven sought respondents opinion on whether business education graduates require marketing skills so as to promote better sale of quality goods and services. The respondents who strongly agreed and agreed were 209 representing 94.6% for employees and 215 representing 95.2% for employers respectively. While strongly disagreed and disagreed respondents scored 12 representing (5.5%) for employee and 11 representing (4.7%) for employers respectively. This gave a weighted mean score of 3.61 which is ranked first.

Questionnaire item twelve sought respondent's opinion on whether Business Education graduates require Bookkeeping and Accounting skills to make wise decisions and good future plans. The respondents who strongly agreed and agreed were 208 for employees and 206 for employers respectively representing (94.1%) and (91.1%) respectively. While strongly disagreed and disagreed respondents scored 13 representing (5.9%) for employee and 20 representing (8.8%) for employers respectively. This gave a weighted mean score of 3.55 which is ranked second.

Questionnaire item thirteen sought respondent's opinion on whether Business Education graduates require Typewriting and Communication skills to run a business effectively. The

respondents who strongly agreed and agreed were 199 for employees and 198 for employers respectively representing (90.1%) and (87.6%). While strongly disagreed and disagreed respondents scored 22 representing (9.92%) for employee and 28 representing (12.7%) for employers respectively. This gave a weighted mean score of 3.32 which is ranked third.

Questionnaire item fourteen sought respondents' opinion on whether business education graduates need management knowledge to set up and manage small scale business. The respondents who strongly agreed and agreed were 193 for employees and 199 for employers respectively representing (87.4%) and (88.2%). While strongly disagreed and disagreed respondents scored 28 representing (12.6%) for employee and 27 representing (11.8%) for employers respectively. This gave a weighted mean score of 3.25 which is ranked seventh.

Questionnaire item fifteen sought respondent's opinion on whether Business Education graduates require better understanding of the nation's economic system to set up and manage small businesses. The respondents who strongly agreed and agreed were 206 for employees and 190 for employers respectively representing (93.2%) and (84.0%). While strongly disagreed and disagreed respondents scored 15 representing (6.8%) for employee and 36 representing (16.0%) for employers respectively. This gave a weighted mean score of 3.26 which is ranked fifth.

Questionnaire item sixteen sought respondent's opinion on whether Business Education graduates must have good Shorthand skills to run a business effectively. The respondents who strongly agreed and agreed were 172 for employees and 193 for employers respectively representing (77.8%) and (85.2%). While strongly disagreed and disagreed respondents scored 49 representing (22.1%) for employee and 33 representing (14.8%) for employers respectively. This gave a weighted mean score of 3.12 which is ranked ninth.

Questionnaire item seventeen sought respondent's opinion on whether Business Education graduates can use good product branding skills to improve batter sales. The respondents who strongly agreed and agreed were 192 for employees and 207 for employers respectively representing (86.8%) and (92.1%). While strongly disagreed and disagreed respondents scored 29 representing (13.1%) for employee and 19 representing (8.3%) for employers respectively. This gave a weighted mean score of 3.28 which is ranked fourth.

Questionnaire item eighteen sought respondent's opinion on whether Business Education graduates can prepare a feasibility study. The respondents who strongly agreed and agreed were 188 for employees and 194 for employers respectively representing (85.1%) and (85.8%). While strongly disagreed and disagreed respondents scored 33 representing (14.9%) for employee and 32 representing (14.2%) for employers respectively. This gave a weighted mean score of 3.20 which is ranked eight.

Questionnaire item nineteen sought respondents' opinion on whether Business Education graduates require advertising skills to succeed in business. The respondents who strongly agreed and agreed were 187 for employees and 205 for employers respectively representing (84.6%) and (90.6%). While strongly disagreed and disagreed respondents scored 34 representing (15.3%) for employee and 21 representing (9.5%) for employers respectively. This gave a weighted mean score of 3.26 which is ranked sixth.

Questionnaire item twenty sought respondents' opinion on whether Business Education graduates have the information competence of the activities of a small scale business. The respondents who strongly agreed and agreed were 88 for employees and 143 for employers respectively representing (39.8%) and (63.3%). While strongly disagreed and disagreed

respondents scored 133 representing (60.1%) for employee and 83 representing (36.7%) for employers respectively. This result to a means score of 2.58 using a weighted mean. This gave a weighted mean score of 3.31 which is ranked tenth.

The overall scores for agreed was 3792 representing 84.8% against 678 representing 15.2% for disagreed. The highest mean score is 3.61 ranked first while the lowest mean score is 2.58 ranked tenth. This implied that both employers and employees agreed that Business Education graduates have all the knowledge and skills required in setting and managing a small scale business.

Research Question Three: ***To what level are Business Education graduates Involved in setting and managing small scale businesses in relation to other jobs?***

The questionnaire items 21 to 27 in Appendix III were used to answer the research question three and the summary is as shown in table 4.2.3

Table 4.2.3 Mean score of employees and employers on the level at which Business Education graduates are involved in setting and managing small scale business compared with other jobs

S/No	Items	Respondents category	Agree F %	Disagree F %	Mean	Ranking
21.	Business education graduates are employed to work in small scale business	Employee Employer	149 (67.4%) 144 (63.7)	72 (32.6%) 82 (36.3)	2.79 2.86	1st
22.	Business education graduates are employed only when they come for SIWES or IT	Employee Employer	83 (37.6%) 110 (48.7)	138 (62.4%) 116 (51.3)	2.27 2.62	5th
23.	Business education graduates work in small scale businesss as secretaries	Employee Employer	96 (43.4%) 146 (60.2)	125 (56.6%) 80 (39.8)	2.43 2.67	4th
24.	Business education graduate work in small businesses as accountants	Employee Employer	105 (47.5%) 140 (61.9)	116 (52.5%) 86 (38.1)	2.43 2.82	3rd
25.	Business education graduates are considered as teachers	Employee Employer	117 (52.9%) 152 (62.8)	104 (47.1%) 74 (37.2)	2.57 2.78	2nd
26.	Business administration graduates are considered to be better equipped than business education graduates	Employee Employer	77 (34.8%) 122 (54.0)	144 (65.2%) 104 (46.0)	2.15 2.55	6th
27.	Those who did SIWES earlier never did well that is why they are not easily involved in the business thereafter	Employee Employer	88 (39.8%) 116 (51.3)	133 (60.2%) 110 (48.7)	2.23 2.46	7th

	Total	**TA**	**TD**	**TR**	
		1738	**1612**	**3350**	

TA=Total Agreed **TD**=Total Disagreed **TR**=Total Responses, **Source:**Field Survey, 2011

Questionnaire item twenty-one sought the opinion of employees and employers on the level at which Business Education graduates are involved in setting and managing small scale businesses in Kaduna State. The respondents who strongly agreed and agreed were 149 for employees and 144 for employers respectively representing (67.4%) and (63.9%). While strongly disagreed and disagreed respondents scored 72 representing (32.6%) for employee and 82 representing (36.1%) for employers respectively. This gave a weighted mean score of 2.83 which is ranked first.

Items in questionnaire twenty-two sought to find out whether Business Education graduates are employed only when they go for SIWES or IT. The respondents who strongly agreed and agreed were 83 for employees and 110 for employers respectively representing (37.6%) and (48.7%). While strongly disagreed and disagreed respondents scored 138 representing (62.4%) for employee and 116 representing (51.3%) for employers respectively. This gave rise to a weighted mean score of 2.45 which is ranked fifth.

Questionnaire item twenty-three sought to find out whether Business Education graduates work in small scale businesses as Secretaries. The respondents who strongly agreed and agreed were 96 for employees and 146 for employers respectively representing (43.5%) and (64.5%). While strongly disagreed and disagreed respondents scored 125 representing (66.6%) for employee and 80 representing (35.5%) for employers respectively. This gave a weighted mean score of 2.55 which is ranked fourth.

Questionnaire item twenty-four sought to find out whether Business Education graduates work in small businesses as Accountants. The respondents who strongly agreed and agreed were 105 for employees and 140 for employers respectively representing (47.5%) and (62.1%). While strongly disagreed and disagreed respondents scored 116 representing (52.5%) for employee and 86 representing (27.9%) for employers respectively. This gave a weighted mean score of 2.63 which is ranked third.

Questionnaire item twenty-five sought to find out whether Business Education graduates are considered as teachers. The respondents who strongly agreed and agreed were 117 for employees and 152 for employers respectively representing (52.9%) and (67.5%). While strongly disagreed and disagreed respondents scored 104 representing (47.1%) for employee and 74 representing (32.5%) for employers respectively. This gave a weighted mean score of 2.68 which is ranked second.

Questionnaire item twenty-six sought to find out whether Business Administration graduates are considered to be better equipped than Business Education graduates. The respondents who strongly agreed and agreed were 77 for employees and 122 for employers respectively representing (34.8%) and (53.9%). While strongly disagreed and disagreed respondents scored 144 representing (65.2%) for employee and 104 representing (46.2%) for employers respectively. This gave rise to a weighted mean score of 2.35 which is ranked sixth.

