

TITLE PAGE

**INFLUENCE OF BUSINESS EDUCATION SKILLS IN PROMOTING
SMALL AND MEDIUM-SCALE ENTERPRISES IN NORTH-
WESTERN GEO-POLITICAL ZONE OF NIGERIA**

BY

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JULY, 2014

DECLARATION

I declare that the work in this thesis entitled Influence of Business Education Skills in Promoting Small and Medium-Scale Enterprises in North-Western Geo-Political Zone of Nigeria has been carried out by me in the Department of Vocational and Technical Education, Ahmadu Bello University, Zaria. The information derived from the literature has been duly acknowledged in the text and a list of references provided. No part of this thesis was previously presented for another degree or diploma at this or any other institution.

Sulayman Dauda GIDADO

Sign

Date

CERTIFICATION

This thesis entitled INFLUENCE OF BUSINESS EDUCATION SKILLS IN PROMOTING SMALL AND MEDIUM-SCALE ENTERPRISES IN NORTH-WESTERN GEO-POLITICAL ZONE OF NIGERIA by Sulayman Dauda GIDADO meets the regulations governing the award of M.Ed Business Education of Ahmadu Bello University, and is approved for its contribution to knowledge and literary presentation.

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This thesis is dedicated to my parents, Alhaji Dauda Gidado and Late Alhaja Aminah Dauda Gidado and other members of the Gidado's family.

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OPERATIONAL DEFINITION OF TERMS

The following terms were operationally defined in the context of the study:

Scanning: observing and searching for business or investment opportunities in an environment.

Per capita income: Gross National product of a country.

Producers and givers of knowledge: Teachers.

Promise land: Development.

Operators: Owners.

ABBREVIATIONS

DBIS: Department of Business, Innovation and Skills.

HND: Higher National Diploma

IMF: International Monetary Fund

NBC: Nigeria Bottling Company

NCE: Nigeria Certificate in Education

NPE: National Policy on Education

NOUN: National Open University of Nigeria.

OTM: Office Technology and Management

PhD: Doctor of Philosophy

PLC: Public Liability Company

SAP: Structural Adjustment Programme

SMEs: Small and Medium Scale Enterprises

SMIEIS: Small and Medium Industries Equity Investment Scheme

SSCE: Senior School Certificate Examination

TBED: Technical and Business Education

VTE: Vocational and Technical Education

ABSTRACT

This study was carried out to determine the influence of business education skills in promoting Small and Medium Scale Enterprises (SMEs) in North-Western Geopolitical Zone of Nigeria. The study had five specific objectives which aimed at determining: how book-keeping/accounting skills influence the success of SMEs, the ways through which marketing skills influence the success of SMEs, how office technology and management skills influence the survival of SMEs, how leadership skills influence the success of SMEs and the ways in which business management skills influence the survival of SMEs. Five research questions were raised and answered. Five null hypotheses were also formulated and tested. The survey research design was adopted for the study and a self-designed four-point rating scale questionnaire was used to collect the data. The population of the study was 1,014 consisting of all the owners and employees of all the registered SMEs providing computer services in North-Western States of Nigeria. Six hundred and nine (609) respondents were randomly selected for the study. The data collected were analysed using Statistical tools. Percentages were used to analyse the demographic variables of the respondents, while research questions were answered using mean scores. Any item with mean score of 2.50 or above as well as a research question with a grand mean of 2.50 or above was accepted, otherwise rejected. Furthermore, all the five null hypotheses were tested using t-test, at alpha 0.05 level of significance. The major findings of the study revealed that effective

use of book-keeping/accounting, marketing, office technology and management, leadership and business management skills influenced the success and survival of SMEs. To ensure effective application of business education skills by SMEs operators and their employees, it was recommended that SMEs owner as well as their employees should strive toward the acquisition and effective application of business education skills, the government should, through the relevant ministries and agencies organise training/workshop for SMEs operators, Non-Governmental Organizations (NGOs) and development partners should also help in training the SMEs operators and their employees and the score card of the SMEs in terms of how they apply the business education skills should be a pre-requisite for their ability to secure financial assistance. It was concluded that for SMEs to get out of some of their problem and continue to be in operation and successful, they must be making use of business education skills.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Education in whatever form, aims at equipping the recipient with knowledge, skills and competencies for solving lifelong problems and challenges. It is also the greatest investment that should be made by a country in order to bring about quick and effective national development in the areas of economic, political and human resource. This implies that a sound and qualitative education would make a country to attain its heights in development. It is also expected that sustainable development would make the citizens of a country to live happily and comfortably. To make these possible, Nigeria formulated five national goals of education as contained in her National policy on Education (NPE) (2004). These goals aim at building:

- i. A free and democratic society;
- ii. A just and egalitarian society;
- iii. A united, strong and self reliant nation;
- iv. A great and dynamic economy;
- v. A land full of bright opportunities for all citizens.

To achieve these five national goals of education, Business education which is described as an education for and about Business education could play a vital role. This is because in relation to the core business skills (accounting, management, marketing, purchasing and supply, banking and finance, office technology and management and entrepreneurship skills), Business education also gives the recipients general education which would make them to become functional members of the society.

Small and Medium Scale Enterprises (SMEs) now attract the attentions of governments all over the world. Different criteria are used in defining the SMEs. Based on this, Sanusi (2003) stated that for the purpose of Small and Medium Industries Equity Investment Scheme (SMIEIS), a small-and-medium-scale industry is any enterprise with a maximum asset base of ₦200 million, excluding land and working capital, as well as having a workforce of not less than ten and not exceeding three hundred workers. Similarly, Adeyeye (2008) explained that a small-scale enterprise is an enterprise which has an asset not exceeding ₦50 million and a workforce of not more than one hundred workers, while a medium-scale enterprise is an enterprise with a total asset and employees not more than ₦200 million and three hundred employees respectively. SMEs are recognized as engines of economic growth and drivers of economic development. This owes to the fact they contribute toward improving productivity, employment generation, poverty reduction and standard of living. SMEs are however faced with problems

of management, marketing, record keeping and communication. It is based on these that Onugu (2005) reported that majority of the SMEs in Nigeria cease to exist within the first five years of their existence and only five to ten percent of the SMEs survive, grow and thrive to maturity.

From the foregoing, it is obvious that Business education has the potentials of promoting SMEs. This is owing to the fact that the skills which it equips its recipients with could lead to the development of entrepreneurial skills. Similarly, it is expected that the Business education skills could lead to developments that would enhance better identification of customers' needs and wants, development or provision of products to satisfy the customers, fixing appropriate and affordable prices, proper keeping of financial and other organizational records, good customer relations, leadership skills for dealing with employees or subordinates and business management skills. It is against this background that this study investigated the influence of Business education skills in promoting SMEs in the North-Western Geo-Political Zone of Nigeria.

1.2 Statement of the Problem

Looking at the operations and activities of Small and medium scale enterprises (SMEs), the researcher observed that they are catalysts for economic growth and development of Nigeria. Unfortunately, based on experience and observations of the researcher as well as deductions from Njoku and Nwosu (2002), Onugu (2005) and Enoma, Ugbohmeh and Dirisu (2010), it was discovered

that SMEs are faced with a lot of challenges which centre on management, book-keeping/accounting, record-keeping, leadership and marketing skills. These challenges led to deficiencies such as poor management, poor initiatives, poor decision making, poor communication skills, poor keeping and maintenance of financial records and inability to produce and maintain other organisational records. Other problems include low level of delegation, unwillingness to co-operate with employees, poor sales habit, poor customer relation and inability to properly scan through the environment to better determine the needs and wants of the people. The result of these is the premature winding up of many SMEs. This thus constituted the problem of this study.

1.3 Objectives of the Study

The major objective of the study was to determine the influence of Business education skills in promoting SMEs in North-Western Geo-political Zone of Nigeria. Based on this, the specific objectives of the study were to determine:

- i. how book-keeping/accounting skills influence the success of small and medium scale enterprises in North-Western Geo-political Zone of Nigeria.
- ii. the ways through which marketing skills influence the success of small and medium scale enterprises in North-Western Geo-political Zone of Nigeria.

- iii. how office technology and management skills influence the survival of small and medium scale enterprises in North-Western Geo-political Zone of Nigeria.
- iv. how leadership skills influence the success of small and medium scale enterprises in North-Western Geo-political Zone of Nigeria.
- v. the ways in which business management skills influence the survival of small and medium scale enterprises in North-Western Geo-political Zone of Nigeria.