Questionnaire item twenty-seven sought to find out whether those who did SIWES earlier never did well that is why they are not easily involved in setting and managing small business thereafter. The respondents who strongly agreed and agreed were 88 for employees and 116 for employers respectively representing (39.8%) and (51.5%). While strongly disagreed and

disagreed respondents scored 133 representing (60.2%) for employee and 110 representing (48.5%) for employers respectively. This gave a weighted mean score of 2.35 which is ranked seventh.

The overall scores for agreed was 1738 representing 51.8% against 1612 representing 48.1% for disagreed. The highest mean score is 2.83 ranked first and the lowest mean score is 2.35 ranked seventh. This implied that both employers and employees agreed that Business Education graduates have sought employment in small scale businesses but are not fully embraced due to factors which the responses have shown.

Research Question Four: ***What are the challenges Business Education graduates faced in setting up and managing small Scale businesses in Kaduna State?***

The questionnaire items 28 to 33 in Appendix III, were used to answer the research question four and the summary is as shown in table 4.2.4

Table 4.2.4 **Mean score of employees and employers on the challenges Business Education graduates are facing in setting up and managing small scale businesses in Kaduna State.**

S/No	Items	Respondents category	Agree F %	Disagree F %	Mean	Ranking
28.	Business education graduate always feel superior to the other members of staff	Employee	93 (42.1%)	128 (57.9%)	2.37	1st
		Employer	115 (50.9)	111 (49.1)	2.63	

29.	Business education graduates are usually scared of the new environment of work	Employee Employer	67 (30.3%) 91 (40.3)	154 (69.7%) 135 (59.7)	2.08 2.38	4th
30.	Business education graduate managers pay themselves higher than others.	Employee Employer	71 (32.1%) 84 (37.2)	150 (67.9%) 142 (62.8)	2.29 2.32	3rd
31.	Business education managerial graduate do not consider consulting others when making decisions	Employee Employer	66 (29.9%) 74 (32.7)	155 (70.1%) 152 (67.3)	2.10 2.21	5th
32.	Business education graduate lack manner of approach which affects their administrative success.	Employee Employer	110 (49.8%) 67 (29.6)	111 (50.2%) 159 (70.4)	2.52 2.11	2nd
33	Business education graduates cannot work out a good organizational structure	Employee Employer	53 (23.9) 66 (29.0)	168 (76.0) 160 (71.0)	1.88 2.02	6th
	Total		**TA 864**	**TD 1597**	**TR 2461**	

TA=Total Agreed **TD**=Total Disagreed **TR**=Total Responses **Source:**Field Survey, 2011

Questionnaire item twenty-eight sought to find out whether Business Education graduates always feel superior to the other members of staff. The respondents who strongly agreed and agreed were 93 for employees and 115 for employers respectively representing (42.0%) and (50.9%). While strongly disagreed and disagreed respondents scored 128 representing (58.0%) for employee and 111 representing (49.2%) for employers respectively. This gave a weighted mean score of 2.50 which is ranked first.

Questionnaire item twenty-nine sought to find out whether Business Education graduates are usually scared of the new environment of work. The respondents who strongly agreed and agreed were 67 for employees and 91 for employers respectively representing (30.4%) and (40.3%). While strongly disagreed and disagreed respondents scored 155 representing (69.6%) for employee and 135 representing (59.8%) for employers respectively. This gave a weighted mean score of 2.23 which is ranked fourth.

Questionnaire item thirty sought to find out whether Business Education graduate managers pay themselves higher than others. The respondents who strongly agreed and agreed were 71 for employees and 84 for employers respectively representing (32.1%) and (27.3%). While strongly disagreed and disagreed respondents scored 150 representing (67.9%) for employee and 142 representing (62.7%) for employers respectively. This gave a weighted mean score of 2.31 which is ranked third.

Questionnaire item thirty-one sought to find out whether Business Education graduates managerial graduates do not consider consulting others when making decisions. The respondents who strongly agreed and agreed were 66 for employees and 74 for employers respectively representing (29.9%) and (32.5%). While strongly disagreed and disagreed respondents scored 155 representing (70.1%) for employee and 152 representing (67.5%) for employers respectively. This gave a weighted mean score of 2.16 which is ranked fifth.

Questionnaire item thirty-two sought to find out whether Business Education graduates lack manner of approach which affects their administrative success. The respondents who strongly agreed and agreed were 110 for employees and 67 for employers respectively representing (49.7%) and (29.6%). While strongly disagreed and disagreed respondents scored

111 representing (50.3%) for employee and 159 representing (70.4%) for employers respectively. This gave a weighted mean score of 2.32 which is ranked second.

Questionnaire item thirty-three sought to find out whether Business Education graduates cannot work out a good organizational structure. The respondents who strongly agreed and agreed were 53 for employees and 66 for employers respectively representing (23.9%) and (29.0%). While strongly disagreed and disagreed respondents scored 168 representing (76.0%) for employee and 160 representing (71.0%) for employers respectively. This gave a weighted mean score of 1.95 which is ranked sixth.

The overall scores for agreed was 841 representing 35.8% against 1510 representing 64.2% for disagreed. The highest mean score is item twenty eight which is 2.50 ranked as first while the lowest mean is item thirty three which is 1.95 ranked as sixth. This implied that both employers and employees agreed that Business Education graduates face a lot of challenges in managing small scale businesses.

4.3 TEST OF NULL HYPOTHESES

There were four null hypotheses formulated for this study. They were aimed at answering the research questions for the study.

In the course of testing the null hypotheses, the opinion of the employers and employees were added to give a better test of the null hypotheses, clear understanding and interpretation of the findings. Independent t-test statistics was used to test null hypotheses one, two and four for difference between employees and employers perception on the study. Paired sample t-test statistics was used to test null hypotheses three all at 0.05 level of significance. The choice of the paired sample t-test statistic was because it provides an index of measurement of the degree of

difference of the two variables compared. If the calculated t- test is greater than the table value (*t)*, then the null hypothesis is rejected but if otherwise it is retained. This therefore implied that there is no significant difference between the two variables. The summary of the results for the tested null hypotheses were shown in tables 4.3.1 to 4.3.4.

Null hypothesis 1: ***There is no significant diference between the views of employees and employers on the capability of business education graduates in setting up and managing small scale businesses in Kaduna State.***

Independent t-test statistics was used to test for difference between employees and employers on the capability of Business Education graduates in setting and managing small scale businesses at 0.05 level of significance. The result of the finding is presented in table 4.3.1

Table 4.3.1 T-test Comparison of the mean responses of employees and employers on the capability of business education graduates in setting and managing small scale businesses

Variable	Status	N	Mean	S.D	S.E	Df	t-cal	t-crit	Sig (2 tailed)
Capability of business education graduate in setting and managing small scale businesses	Employees	221	33.42	2.70691	.18209	445	1.510	1.96	0.132
	Employers	226	33.80	2.54911	.16956				

Sig>0.05, t<1.96, df 445 Source: Field Survey, 2011

The outcome of the independent t-test statistics showed that 226 employers had a mean score of 33.80 as against 221 employees who had a mean score of 33.42. This result indicated that the calculated - t value of 1.510 is less than the t-critical value of 1.96, while the calculated significant (p) value of 0.132 is greater than the 0.05 level of tolerance at df 445 confirming that

there is no significant difference among the two categories of respondents. Consequently the null hypothesis which stated that there is no significant difference between employers and employees in their opinion on capability of Business Education graduates in setting and managing small scale businesses was retained. This implied that Business Education graduates are capable of setting and managing a small scale business including the formation, sustenance and success of small scale business.

Null hypothesis 2: ***There is no significant difference between employers and employees in their perception on the knowledge and skills required by business education graduates in setting and managing of small scale businesses.***

Independent t-test statistic was used to test the difference between employers and employees views on knowledge and skills required by Business Education graduates in setting and managing of small scale businesses. The summary of the responses is as presented in table 4.3.2

Table 4.3.2 T-test comparison of the mean responses of employees and employers on knowledge and skills required of business education graduates in setting and managing small scale businesses

Variable	Status	N	Mean	S.D	S.E	df	t-cal	t-crit	Sig (2-tailed
Knowledge and skills required by business education graduates	Employees	221	30.48	4.25182	.28601	445	8.306	1.96	0.000
	Employers	226	33.18	2.37292	.15784				

Sig<0.05, t<1.96, df 445 Source: Field Survey, 2011

From the table 4.3.2, it can be seen that the mean score of employers is 33.18 as against employees mean score of 30.48, concerning their perception of knowledge and skills required by Business Education graduates in setting and managing of small scale businesses. This result indicated that the calculated - t value of 8.306 is greater than the critical - t value of 1.96 at df 445. While the calculated significant (p) value of 0.000 is less than the 0.05 level of tolerance. Hence, the null hypothesis was rejected, which implied that the respondents both agreed that Business Education graduates possess the knowledge and skills which are necessary for setting and managing small scale businesses.