1.4 Research Questions

The following research questions were formulated to guide the study:

- i. How do book-keeping/accounting skills influence the success of small and medium scale enterprises in North-Western Geo-political Zone of Nigeria?
- ii. In what ways do marketing skills influence the success of small and medium scale enterprises in North-Western Geo-political Zone of Nigeria?
- iii. How do office technology and management skills influence the survival of small and medium scale enterprises in North-Western Geo-political Zone of Nigeria?
- iv. How do leadership skills influence the success of small and medium scale enterprises in North-Western Geo-political Zone of Nigeria?

- V. In what ways do business management skills influence the survival of small and medium scale enterprises in North-Western Geo-political Zone of Nigeria?

1.5 Research Hypotheses

In line with the research questions, the following null hypotheses were raised for the study:

- Ho₁: There is no significant difference in the mean responses of SMEs business owners and their employees on how book-keeping/accounting skills influence the success of small and medium scale enterprises.
- Ho₂: There is no significant difference in the mean responses of SMEs business owners and their employees on the ways through which marketing skills influence the success of small and medium scale enterprises.
- Ho₃: There is no significant difference in the mean responses of SMEs business owners and their employees on how office technology and management skills influence the survival of small and medium scale enterprises.

Ho₄: There is no significant difference in the mean responses of SMEs business owners and their employees on how leadership skills influence the success of small and medium scale enterprises.

Ho₅: There is no significant difference in the mean responses of SMEs business owners and their employees on the ways in which business management skills influence the survival of small and medium scale enterprises.

1.6 Significance of the Study

The findings of this study will be of immense benefit to the government, educational policy makers, teachers, SMEs operators, management consultants and students. To the government at all levels, the findings will help them in identifying the basic skills required for business success. Based on this, the government can use the findings as ingredients for enlightenment programmes on SMEs. To educational policy makers, the findings will help toward the formulation of sound educational policies that will equip the learners with skills for business success. This is important especially as government is encouraging entrepreneurship in SMEs which has led to the introduction and encouragement of entrepreneurship education in Nigerian schools. As for the teachers, the findings will give them insights on the areas which need to be highly emphasized while teaching the students entrepreneurship.

SMEs operators will also benefit immensely from the findings of this study. This is owing to the fact that the findings will make available to them, information on the skills necessary for their successes as entrepreneurs. In the same vein, the findings of the study will serve as points of reference to them when taking actions relating to their enterprises. Furthermore, the findings of the study will help management consultants get inputs for making proper recommendations and suggestions to their clients. Finally, students will find the findings of the study beneficial in that they will equip them with skills for entrepreneurial success. This implies that when they eventually set themselves up in business, they would have been armed with skills that will promote their businesses. They (the student) also stand the chance of giving useful advice to SMEs operators that did not receive formal education or study Business education.

1.7 Delimitation of the Study

Small and medium-scale enterprises cover a wide range of business activities. This study was however, delimited to the registered small and medium scale enterprises providing computer services in the North-Western Geo-Political Zone of Nigeria. This is because of the fact that the SMEs providing computer services now constitute important business outfits due to increase in the use and application of Information and Communication Technology. Furthermore, the study was also delimited to the small and medium-scale business owners and their employees. The choice of these groups of respondents was based on the belief of

the researcher that they will be able to provide the necessary information needed for this study due to their involvement in the operation of the businesses.

1.8 Basic Assumptions

As a guide to the study, the following assumptions were put forward:

- i. Book-keeping/Accounting skills influence the success of small and medium scale enterprises.
- ii. Marketing skills influence the success of small and medium scale enterprises.
- iii. Office technology and management skills influence the survival of small and medium scale enterprises.
- iv. Leadership skills influence the success of small and medium scale enterprises.
- v. Business management skills influence the survival of small and medium scale enterprises.

CHAPTER TWO
REVIEW OF RELATED LITERATURE

This chapter reviewed some literatures related to this study as well as some empirical studies under the following headings:

- 2.11 Theoretical Framework
- 2.12 Conceptual Framework
- 2.13 Goals and objectives of Business Education
- 2.14 Overview of Business Education Programme in Nigeria
- 2.15 Business Education and Sustainable Development in Nigeria
- 2.16 Characteristics of Small and Medium Scale Enterprises (SMEs)
- 2.17 Role of Small and Medium Scale Enterprises (SMEs) in Economic
Development
- 2.18 Problems Confronting Small and Medium Scale Enterprises (SMEs)
in
Nigeria
- 2.19 Review of Empirical Studies
- 2.20 Summary of reviewed literature

2.1 Theoretical Framework

Management is of utmost importance to all human organizations. It focuses on the ability of an organization to plan, organize, direct and control the available human and material resources at its disposal in order to realize its goals and objectives. In line with this, the theoretical framework for this study was the Management Theory of Entrepreneurship. As put forward by Mawoli and Aliyu (2010), the theory was championed by Kilby (1971) who stated that the theory was based on the understanding of market opportunities and skills required in running an enterprise. Mawoli and Aliyu (2010) also reported that the theory explained entrepreneurship as comprising of routine management duties, relationship with venture capitalists as well as other external sources of finance, product development and marketing. On the other hand, it describes an entrepreneur as a person who manages resources and business based on the risks he takes up in order to make profit. This is because poor management, poor decision making and weak marketing were reported to be among the factors responsible for business failure. This theory is appropriate for this study because inculcation of management skills is a very important aspect of business education. It is therefore expected that good management ability would lead to effective application of book-keeping/accounting, office technology and management, marketing, leadership and business management skills that would promote SMEs.

2.2 Conceptual Framework

The conceptual framework was looked at under the concept of Business Education and Concept of Small and Medium Scale Enterprises.

2.2.1 Concept of Business Education

The term Business education is viewed differently by scholars and institutions based on their notions and orientations. This implies that there are numerous definitions of Business education. According to Adeniji (2002), Business education is a part of total education which trains the recipients in business related skills as well as general education at specific levels with the aim of preparing the youths for work in business, industry and the office. This shows that business education aims at equipping its recipients with skills that will make them to function effectively as entrepreneurs, office or factory workers. In the same vein, to make the recipients to be responsible and functional members of their societies, business education also gives them general education based on their age and specific level of education. It should however be noted that despite the fact that youths constitute the active proportion of a country's population, business education is not only restricted to the youths. The elderly can also acquire business education and contribute positively to the growth and development of their societies.

Adegbenjo (2004) stated that Business education is an aspect of the total educational programme which provides knowledge, skills and attitude needed to perform in the business world as a producer, consumer and an entrepreneur. This definition implies that business education inculcates managerial and decision making skills in its recipients which will make a person to do well in his position as a producer of goods and services or a merchant who functions as a middleman. Business education skills are also very useful to consumers of goods and services. This is because they make the consumers to be rational in making choice and utilizing their resources in satisfying their numerous needs and wants. It is in line with this that Osuala (2004) opined that Business education is a broad area of knowledge that deals with a nation's economic system and also identifies and explains the rate of business contentment and experience that prepare individuals for effective participation as citizens, workers and consumers.

Esene (2006) is of the conviction that Business education is an area of professional preparation for career in business education, teaching business subjects and business information which is important for every citizen and consumer so as to better understand his business and economic surroundings. It could be deduced from this definition that business education is a skill related course which primarily focuses on accounting, marketing managerial, secretarial and business information and communication skills in order to make the recipients to become professionals in their chosen business related careers. Business

education could also make the recipients to become qualified business teachers who could inculcate business skills and good values unto their students in order ensure that peace, progress and prosperity rein in the society. Finally, based on these, Aliyu (2013a) stated that business education stresses the need for specialized instruction to prepare students for career in business, fundamental instruction to help students assume their economic roles as consumers, workers and citizens and background instruction to assist students in preparing for professional careers requiring advanced study.

2.2.2 Concept of Small and Medium Scale Enterprises (SMEs)

A small-scale or medium-scale enterprise is a relative term. This is because an enterprise described as an SME in one country may not be so in another. This implies that there is no any universally accepted definition of SMEs. Furthermore, one can conclude that there is difficulty in defining SMEs since countries adopt varying yardsticks for defining or classifying them. In the view of Kilby in Ekpeyong and Nyong (1992), an SME is a quasi sponge for urban employment and a provider of inexpensive consumer goods that have little or no import content. Furthermore SMEs play the roles of pressure releasing and welfare augmentation. It should be noted that this definition looks at SMEs in terms of their characteristics. However recent developments tend to nullify some of its positions. For example, some modern SMEs sell industrial goods. In another definition, Ekpenyong and Nyong (1992), viewed a small-scale business as an

enterprise with investment in machinery and equipment not greater than ₦500,000 and a workforce which is less than or equal to 50 employees, while a medium-scale business was seen as an enterprise characterized with investment in machinery and equipment as well as manpower not more than ₦2 million and 100 employees respectively.