Null hypothesis 3: ***There is no significant difference in respondents' perception between the involvement rate of business education graduates in setting and managing small scale businesses and their employment in other jobs in Kaduna State.***

Paired sample t-test statistic was used to test the null hypotheses three. The extent of Business Education graduates involvement in small scale businesses compared with other jobs were the two variables tested. The result of the test is as presented in table 4.3.3

Table 4.3.3 T-test comparison of employers and employees mean responses between the involvement rate of business education graduates in setting and managing small scale businesses and their employment in other jobs

Variables	Status	N	Mean	S.D	S.E	t-cal	t-crit	Df	Sig (2-tailed)
Business education graduate level of involvement in small businesses		447	17.15	2.91261	.137776	9.070	1.96	445	0.000
Business education graduate employment rate in other jobs		447	15.93	1.44446	.06832				

Sig <0.05, t > 1.96 df 445 Source: Field Survey, 2011

From the table 4.3.3 the mean of Business Education graduates involved in small scale businesses is 17.15 as against the mean of Business education graduates in other jobs of 15.93. These shows a significant difference exists in the respondents' perception between the level of involvement of Business Education graduates in setting and managing small scale businesses and their level of employment in other jobs. This indicated that the result of the paired sample t-test statistic calculated - t value of 9.070 is greater than the critical - t value of 1.96 while the calculated significant (p) value of 0.000 is less than the 0.05 level of tolerance indicating significant difference. Their respective mean responses of 17.15 and 15.93 showed that involvement of Business Education graduates in setting and managing small scale businesses was higher than their employment in other jobs. Consequently, the null hypothesis which stated that there is no significant difference between the involvement rate of Business Education graduates in setting and managing small scale business and in other jobs is hereby rejected.

Null hypothesis 4: ***There is no significant difference between employees and employers in their perception on the challenges business education graduates are facing in setting and managing of small scale businesses in Kaduna State.***

Independent t-test statistic was used to test the null hypothesis four. Employees and employers views on challenges Business Education graduates are facing in setting and managing of small scale businesses in Kaduna State was the variable tested. The result is as shown in table 4.3.4.

Table 4.3.4 T-test comparison of the mean responses of employees and employers on the challenges business education graduates are facing in setting and managing of small scale businesses

Variable	Status	N	Mean	S.D	S.E	Df	t-cal	t-crit	Sig (2-tailed)
Challenges business education graduates are facing.	Employee	221	13.23	2.97548	.20015	445	0.756	1.96	0.450
	Employer	226	13.04	2.33767	.15550				

Sig >0.05 t<1.96 at df 445 Source: Field Survey, 2011

From the table 4.3.4, the mean of employer's responses was 13.04 as against mean of employees 13.23. This result indicated that the calculated - t value of 0.756 is less than 1.96 critical - t value while the calculated significant (p) value of 0.450 is greater than the 0.05 level of tolerance at df 445 confirming that there is no significant difference between employees and employers in their perception regarding challenges Business Education graduates are facing in setting up managing small scale businesses in Kaduna State. Therefore the null hypothesis which stated that there is no significant difference between employees and employers in their perception on the challenges Business Education graduates are facing in managing of small scale businesses in Kaduna State is hereby accepted and retained. This implied that the employer's

opinion is of great importance because they must be satisfied with the services of their employees.

4.4 DISCUSSION OF MAJOR FINDINGS

The major findings of this study were that;

i. Business Education assisted the employers in setting up their businesses as was rated first in research question one.

ii. Setting and managing a small scale business requires a good knowledge of business and possessing relevant skills to succeed as was rated first in research question two.

iii. Business Education graduates are involved more in small scale businesses than in other jobs within Kaduna state as was rated first in research question three.

iv. Among the challenges Business Education graduates face is that they are not considered as qualified to set up and manage small scale businesses due to their teaching background as was rated first in research question four.

The detailed discussion of each finding is as follows:

The first objective was to assess the views of employers and employees on the capability of Business Education graduates in setting up and managing a small scale business in Kaduna State. Data collected for this objective were rated. Result of the hypotheses revealed that there is no significant difference between the views of employees and employers respondents regarding the capability of Business Education graduates in setting up and managing small scale

businesses. This implied that Business Education assists the employers in setting up their businesses which might be responsible for the high mean score. This is supported by Oborah (2005) who stated that successful business needs the knowledge of Business Education graduates to sustain and achieve what the business is set to achieve.

In another major finding, it revealed that setting up and managing of small scale business requires good knowledge of the business and possessing relevant skills to succeed. This is in line with the second objective of this study which sought to determine the knowledge and skills required of Business education graduates in setting up and managing small scale business. A significant difference existed because of the high mean score recorded. This implied that the employers of Business Education graduates have a higher perception of the knowledge and skills they required from the employees. The ability to keep proper records of transactions is very vital to the survival of a business. In support of this role Akande and Ojukwu (2008) were of the view that good record keeping skills is of importance in the sustenance of a small business. These skill Business Education provides through the training programmes obtainable in the higher institutions. In addition, the employers agreed that their employees required marketing skills so as to promote better sale of quality goods. The employers had higher mean responses in all the other knowledge and skills required by Business Education graduates in the setting up and managing of small scale businesses than the employees.

These skills are very vital to the employability of the Business Education graduates which are primary concern of the employers and not of the employee. In line with this, Agomuo (2002) opined that employability skills of Business Education graduates can be viewed as an important dimension for reflecting the degree to which an individual will be successful in their chosen occupation. He therefore stressed that it was essential that business educators be aware

of the importance of presenting a well rounded curricula to enable their students function effectively in all aspects of employment which has proved its great potentials in today's world in self-employment via small entrepreneurship.

The third objective was to determine the level of involvement of Business Education graduates in setting and managing small scale businesses in relation to other jobs in Kaduna State. Data collected were presented in table 4.2.3. The result showed a significant difference between the level of involvement of Business Education graduates in small scale businesses and in other jobs within the State. The mean perception of the respondents showed that Business Education graduates were involved more in small scale businesses than in other jobs within the State. This could be as a result of the competition in securing white colar jobs and the loss of interest in the teaching jobs due to the meager salary. Though most of the employers were of the view that they struggle to raise money to pay their graduate employees due to slow economic growth and which this researcher is of the view that Business Education graduates can work on to improve. Their opinion on this objective also showed that Business Education graduates work in small scale businesses in various capacities such as Secretaries, Accountants, and Marketers etc. Agomuo (2002) further asserted that behind every successful small scale business is a skilled entrepreneur who possesses relevant knowledge, experiences and attitude.

The fourth objective was to determine the challenges Business Education graduates are facing in setting up and managing small scale businesses in Kaduna State. The data collected were presented in table 4.2.4. It showed that there was no significant difference between employees and employers on the challenges Business Education graduates are facing in setting and managing of small scale businesses in Kaduna State. In other words, both categories of respondent have similar belief in the challenges facing the Business Education graduates in

setting up and managing small scale businesses in Kaduna State. The reasons for this uniformity of view could be explained from various dimensions. First, both employees and employers are in close contact with the Business Education graduates so know their challenges. However, some of the employees and the employers are themselves graduates of Business Education and are therefore conversant with the challenges facing Business Education graduates in setting up and managing small scale businesses in Kaduna State. Some of these challenges include: business education graduates are considered as not qualified to set up and manage a small scale business due to their teaching background. Yet, some employers perceive this opinion as erroneous since as they opined that, with the study of courses such as psychology, sociology in addition to their main business courses, they are vast in good human and material management amongst other factors.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

The study was carried out to ascertain the perception of employers and employees on Business Education graduates in setting up and managing small scale businesses. In order to achieve the objectives of the study, four hundred and forty-seven (447) respondents made up of 226 employers and 221 employees of selected small scale businesses were used. A descriptive survey design was used for this study. Four specific objectives were raised which included: to assess the views of employers and employees on the capability of Business Education graduates in managing small scale business in Kaduna State. In line with these objectives, research questions were formulated which included; what are the views of employers and employees on the capability of business education graduates in managing small scale businesses in Kaduna State? The null hypothesis was tested using t- test statistic at 0.05 level of significance.

The results of the null hypothesis one of which stated that there is no significant difference between employers and employees in their opinion on capabilityof Business Education graduates in managing small scale businesses was hereby accepted/retained. The result for null hypothesis two on the perception of knowledge and skills required by Business Education graduates in managing small scale businesses showed a significant difference and hence null hypothesis was rejected. The result of null hypothesis three was also rejected while the result of the fourth null hypothesis was accepted and retained

The data collected were presented in tables and analysed using simple percentages and frequencies. The findings of the study included among others that: Business Education assisted

the employers in setting up their businesses as was rated first in research question one, setting and managing a small scale business requires a good knowledge of business and possessing relevant skills to succeed as was rated first in research question two, Business Education graduates are involved more in small scale businesses than in other jobs within Kaduna state as was rated first in research question three, among the challenges Business Education graduates face is that they are not considered as qualified to set up and manage small scale businesses due to their teaching background as was rated first in research question four.