According to Adamu (2005), the 2001 guideline for the Small and Medium Industries Equity Investment Scheme (SMIEIS) used a criterion of a maximum asset of ₦200 million excluding the cost of land and working capital, as well as workforce which is not below ten and not more than three hundred employees to define the SMEs. This is because it stated that a small-and-medium-scale industry is defined as any enterprise with a maximum asset base of ₦200 million, excluding land and working capital and the total number of staff employed by the enterprise is not less than ten and not exceeding three hundred workers. However, to be more flexible, Adamu (2005) stated that in 2005, SMIEIS modified the definition by expunging the restriction on the number of employees and increasing the maximum asset to ₦500 million, excluding the cost of land and working capital. Finally, Aruwa (2006) and Small and Medium Scale Enterprises Development Agency of Nigeria (SMEDAN) in Adeyeye (2008) reported that The National Council on Industry grouped enterprises into the following classes:

- a. Micro/cottage industry: an enterprise with workforce which is less than or equal to ten workers or cost, excluding cost of land, not more than ₦1.50 million.
- b. Small-scale industry: an enterprise with total cost excluding that of land, but including working capital which is less than or equal to ₦50 million and workforce which is between eleven and one hundred (11-100) workers.
- c. Medium scale industry: Here, there are one hundred and one to three hundred (101-300) workers and cost excluding that of land, but including working capital which is over ₦50 million, but not more than ₦200 million.
- d. Large scale enterprises: here the labour size is over three hundred (300) workers and the capital, including working capital but excluding cost of land is over ₦200 million.

2.3 Goals and objectives of Business Education

Every educational programme has some goals and objectives which it aims at realizing and Business education is not an exception. Business education is a component of vocational and technical education and the National policy on education (NPE) (2004) highlights the following as the goals of vocational and technical education:

- i. To provide trained manpower in applied sciences, technology and business particularly at crafts, advanced crafts and technical levels.

- ii. To provide the technical knowledge and vocational skills necessary for agricultural, commercial and economic development.
- iii. To give training and impart the necessary skills to individuals who shall be self-reliant economically.

From the above, it is obvious that the government hopes that through Business education and other components of vocational and technical education, competent manpower that will turn the country for better would be produced. These people are also expected to be self-reliant, thereby reducing the socio-economic problems of the society.

According to Osuala (2004), the specific objectives of business education are to equip the recipient with:

- i. The knowledge, skills, abilities and attitudes that will enable him or her to use reasoning in making personal decisions as a consumer of goods and services.
- ii. An understanding of and appreciation for the nation's business enterprise system, emphasizing both the privileges and responsibilities for participating in, preserving and improving responsibilities for participating in, preserving and improving it.
- iii. A level of economic literacy that is sufficient to enable the individual to analyse alternatives to make reasoned judgment, sound decisions and to take intelligent actions as a citizen in a democratic society.

- iv. An acquaintanceship with broad range of occupational opportunities in business sector of the economy.

It could be deduced from these points that equipping the recipients with skills for making intelligent and sound decision, understanding and appreciating a country's economic system and getting acquainted with the business sector of an economy are the main purposes of Business education.

In addition to these, Umar (2012) reported that the following constitute the objectives of business education. It should however be noted that these objectives focus on Teacher business education.

- i. Provision of competent and professional business teacher who can serve in our schools.
- ii. Provision of teachers with thorough understanding of business administration, other management sciences, behavioral sciences and mathematics.
- iii. Provision of business teachers with the ability to understand and conduct research and also create opportunity to the serving teachers to update their knowledge through in-serving programmes.

The functions highlighted above lay emphasis on production of producers and givers of knowledge. This is because the functions focus on provision of manpower could teach business and conduct researcher for the progress of the society.