5.2 Conclusions

Based on the summary of major findings of this study, the following conclusions were made:

That the Business Education graduates were capable of setting up and managing small scale businesses and so enabled the employers to plan their businesses very well to ensure their efficiency, sustainance and survival. Since this is the case, it means that small scale businesses that have Business Education graduates as employees will be well managed and if owners of small scale businesses will make it as a matter of priority to employ Business Education graduates, this will lead to better future for small scale businesses thereby accelerating the industrialization objectives of the country.

In another major finding, it showed that Business Education graduates required the knowledge of Accounting and Bookkeeping, Human Relations and Marketing skills so as to promote better sale of quality goods. Since this is the case, small businesses are better organized if these skills are applied and to ensure that the resources used are geared towards making profit for the business than to continue to allocate more funds without benefit.

Business Education graduates were involved in small scale businesses than in white collar jobs is as a result of their inability to secure the jobs which pay far better than the small businesses. Yet they have to make an impact in this job to create an awareness of their capability in the job.

Lastly, the challenges business education graduates face is as a result of the errorneous opinion limiting their scope of work to teaching. Although, some of the employers are of the opinion that the study of courses such as psychology and sociology in addition to their main business subjects makes them good human and material managers. Since this is the case, it means that Business Education graduates are better equipped to set up and manage a business concern considering their study background.

5.3 Recommendations

In line with the findings and conclusions to this research work, and to ensure that the assertions are correct, the following recommendations are made:

1. Since business education assisted the employers in setting up their businesses, carefully planned small scale entrepreneurship as a course of study should be introduced by the curriculum planners to ensure that emphasis is given to turn out specialist graduates who can set up and manage small scale businesses.

2. Setting up and managing small scale business, curriculum planners should initiate subjects that will enable students have a knowledge of the kinds of business they can venture into together with the required skills that will enable them manage the business to last.

3. Business education graduates who seek for employment in small scale businesses because of poor pay in teaching jobs in particular should be supported by the government with the incentives based on their training to set up and manage their own.

4. The employers' association of Nigeria should rate Business Education graduates just like Business Administration and Accounting graduates in consideration for employment and membership of their association not minding their teaching background and training.

5.4 Limitations of the Study

During the course of this work, some of the limitations to the progress of this work were among the following:

- The businesses were distant from each other which made the researcher to travel long distances including villages to reach other businesses which involved extra cost of transportation. This was overcome by painstakingly travelling there.

- Some of the respondents misplaced the instruments given them earlier. This was overcome by issuing fresh copies when they were visited to collect the first copies thereby paying a second visit.

5.5 Suggestions for Further Research

Based on the benefit of studies like this to the development of small scale business sector and improvement of the business education programme, the researcher therefore suggests that further studies be carried out on this topic using other States in Nigeria so as to be able to generalize the perception of other employers and employees. Other suggested topics are:

- The impact of communication Skills perceived to be useful in setting up and managing small scale businesses effectively.

- Improving the capacity of Business Education graduates towards Small scale business management in Kaduna State.

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APPENDIX I

Appendix III

DEPARTMENT OF VOCATIONAL & TECHNICAL EDUCATION
AHMADU BELLO UNIVERSITY, ZARIA -NIGERIA
FACULTY OF EDUCATION

Telephone: 069-51755, 50692
AG. Vice- Chancellor: PROFESSOR J. U. UMOH, DVM (ABU) MSPH,Ph.D (Missouri) FCVSN
Head of Department: DR. M.M. ALIYU NCE; B.ED; M.ED; Ph.D; LL.B. FABEN

Our Ref: M.ED/EDUC/00897/2008-09
Your Ref:

Date 18TH August, 2010

LETTER OF INTRODUCTION

CHIKE BRIAN AKANISI - M.ED/EDUC/00897/2008-09

The above mentioned name is a postgraduate Student (M.Ed Business Education) in the Department of Vocational and Technical Education, Ahmadu Bello University, Zaria, Carrying out a research topic: **The Perception of Employers of Business Education Graduates in Managing Small – Scale Businesses in Kaduna State.**

Please, kindly assist him in any way possible to enable him complete his programme.

DR. M.M. ALIYU
HEAD OF DEPARTMENT.

APPENDIX II

Business Education Section,

Department of Vocational and Technical Education,

Faculty of Education,

Ahmadu Bello University,

Zaria.

Dear Respondent,

REQUEST TO FILL QUESTIONNAIRE

I am a postgraduate student of the above mentioned address conducting a research on the topic "THE PERCEPTION OF EMPLOYERS AND EMPLOYEES ON BUSINESS EDUCATION GRADUATES IN SETTING UP AND MANAGING SMALL-SCALE BUSINESSES IN KADUNA STATE, NIGERIA".

The purpose of this survey is to find out your opinion on the knowledge and skills required for Business Education graduates to be employed by small scale business organizations. Your answers will be taken into consideration and will enable the University to improve the Business Curriculum and deliver up-to-date and relevant Business Education.

Please be assured that all answers shall be kept confidential and will only be used for data analysis.

Thank you.

Yours faithfully,

Chike Brian Akanisi,

APPENDIX III

EMPLOYERS QUESTIONNAIRE ON THE TOPIC:

PERCEPTION OF EMPLOYERS ON BUSINESS EDUCATION GRADUATES IN SETTING UP AND MANAGING SMALL SCALE BUSINESSES IN KADUNA STATE

Dear respondent please your assistance is needed in supplying the necessary information to the items below. Your response will be treated confidentially.

SECTION (A) BIOGRAPHICAL DATA

PLEASE TICK IN THE BOX

Name of Business organisation

……..

STATUS:

Employer ☐

What is the nature of your business?

Construction ☐

Agriculture ☐

Business Services ☐

Trading ☐

Manufacturing/Production ☐

Retail ☐

Research &Consultancy ☐

Others (Please specify) _____

Gender:

Male ☐

Female ☐

Highest Educational qualification:

SSCE ☐

OND ☐

HND ☐

NCE ☐

B.Sc (Ed) ☐

B.Ed ☐

Ph.d ☐

Others ……. (Please specify)

Number of years has your business been in operation:

0-5 years ☐

6-10 years ☐

11-15 years ☐

16 years and above ☐

Number of Business education employees presently working in your organisation:

0-5 ☐

6-10 ☐

11-50 ☐

51-100 ☐

More than 100 ☐

Number of years in present position:

0-5 years ☐

6-10 years ☐

11-15 years ☐

16 and above ☐

Which Department in the organisation can employ Business Education graduates?

Finance /Accounting ☐

Human Resource ☐

Marketing ☐

General Management ☐

Secretarial ☐

Operations ☐

Business Development ☐

Others (Please specify) _____

SECTION (B)

Please indicate below your opinion, on the knowledge and skills a Business Education graduate must possess in order to be a manager employed by your company.

4 – Strongly Agreed 3 – Agreed 2 – Disagreed 1 – Strongly disagreed

1. **Employers' perception on the capability of business education in setting up and managing small scale businesses.**

ITEMS	SA	A	D	SD
1. Business education assists the employers in setting up their businesses very well.				

2. Business education provides a better understanding and analysis of the economy.				
3. Business education will improve effective interpersonal and human relation skills.				
4. Business education programme makes a business education graduate a good manager.				
5. Business education programme enables the manager to plan his business well.				
6. Business education knowledge will enable the manager to provide and distribute quality goods and services.				
7. The knowledge of business education will help to attract customers to the business.				
8. Business education will help the manager keep proper records of transactions.				
9. Business education will help the manager identify good business opportunities.				
10. Business education will assist the manager to make judicious socio-economic decisions.				

2. Employers' perception of the skills and knowledge required of a business education graduates in setting up and managing small scale businesses?

11. Business education graduate requires marketing skills so as to promote better sale of quality goods.				
12. Business education graduate requires bookkeeping and accounting skills to make wise decisions and good future plans.				
13.Business education graduate requires good typewriting and communication skills to run a business effectively.				

14. Business education graduatet need management knowledge to manage a small scale business.				
15.Business education graduate require a better understanding of the nation's economic system.				
16. Business education graduate must have good shorthand skills.				
17. Business education graduate can use good product branding skills to improve sales.				
18.Business education graduate can prepare a feasibility study.				
19. Business education graduate requires advertising skills.				
20. Business education graduate does not have the information competence of the activities of a small scale business.				

3. Perception of employers on the level at which business education graduates are involveded in small scale business compared to other jobs

21. Business education graduates are employed to work in small scale business				
22. . Business education graduates are employed only when they come for SIWES or IT				
23. Business education graduates work in small scale businesss as secretaries				
24. Business education graduate work in small businesses as accountants.				
25. Business education graduates are considered as teachers				
26. Business administration graduates are considered to be better equipped than business education graduates				
27. Those who did SIWES earlier never did well that is why they are not easily employed				

thereafter				

4. Perception of employers on challenges Business education graduates are facing in setting up and managing small scale businesses.

28. Business education graduate always feel superior to the other members of staff				
29. Business education graduates are usually scared of the new environment of work				
30. Business education graduate managers pay themselves higher than others				
31. Business education managerial graduate do not consider consulting others when making decisions				
32. Business education graduate lack manner of approach which affects their administrative success..				
33. Business education graduates cannot work out a good organizational structure				

APPENDIX IV

EMPLOYEES QUESTIONNAIRE ON THE TOPIC:

PERCEPTION OF EMPLOYERS AND EMPLOYEES ON BUSINESS EDUCATION GRADUATES IN SETTING AND MANAGING SMALL SCALE BUSINESSES IN KADUNA STATE,NIGERIA

Dear respondent please your assistance is needed in supplying the necessary information to the items below. Your response will be treated confidentially.

SECTION (A) BIOGRAPHICAL DATA

PLEASE TICK IN THE BOX

Name of Business organisation

……..

Position …….

What is the nature of your business?

Construction ☐

Agriculture ☐

Business Services ☐

Trading ☐

Manufacturing/Production ☐

Retail ☐

Research &Consultancy ☐

Others (Please specify) _____

Gender:

Male ☐

Female ☐

Highest Educational qualification:

SSCE ☐

OND ☐

HND ☐

NCE ☐

B.Sc (Ed) ☐

B.Ed ☐

Ph.d ☐

Others ……. (Please specify)

Number of years has your business been in operation:

0-5 years ☐

6-10 years ☐

11-15 years ☐

16 years and above ☐

Number of Business education employees presently working in your organisation:

0-5 ☐

6-10 ☐

11-50 ☐

51-100 ☐

More than 100 ☐

Number of years in present position:

0-5 years ☐

6-10 years ☐

11-15 years ☐

16 and above ☐

Which Department in the organisation can employ Business Education graduates?

Finance /Accounting ☐

Human Resource ☐

Marketing ☐

General Management ☐

Secretarial ☐

Operations ☐

Business Development ☐

Others (Please specify) _____

SECTION (B)

Please indicate below your opinion, on the knowledge and skills a Business Education graduate must possess in order to be a manager employed by your company.

4 – Strongly Agreed 3 – Agreed 2 – Disagreed 1 – Strongly disagreed

1. **Employees' perception on the capability of business education graduates in setting and managing small scale businesses.**

ITEMS	SA	A	D	SD
1. Business education assists the employers in setting up their businesses very well.				
2. Business education provides a better understanding and analysis of the economy.				
3. Business education will improve effective interpersonal and human relation skills.				
4. Business education programme makes a business education graduate a good manager.				
5. Business education programme enables the manager to plan his business well.				
6. Business education knowledge will enable the manager to provide and distribute quality goods and services.				
7. The knowledge of business education will help to attract customers to the business.				
8. Business education will help the manager keep proper records of transactions.				
9. Business education will help the manager identify good business opportunities.				

10. Business education will assist the manager to make judicious socio-economic decisions.				

1. Employees perception of the skills and knowledge required of a business education graduates in setting up and managing small scale businesses.

11. Business education graduate requires marketing skills so as to promote better sale of quality goods.				
12. Business education graduate requires bookkeeping and accounting skills to make wise decisions and good future plans.				
13. Business education graduate requires good typewriting and communication skills to run a business effectively.				
14. Business education graduatet need management knowledge to manage a small scale business.				
15. usiness education graduate require a better understanding of the nation's economic system.				
16. Business education graduate must have good shorthand skills.				
17. usiness education graduate can use good product branding skills to improve sales.				
18. usiness education graduate can prepare a feasibility study.				
19. Business education graduate requires advertising skills.				
20. Business education graduate does not have				

the information competence of the activities of a small scale business.				

2. Perception of employees on the level at which business education graduates are involved in small scale business compared to other jobs

21. Business education graduates are employed to work in small scale business				
22. Business education graduates are employed only when they come for SIWES or IT				
23. Business education graduates work in small scale businesss as secretaries				
24. Business education graduate work in small businesses as accountants.				
25. Business education graduates are considered as teachers				
26. Business administration graduates are considered to be better equipped than business education graduates				
27. Those who did SIWES earlier never did well that is why they are not easily employed thereafter				

3. Perception of employees on challenges Business education graduates are facing in setting up and managing small scale businesses.

28. Business education graduate always feel superior to the other members of staff.				
29. Business education graduates are usually scared of the new environment of work				
30. Business education graduate managers pay themselves higher than others				

31. Business education managerial graduate do not consider consulting others when making decisions				
32. Business education graduate lack manner of approach which affects their administrative success..				
33. Business education graduates cannot work out a good organizational structure				

APPENDIX V

Summary of Responses to the Instrument

Summary Table for Employee Respondents

Item 1

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	149	69	218	**98.6**	0	3	3	**1.4**	**3.65**
Weighted Freq.	596	207	803		0	3	3		

Item 2

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	99	104	203	**91.9**	12	6	18	**8.1**	**3.34**
Weighted Freq.	396	312	708		24	6	30		

Item 3

	SA-4	A-3	TA	%A	D-2	SD-1	TD	‰D	Weighted Mean
Freq.	102	104	206	**93.2**	6	9	15	**6.8**	**3.39**
Weighted Freq.	408	312	720		12	9	21		

Item 4

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	117	74	191	**86.4**	24	6	30	**13.6**	**3.37**
Weighted Freq.	468	222	690		48	6	54		

Item 5

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	130	75	205	**92.8**	7	9	16	**7.2**	**3.48**
Weighted Freq.	520	225	745		14	9	23		

Item 6

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	99	99	198	**89.6**	7	16	23	**10.4**	**3.27**
Weighted Freq.	396	297	693		14	16	30		

Item 7

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	95	110	205	**92.8**	10	6	16	**7.2**	**3.33**
Weighted Freq.	380	330	710		20	6	26		

Item 8

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	137	63	200	**90.5**	12	9	21	**9.5**	**3.48**
Weighted Freq.	548	189	737		24	9	33		

Item 9

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	119	84	203	**91.9**	14	4	18	**8.1**	**3.42**
Weighted Freq.	476	252	728		28	4	32		

Item 10

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	64	132	196	**88.7**	15	10	25	**11.3**	**3.13**
Weighted Freq.	256	396	652		30	10	40		

Item 11

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	125	84	209	**94.6**	9	3	12	**5.4**	**3.50**
Weighted Freq.	500	252	752		18	3	21		

Item 12

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	137	71	208	**94.1**	7	6	13	**5.9**	**3.53**

Weighted Freq.	548	213	761		14	6	20	

Item 13

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	97	102	199	**90.0**	6	16	22	**10.0**	**3.27**
Weighted Freq.	388	306	694		12	16	28		

Item 14

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	106	87	193	**87.3**	16	12	28	**12.7**	**3.30**
Weighted Freq.	424	261	685		32	12	44		

Item 15

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	73	133	206	**93.2**	12	3	15	**6.8**	**3.25**
Weighted Freq.	292	399	691		24	3	27		

Item 16

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	55	1I7	172	**77.8**	33	16	49	**22.2**	**2.95**
Weighted Freq.	220	351	571		66	16	82		

Item 17

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	77	115	192	**86.9**	13	16	29	13.1	**3.14**
Weighted Freq.	308	345	653		26	16	42		

Item 18

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	66	122	188	**85.1**	15	18	33	14.9	**3.07**
Weighted Freq.	264	366	630		30	18	48		

Item 19

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	86	101	187	**84.6**	18	16	34	**15.4**	**3.16**
Weighted Freq.	344	303	647		36	16	52		

Item 20

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	36	52	88	**39.8**	75	58	133	**60.2**	**2.30**
Weighted Freq.	144	156	300		150	58	208		

Item 21

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	52	97	149	**67.4**	45	27	72	**32.6**	**2.79**
Weighted Freq.	208	291	499		90	27	117		

Item 22

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	32	51	83	**37.6**	82	56	138	**62.4**	**2.27**
Weighted Freq.	128	153	281		164	56	220		

Item 23

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	30	66	96	**43.4**	93	32	125	**56.6**	**2.43**
Weighted Freq.	120	198	318		186	32	218		

Item 24

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	39	66	105	**47.5**	67	49	116	**52.5**	**2.43**
Weighted Freq.	156	198	354		134	49	183		

Item 25

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean

Freq.	42	75	117	**52.9**	70	34	104	**47.1**	**2.57**
Weighted Freq.	168	225	393		140	34	174		

Item 26

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	29	48	77	**34.8**	71	73	144	**65.2**	**2.15**
Weighted Freq.	116	144	260		142	73	215		

Item 27

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	34	54	88	**39.8**	61	72	133	**60.2**	**2.23**
Weighted Freq.	136	162	298		122	72	194		

Item 28

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	33	60	93	**42.1**	83	45	128	**57.9**	**2.50**
Weighted Freq.	132	180	312		166	45	211		

Item 29

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	30	37	67	**30.3**	75	79	154	**69.7**	**2.08**

Weighted Freq.	120	111	231		150	79	229	

Item 30

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	39	32	71	**32.1**	105	45	150	**67.9**	**2.29**
Weighted Freq.	156	96	252		210	45	255		

Item 31

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	23	43	66	**29.9**	89	66	155	**70.1**	**2.10**
Weighted Freq.	92	129	221		178	66	244		

Item 32

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	39	71	110	**49.8**	78	33	111	**50.2**	**2.52**
Weighted Freq.	156	213	369		156	33	189		

Item 33

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	14	39	53	**24.0**	74	94	168	**76.0**	**1.88**
Weighted	56	117	173		148	94	242		

Freq.