2.4 Overview of Business Education Programme in Nigeria

Business Education is one of the oldest disciplines in Nigeria. Before the coming of the missionaries and colonial masters to Nigeria, there were informal business education programmes which were carried out through apprenticeship and learnt through observation, imitation, constant practice, memorization and adherence to norms and guidelines governing a given vocation (Osuala 2004, and Iheanacho, 2006). The formalized business education programme is a product of the combined efforts of early Nigerian entrepreneurs, missionaries and government. In line with this, The National Open University of Nigeria (NOUN) (2008) reported that many individuals and groups contributed in no small measure to development of business education programmes in Nigerian schools. The report further stated that the Phelps-Stolkes report of 1920 and Ashby Commission of 1960 encouraged the introduction of business education courses in our tertiary institutions of learning. Finally, NOUN (2008) pointed out that business education which started in Private Secretarial/Commercial schools is now offered from secondary to tertiary level of education in Nigeria.

In addition to this Aliyu (2013b) stated that it was the efforts of the early Nigerian entrepreneurs, missionaries and the government that gave rise to formal Business education programme in Nigeria. Aliyu (2013b) also stated that business education could be divided into two, namely; Professional Business education and Business Teacher education. The Professional Business education equips the

recipients with professional business skills and they include courses like Business Administration/Management, Marketing, Accountancy, Purchasing and Supply, Banking and Finance and Office Technology and Management. On the other hand, the Business Teacher Education equips the recipients with both professional business and teacher skills. According to him, the courses in this category are; Accounting education, Distributive/Marketing education and Office/Secretarial education. The rationale behind the Business Teacher Education is to in addition to the professional skills, prepare the recipient with professional career in teaching. This implies that the products of Business Teacher Education are having dual advantages. They may choose to practice the professional business skills or become producers and givers of knowledge.

2.5 Business Education and Sustainable Development in Nigeria

Nigeria is faced with a lot of developmental challenges and Business education is seen a tool for ameliorating these challenges. This explains why the United Nations Education, Scientific and Cultural Organization (UNESCO) in Olateju (2010), promotes the adoption of vocational and technical education (VTE). Business education is a component of VTE. Writers such as Iheanacho (2006), Ojajuni (2010), Onwuchekwa (2010) and Gidado (2011) have suggested ways for attaining sustainable development through the adoption of Business education, particularly in developing countries like Nigeria. These are discussed under the following sub-headings:

2.5.1 Socio-economic Development

It is the desire of every country to develop. To this, Nigeria is not an exception. As viewed by Iheanacho (2006), Nigeria has not been able to progress like the Asian Tigers, namely South Korea, Malaysia, Singapore, Indonesia, etc, and economic giants like Taiwan, China and Japan, because she is yet to adopt Technical and Business education (TBED) as her instrument for socio-economic development. Furthermore, he stated that TBED can take Nigeria to the promise land by transforming her into a producer of secondary goods, a producer rather than mere consumer nation, active exporter as opposed to the present status of active importer as well as manufacturer and not an assembler of automobiles. He is of the position that all these would bring about an improved standard of living which is an indicator of national development.

2.5.2 Entrepreneurial Development

Business Education equips and empowers entrepreneurs with skills that will to business success. According to Ojajuni (2010), VTE to whom Business education is a subset, equips its recipients with skills that would lead to proper scanning of the environment which is among the characteristics of entrepreneurs. Furthermore, Gidado (2011) pointed out that Entrepreneurship Education which is a basic component of Business education curriculum stimulates people to bear risks. According to Gidado (2011), Business education also equips its recipients with managerial skills which will lead to business success. These imply that

business education has the potentials for solving some of Nigeria's developmental challenges such as unemployment and poverty. This follows that through the income which the employment opportunities will generate; people will be able to get income to be used in ameliorating their levels of poverty.

2.5.3 Production of Competent Skilled Manpower

Business education can lead to the production of competent manpower needed for development. It was reported by Onwuchekwa (2010) that through its Employment and Training Act of 1973, Britain addressed its manpower needs with the use of technical/ vocational education and training (TVET) to whom Business education is a subset. He also pointed out that developed countries lay emphasis on the need for skilled manpower necessary for economic securities. This according to him is among the objectives of vocational and technical education. This means that Business education should be highly encouraged in Nigeria through creating awareness regarding its relevance in bringing about development. Through this; it would help in addressing the problem of acute shortage of skilled manpower bedeviling the country.