Summary Table for Employer Respondents

Item 1

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	127	83	210	**92.9**	6	10	16	**7.1**	**3.44**
Weighted Freq.	508	249	757		12	10	22		

Item 2

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	139	70	209	**92.5**	8	9	17	**7.5**	**3.51**
Weighted Freq.	556	210	766		16	9	25		

Item 3

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	116	95	211	**93.4**	6	9	15	**6.6**	**3.38**
Weighted Freq.	464	285	749		12	9	21		

Item 4

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	137	69	206	**91.2**	7	13	20	**8.8**	**3.47**
Weighted Freq.	548	207	755		14	13	27		

Item 5

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	143	64	207	**91.6**	6	13	19	**8.4**	**3.51**
Weighted Freq.	572	192	764		12	13	25		

Item 6

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	129	69	198	**87.6**	9	19	28	**12.4**	**3.42**
Weighted Freq.	516	207	723		18	19	37		

Item 7

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	145	68	213	**94.2**	5	8	13	**5.8**	**3.52**
Weighted Freq.	580	204	784		10	8	18		

Item 8

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	128	85	213	**94.2**	0	13	13	**5.8**	**3.40**
Weighted Freq.	512	255	767		0	13	13		

Item 9

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	121	88	209	**92.5**	6	11	17	**7.5**	**3.39**
Weighted Freq.	484	264	748		12	11	23		

Item 10

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	134	79	213	**94.2**	9	4	13	**5.8**	**3.48**
Weighted Freq.	536	237	773		18	4	22		

Item 11

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	170	45	215	**95.1**	0	11	11	**4.9**	**3.72**
Weighted Freq.	680	135	815		0	11	11		

Item 12

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	146	60	206	**91.2**	11	9	20	**8.8**	**3.56**
Weighted Freq.	584	180	764		22	9	31		

Item 13

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted

									Mean
Freq.	129	69	198	**87.6**	19	9	28	**12.4**	**3.37**
Weighted Freq.	516	207	723		38	9	47		

Item 14

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	96	103	199	**88.1**	11	16	27	**11.9**	**3.20**
Weighted Freq.	384	309	693		22	16	38		

Item 15

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	112	78	190	**84.1**	22	14	36	**15.9**	**3.27**
Weighted Freq.	448	234	682		44	14	58		

Item 16

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	113	80	193	**85.4**	20	13	33	**14.6**	**3.28**
Weighted Freq.	452	240	692		40	13	3		

Item 17

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**

Freq.	120	87	207	**91.6**	11	8	19	**8.4**	**3.41**
Weighted Freq.	480	261	741		22	8	30		

Item 18

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	109	85	194	**85.8**	19	13	32	**14.2**	**3.33**
Weighted Freq.	436	255	691		38	13	51		

Item 19

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	117	88	205	**90.7**	9	12	21	**9.3**	**3.36**
Weighted Freq.	468	264	732		18	12	30		

Item 20

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	90	53	143	**63.3**	38	45	83	**36.7**	**2.85**
Weighted Freq.	360	159	519		76	45	121		

Item 21

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**

Freq.	84	60	144	**63.7**	47	35	82	**36.3**	**2.86**
Weighted Freq.	336	180	516		94	35	129		

Item 22

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	81	29	110	**48.7**	62	54	116	**51.3**	**2.62**
Weighted Freq.	324	87	411		124	54	178		

Item 23

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	55	81	136	**60.2**	40	50	90	**39.8**	**2.67**
Weighted Freq.	220	243	463		80	50	130		

Item 24

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	93	47	140	**61.9**	35	51	86	**38.1**	**2.82**
Weighted Freq.	372	141	513		70	51	121		

Item 25

	SA-4	**A-3**	**TA**	**%A**	**D-2**	**SD-1**	**TD**	**%D**	**Weighted Mean**
Freq.	73	69	142	**62.8**	33	51	84	**37.2**	**2.78**

Weighted Freq.	292	207	499		66	51	117	

Item 26

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	62	60	122	**54.0**	44	60	104	**46.0**	**2.55**
Weighted Freq.	248	180	428		88	60	148		

Item 27

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	58	58	116	**51.3**	42	68	110	**48.7**	**2.46**
Weighted Freq.	232	174	406		84	68	152		

Item 28

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	71	44	115	**50.9**	61	50	111	**49.1**	**2.63**
Weighted Freq.	284	132	416		122	50	172		

Item 29

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	36	55	91	**40.3**	92	43	135	**59.7**	**2.38**
Weighted Freq.	144	165	309		184	43	227		

Item 30

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	40	44	84	**37.2**	88	54	142	**62.8**	**2.32**
Weighted Freq.	160	132	292		176	54	230		

Item 31

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	30	44	74	**32.7**	94	58	152	**67.3**	**2.21**
Weighted Freq.	0	132	132		188	58	246		

Item 32

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	37	30	67	**29.6**	98	61	159	**70.4**	**2.11**
Weighted Freq.	148	90	238		196	61	257		

Item 33

	SA-4	A-3	TA	%A	D-2	SD-1	TD	%D	Weighted Mean
Freq.	28	38	66	**29.2**	60	100	160	**70.8**	**2.02**
Weighted Freq.	112	114	226		120	100	220		

APPENDIX VI

List of Distribution of Population of Respondents According to Zones

	NAME OF BUSINESS	LINE OF BUSINESS	ADDRESS
e 1	1. Abdulazeez Isa Ventures	Trading Company Service	P.O.Box 634 Zaria
IA	2. Sabon Unguwa Farmers Co-operative Society	Agriculture / service	Behind NTC(BATC) Chikaji, SabonGari
	3. Unguwan Juma Zaria Cassava Processing Farmers Co-operative Society Ltd	Agriculture	Zaria city
	4. Randagi Green Agro Company		
	5. Eng. Ibrahim Honda Mechanic	Service/Agriculture	Zaria LGA
	6. Nasara Welders and Metal Fabrication	Engineering	Dogarawa Sabon Gari
	7. Sabon Gari Youth Timber Shed		
BA	Industries Co-op Society	Manufacturing/services	Sabon Gari LGA
	8. Hanyoyi Ta Alheri Nig. Enterprises		
	9. Bashir Ahmed	Manufacturing, Services & Training	Sabon Gari LGA
	10. Transporter		
	11. Transporter	Manufacturing	Zaria LGA
		Service and training	No13 Babangwari zaria
	12. Aminu Mohammed Shehu	Training and services	Main Motor Park Sabon Gari
	13. Ishak Adamu		Kofan doka Motor Park, Zaria
		Training	
	14. Bashir Dogarawa Banasin Keys		Pammadina
	15. Jamilu Nasirudeen	Manufacturing	No. 33 Anguwan Sirdi, Zaria city
			No. 9 Kamfage Zaria city
		Blacksmithing and mechanic	
	16. Abdulrasheed Ishaq		No. 1 hospital road, Kofar kuyambana
		Agriculture	
	17. Alh. Bashiru Dahiru Kanti		
			Sabon gida Pammadina, Zaria
		Manufacturing	Zaria
	18. Dizade Nig Ltd		
		Service	
	19. Maiyamsa Global Resources Nig. Ltd		No.302 Shek Mahmud Gumi Market
	20. T. Z Nig. Ltd	Consultancy services	No 25 Anguwan Rubu ,Zaria
		Manufacturing and Agriculture	No23 Matazu Road
	21. Aminci Furniture Industries Nig.	Agriculture / services	Tudunwada,

Ltd		No. 19b old Jos road Tudun wada Zaria
22. Al- Babello Trading Company	Manufacturing, Services & Training	
23. Savannah Resource Foundation	Trading company Services	Timbershed Sabon gari, Zaria
24. Muhammed Murtala Mahmood		No.9 Sokoto road Hanwa, Zaria
25. Awalsa Kaoline Processing Company	Trading company	Anguwan karfe Zaria city
26. Hamisu Yinusa	Manufacturing	Anguwan nufawa Zaria city
27. Aliyu Abdullahi Gafai	Trading company	No.68 kings road Sabon gari, Zaria
28. Zailani Abubakar	Trading company	Timber shed Sabongari, Zaria Alhaji Musa house, Anguwan Jaba
29. Jibril Ishaq Enterprises	Trading company	Timber shed Sabon gari
30. Isah Alhaji Mohammed	Trading company	No. 23 A' Hanyin Dogo Samaru Zaria
31. Alh. Aliyu. A. Abdulmumini	Trading company	No. 2 Railway road Sabon Gari Zaria
32. Ibrahim Dan'ami Jibril	Trading company	
33. Mufdag Inter Ltd	Trading company	No 101 Kofa Fada, Zaria P.O Box 554, Zaria
34. Ahmed Yayongida . A	Trading company	
35. Foresight Association	Trading company	No.38 Zango Aya street Kawo Kaduna
36. Alh Musa Usman	Trading company	Block 6 flat 36 Rimi, Tsiwa Estate Opp. ABU kongo No. 9 Market Road Sabon gari Zaria Town
37. Mall Suleman Usman	Trading company	Timber shed Sabon gari, Zaria Layin fumfo Tudun wada, Zaria Timber shed Sabon gari, Zaria
38. Mall Dauda Mohammed	Trading company	Timber shed Sabon gari, Zaria Timber shed Sabongari, Zaria Timber shed Sabon gari Zaria
39. Mall Salen Dauda	Trading company	Timber shed Sabon gari Zaria Timber shed Sabon gari Zaria
40. Hajiya Hadiza Mohammed	Trading company	No. 45 Sarki road Sokaci, Zaria Ronama street bakin kasuwa

41. Musa Bashiru	Trading company	Soba LGA
42. Dayya Haruna	Trading company	Ronama street bakin kasuwa Sob LGA
43. Abubakar Umar	Trading company	Bakin kasuwa Soba
44. Ahmed Ibrahim Bagobiri	Trading company	No. 17 Rahama Street Bakin kasuwa Soba
45. Dry and Raining Season Farmers	Trading company	Rahoma street Bakin kasuwa Soba
46. Mallam Yusuf Ali	Agriculture	Rahoma street Bakin kasuwa Soba
47. Shuaibu Mamuda	Trading company	Rahoma street Bakin kasuwa Soba
48. Abdu Samaila	Trading company	Rahoma street Bakin kasuwa Soba
49. Zubairu Ubangida	Trading company	
50. Shuaibu Ali	Trading company	Ahmadu Bello Way, Bakin Kasuwa
51. Mohammed Ali	Trading company	Area court Soba
52. Safiyanu Aliyu	Trading company	Tudun Saibu Town Soba
53. Umaru Aliyu	Trading company	Govt Sec Tech Sch Soba Zaria Govt Sec Tech Sch Soba Zaria
54. Usman Aliyu	Trading company	Govt Sec Tech Sch Soba Zaria P.O. Box 23 Dutsen wai- Zaria c/o P.O Box 526, Zaria
55. Alh. Jafaru Sani		Turawa soba LGA
56. Balarabe Z. Alasan	Trading company	
57. Nagari International Tailoring		Turawa soba LGA
58. Ali Sabo	Trading company	
59. Tanimu Yusuf Usman	Trading company Services	Turawa soba LGA
60. Mustapha Shittu Barwa	Trading company	Turawa soba LGA
61. Sule Aliyu Ibrahim Danwata	Trading company	Turawa soba LGA
62. Matari Alhaji Musa	Trading company	Turawa soba LGA
63. Ishau Magaji Gari Turawa	Trading company	Tudun wada Soba Jos road
64. Alh Bala Ali Turawa	Trading company	c/o Shehu Bako P.O Box 4 Box 1015 Soba zaria
65. Mall Gambo Halilu Turawa		Box 1015 Soba Zaria

	66. Mall Habibu Naibi Turawa	Trading company	Anguwan Sarkinoma Turawa
	67. Mall. Haliru Abdu Turawa	Trading company	No. 30 Danwata street, soba
	68. Magaji Master	Trading company	c/o Mall Shehu Alaranma
	69. Mall. Sani Liman Turawa	Trading company	Govt. Girls Sci. Sec Sch, P.M.B. 1037
	70. Sanusi Yusuf	Trading company	No. 37 Ahmadu Bello Way
	71. Isah Mohammed	Trading company	No.33 Badamasi street Tudun Wada
	72. Mr. Israel Orieri	Trading company	No. 47 Badamasi street Tudun wada
	73. Mrs Veronica Odo	Trading company	No. 53 Badamasi street Tudun wada
	74. Mall. Sule Idris	Trading company	Soba Pambegwa road Rahama Soba
	75. Mohammadu Sabi'u	Trading company	No7 Abuja express link road unguwa television Kaduna
	76. Shuaibu Shehu	Trading company	
	77. Lawal Mohammed	Trading company	P.O Box 3810, Kaduna
	78. Mallam Salihu Abubakar	Trading company	Kaku Ligari
	79. Dahiru Abubakar	Trading company	G9 Kudenda industrial Estate Kaduna south
	80. Badamasi Muntaila	Trading company	174 b Suleiman Ahmed road Shagari Estate
	81. Rahama Workshop	Trading company	Barnawa Kaduna
		Trading company	Kakuri Kaduna South
		Trading company	c/o Mr James Biliyok
		Trading company	
		Trading company	18 Aliyu Makama Road Barnawa
		Trading company	Narayi village Kaduna
	1. FInelmage Nigeria		KSDPC
	2. Wg. Cdr C.S Makut (RTD)		No 24 Zambia rd
	3. Yahaya yari group of motors	Services	10 A Keffi Road
	4. Gaskiya chemical industries ltd	Agricultural Services	No 12 Aliyu Makama
	5. Okopi Associates	Trading company	No 16 kasaya str
		Manufacturing & services	No 15 August Neto r
			No 42 Moh'd way Kabala West
			No 9 Jumare Gidado
			No 17 Ikara Road S/gari Tudun Wada

	6. Mrs Saraya Ahmadu		Enugu Rd Opp Police Station
	7. Catherine Bonat		Old Panteka
	8. Henry Nyam kwoi Vocational Training Centre.	Services	Old Panteka Market
	9. Dashia Narayi Farmers Club		Timber shed Panteka
	10. Deritam Services Enterprises	Catering Services	
	11. Rezabob enterprises	Services	Kaduna south
NE 2	12. Zevacs enterprises	Training Services	
DUNA	13. Rana scientific enterprises	Agricultural services	Mallam Madori Rd Panteka
NTRAL	14. Mr. Joseph Auta Kwasau	Services	c/o Alhaji Ibrahim 05
ADUNA	15. Peter . T. Usman	Trading & services	No 144 old panteka
UTH	16. Mrs .Comfort O. Amakor Ventures	Trading & services	K.E.P.A Office Kaduna
D	17. Zakkal P. Alkali Kabala West	Trading & services	AK 14 Mayare Rd Tudun wada
DUNA	18. Gamji Multipurpose Co-operative Society	Trading company Services	Kaduna Ojapata Ajodi –
RTH)	19. Yamaji Metal Construction Company Ltd	Trading company Services	Behind elf filling statio
	20. Foundry Crafts Group		
	21. Tinker Crafts Group Panteka	Services	
	22. Ismail Ahmed Green White Green Nig Ltd	Engineering services	No 1 Algeria crescent Box 4440 Kaduna
	23. Chief Joseph Ajayi		PE2&3 Ibrahim Taiwo
	24. Alhaji Dogara (Sarkin Makeran, Kaduna)	Manufacturing Manufacturing Trading company Trading company	No 17 Galadima str Television No 59 Ahmadu Rd Narayi No.4 Aliyu Makama Rd Barnawa No.C.A 23Chukun Street Narayi
	25. Ifedotun Timber Association		No. 8 Abapkwa Mkt Kaduna
	26. Unguwan Maiburji Tailoring	Trading company	C.C 17 Kabala Road
	27. J.U.C Research Division of J.T.C.C		B3 36 Abuja Road
	28. Adolescent Association Reproductive Health and Action		No 26. Ribadu Rd
	29. Himma Farmers Co-operative Society	Trading company	c/o st Paul Church
	30. Danidrissa and Sons	Services	No 9 Cameroun Avenue
	31. Deco Motors Inc		A1&A2 Zaria Road
	32. Green Apple Enterprises Ltd	Training and services	No 7 Market Road
	33. El-Oheeka		No 10 Abidjan crest
	34. M.K Usman Motors	Services	BZ 130 Kazaure Road
	35. Adstat Nig Ltd		
	36. Grace Trading Co		A7 Junction Road
	37. Virteous Wing Co-operative Multipurpose Society	Agriculture & services	Block 9 Cameroun Ave No Monrovia Cres
	38. Fayasmu Nig Ltd	Trading company	No CA 16 Sch Rd
	39. Sarat Nig Ltd	Trading company	Kaduna North LGA
	40. Narayi Owoyemi Multipurpose Co-operative Society	Trading company	P.O Box 8424 B.I Ibadan str Kad
	41. Mall Shuaibu Tanko	Trading company	No.11 Ohikere Rd

42.	Yahaya Muftau	Trading company	No.11 Ohirere Rd
43.	Femimac Modern Stores	Trading company	No 6 S.M.C Staff Quarters
44.	Sani Baba Magaji	Trading company	KK9 Abidjan Street
45.	Mrs Josephine F. Gwazah	Trading company	No.2 Ahmadu Bello W
46.	Honeybee Producers Union	Trading company	c/o P. Daria NNPC Kad
47.	Alh Danlami Shehu	Trading company	AB 3 Ibrahim Taiwo Rd
48.	Alh Muhammadu Rabilu	Trading company	Unguwan karofi Ikara LGA
49.	Anastesia-Mark Nig Ltd	Trading company	
50.	Augustine Diagi (Real Carpers & Publicity Service)	Trading company Trading company	Ung-mallam Yaro Kargo Anguwan Baidu Village
51.	TBIC Nig Ltd	Trading company	Hanyin Karofi Ikara
52.	Timbuak Photos	Trading company	Ang-Tanko village
53.	Mrs Laraba Dogara	Producer/distributor	
54.	Mrs Kande Dodo	Trading company	Ang-Adamu Village
55.	Halico Zobo	Trading company	
56.	John E. Obiajunwa	Trading company	Ang- Bakula Village
57.	Fivil Nig Enterprises	Trading company Services Services Trading company Trading company	Ang-Bakula Village Pegi Yalwardaji Village
58.	Maria Goretti Lami	Trading company	Pampaida kwari Village
59.	Bridget T. Sule	Trading company	
60.	Alheri Community and Child Care	Trading company	Ung-Bakula
61.	Salama Yimi (Nig)Co Ltd		
62.	Fair Services Ltd		Amana Club Jamfalan Ikara
63.	Angelina .K. Dana (Mrs)		Unguwan Turaki Ikara
64.	Alheri Ventures Tailoring Industries		Ikara town, Ikara LGA
65.	Ikara Technical Association Ikara	Trading company	Ikara LGA
66.	Unguwan-Karofi Multipurpose Co-operative Society Ltd	Trading company Services	Ung-Bakula Village, Ikara
67.	Anguwan Mallam Yarokargo Women F.C.S Ltd	Trading company	Ikara
68.	Anguwan Baidu Multipurpose Co-operative Society Limited	Services Trading company	Ikara LGA
69.	Kungiyan Manoma Hayin Karofi Ikara	Services	Ikara LGA
70.	Anguwan Tanko Jamfalan Farmers Co-operative Society	Engineering services	Ikara LGA Ikara Town
71.	Anguwan Adamu Farmers Co-operative Society	Trading company	Ikara Town
72.	Kofar Gabas Ang- Bakula II F.C.S	Trading company	Ung-mato Dankoko
73.	Anguwan Bakula Women Farmers Co-op Society Ltd	Trading company	c/o Mrs Aishatu Usman, P.M.B 2103
74.	Kungiyan Manoma Fegiyalwar Daji (Paki)	Trading company	14 Sardauna Memorial College C 11 Ibadan Str Kd
75.	Kungiyan Manoma Pampaida (A)		

	kwari	Agricultural services	32, Ali Akilu Rd Kad
76.	Unguwan Bakula Co-op Soc. Ltd		P.O.Box, 892 Kaduna
77.	Kungiyan Manoma Amana Club Jamfalan	Agricultural services	P.O.Box 5 Kwoi Jaba LGA
78.	Alh. Isah Ibrahim	Agricultural services	
79.	Ikara Tailoring Services Union		P.O.Box 138 Kwoi
80.	Kungiyar Manoma Ta Unguwan Turaki	Agricultural services	P.O.Box 7 Kwoi Taime
81.	Kungiyar Manoma Mata Unguwan Bakula	Agricultural services	No,6 Dogonowro Road Kwoi No.4 T/Wada Road Kwoi, Jaba
82.	Kungiyar Manoma Da Sana'a Ikara	Agricultural services	
83.	Alh. Sule Abubakar Sarkin	Trading company	
84.	Abdulrahaman Danlami	Agricultural services	Yeyok Sab-zuro Kwoi
85.	Kungiyar Manoma U/Baidu II Ikara	Trading company Services	c/o P.O.Box 33 Kwoi
86.	Kungiyar Manoma U/Sammako	Agricultural services	
87.	Lungu Ikara Farmers Multipurpose Co-op Society	Agricultural services Agricultural services	P.O.Box 143 Kwoi P.M.B 0004 Kwoi
88.	Kungiyar Manoma Ung-Mato Dankoko Jibis	Trading company	
89.	Hajiya Farm Farmers Co-op Soc.	Trading company	P.O.Box 25 Kwoi
90.	African Development Foundation (ADF)	Agricultural services	Co-operative Office Kwoi
91.	JOEAD Venture Nig Ltd	Agricultural services	
92.	Danpex Industries Ltd	Agricultural services	Box 7 Kwoi
93.	Makel International Ltd	Agricultural services	No.15 Dogonowro Rd
		Agricultural services	P.O.Box 64 Kwoi
1.	Unguwar Makama Multipurpose Co-op Soc.	Services	c/o ECWA Gospel Church
2.	Union of Technical Workers	Trading company	Kwoi
3.	Taime C.C.M.S Limited	Manufacturing	HSCC Kwoi
4.	Handuk All Season Farming Livestock Co-op Soc	Trading company	P.A Daudu, Kafanchan
5.	Lens Integrated Agric Multipurpose Co-op Soc		P.O. Box 64 Kwoi
6.	Garin Rogo Producers		P.A.Daudu,Kafanchan
7.	Nigeria Ginger Farmers Group and Animal Production	Trading company	No.6 Gin Maigari Rd
8.	Dansa Business Enterprises	Services	c/o Mrs Kande Ankuma, Kwoi
9.	Fai C.C.M.S Ltd		c/o P.O.Box 76 Kwoi
10.	Lajaturies Co-op Society	Services	c/o P.O.Box 76 Kwoi
11.	Kwoi Women Co-op Union Ltd	Agricultural services	P.O.Box 64 Kwoi
12.	Ankun C.C.M.S Ltd		
13.	Johnysco tailoring services		

	14. JENOA Mixed Marvels Industrial Centre	Agricultural services	Bishara Baptist Church Kafanchan
	15. Pet Damson Wood Works Agency	Agricultural services	
	16. Nomsu Kob Fashion		Jagindi Station
	17. Kyari Dry Season Farmers	Agricultural services	
	18. Salama Restaurant		No.3 Danlaya Str
	19. U/rana Dry Season Farmers Society	Trading company	Kafanchan
	20. Kiwi Yan Magina Jaba	Trading company	P.O.Box 51 Kafanchan
	21. Kwoi Women Multipurpose Co-op Society	Trading company	No.57 Unguwan Rimi Railway road,
	22. Chara Women Multipurpose Co-op Society	Services	Cherub Church,Takau No.5 Calabar Str Kaf
	23. Fodio Njange Ndure Olamoto Club	Services	Shop 1&2 Stadium Rd
	24. Union of Carpenters		No. 28 Ibadan Str Kaf
	25. Ufic Multipurpose Co-op Society	Processing	Opp. Min of Works
	26. Alh Musa Kubura		No.27 Borno Str Kaf
	27. Mr. Sabiu Oseni	Manufacturing/Services	No.1 Funtua Rd Kaf
	28. Mr. Abraham Areo	Services	
	29. Mr. Olabode Oyesanya	Agriculture	Jagindi Station Kaf
	30. Mr. Theophilus Ola Ayeni	Services	St Peter's Cath Church
	31. Ibrahim Rago	Agriculture/services	ECWA Sec Sch Fadan
	32. Carpenters Union		Box 130 Kafanchan
	33. ZABE Nig Enterprises	Services	P.A Mai Tozo Via Kafanchan
	34. Tailors Co-op Union	Trading company	Fadan Ayu Kafanchan
	35. Mr Alexander Nwodo Edeh	Trading company	L.E.A Pri. Bokana
	36. Chatchan (Nig) Ltd		kofar Gidan Dakaci
	37. Welders Union Kafanchan		Postal Agency Fadan Karshi Via
	38. Mr Philip Irimiya	Trading company	Kafanchan
	39. Mrs Esther A. Gakwan Farms		c/o Sarkin Ayu District
	40. Mrs Abigail Markus	Manufacturing	c/o LCC Tattaura
	41. Ayu Farmers Association	Trading company	
	42. Ninzon Farmers Co-op Soc Fadan Wate	Trading company	Unguwan Nungu Ayu District
	43. Anzizi Mixed Farm Project	Trading company	Aboro Ung-Tukura Karshi
	44. Bokana Farmers Co-op Soc Ltd	Trading company	District, Sanga
	45. ABU CCMS LTD	Trading company	
	46. Fadan Karshi Credit and Marketing Soc Ltd	Trading company Trading company	c/o Sarkin Ayu District, Kafanchan
	47. Mayir Women Farmers Co-op Society	Services Trading company	
	48. Ninzom Tattaura C.S LTD	Services	
NE 3	49. Bokana Women Multipurpose Co-op Society	Trading company	
FANCH AREA	50. Unguwan- Tukura Women Multipurpose Co-op Aboro	Trading company Services	
	51. Mrs Hawawu Tinuola Adegoke	Trading company Agricultural services	

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