2.6 Characteristics of Small and Medium Scale Enterprises (SMEs).

Small and medium scale enterprises have some features which make them to stand out differently from the large scale businesses. Some of these characteristics according to scholars like Adamu (2005), Aruwa (2006), Adamu (2009), Mawoli and Aliyu (2010), etc are:

2.6.1 They are Generally Managed by the Owners

SMEs are mostly operated as a sole proprietorship or partnership. Unlike the large scale businesses, the ownership is not separated from the management. This implies that the businesses are managed by the owners. However, Aruwa (2006) and Mawoli and Aliyu (2010) pointed out that these people have little or no managerial skills and competence to properly steer the activities of the organizations.

2.6.2 Small Capital Requirement

SMEs are generally characterized by small capital requirement. Adamu (2005) posited that they rely on internal sources of funds (personal saving of the owners, ploughing-back, etc.) and as such they are “starved of fund”. This condition according to Aruwa (2006) is because they have limited access to long term capital, and where they have access to short term capital, they are rendered handicapped by high interest and other conditions.

2.6.3 High Mortality Rate

The probability of business failure is high among SMEs operators in Nigeria (Aruwa, 2006). Furthermore, Aruwa (2006) categorically stated that egocentrism, mistrust, inadequate infrastructure and regulatory environment are responsible for the failure of partnership forms of SMEs. It should however be noted that sole proprietorships also die because of some of the factors highlighted above, cultural factors and problem of continuity.

2.6.4 Inability to Keep and Maintain Financial Records

This is a common feature of SMEs in Nigeria. It may be a product of the level of exposure or educational background of the entrepreneurs. Whatever the reason, it hampers their success. According to Adamu (2009), the inability of SMEs operators to keep records negatively affects the growth of their businesses, or ability to secure loans from financial institutions and determination of costs and profit. Furthermore, Adamu (2009) cited Harris and Rowe as saying that:

The explanation of the aversion of Nigerian enterprises to record keeping and maintenance of accounts is related to the managerial capacity of the entrepreneurs. The business unit may be unable to recruit the personnel who can keep the books or where it is able to obtain the service of such personnel, the entrepreneurs may not have the capacity to use the records and books of accounts.

This implies that managerial incompetence, inability of the entrepreneurs to recruit financial experts as well as their level of education lead to poor keeping and maintenance of records. This is owing to the fact that most of the SMEs

operators are not well educated, and even those with sound education lack entrepreneurial knowledge. They also lack managerial competence and are not in the position of recruiting the best hands. In the same vein, their lack of financial strengths may be responsible for some of the problems. Finally, it is hoped that this problem will soon be a thing of the past with government's encouragement of entrepreneurship education which among other things aims at equipping the recipients with book-keeping and accounting skills.

2.6.5 They are Relatively in Small Size within the Industry

Looking at the industry at large, the SMEs are relatively small (Adamu, 2005). This may be due to the small financial resources available to them or their scope of operation. In line with this, their annual sales in relation to the large scale ones would certainly be small. It is on this ground that Mawoli and Aliyu (2010) concluded that smallness of annual sales is also a feature of SMEs.

2.7 Role of Small and Medium Scale Enterprises (SMEs) in Economic Development

It is the desire of the government of Nigeria, and indeed the citizens, to see that Nigeria is librated from the shackles of under development. This can be achieved through the SMEs. According Adamu (2005), history has shown that SMEs are driving force for development in both the developed and developing countries. Similarly, Aruwa (2006) pointed out that SMEs are catalysts for

development not only in developing, but also in the developed nations. He also reported that globally, many enterprises are SMEs and they engage the services of many people. Furthermore, Mainoma and Aruwa (2008) stated that the government of Nigeria sees SMEs as an apparatus for reviving the economy through helping to alleviate poverty, wealth creation, employment generation, improvement of standard of living, etc. Finally, Dasanayaka (2009), in a study conducted in Pakistan and Sri Lanka, found out that SMEs perform the aforementioned roles in the two countries. With this background in mind, the following according to scholars like Onugu (2005), Aruwa (2006), Dasayanaka (2009), Mamman (2010), etc are the specific roles which the SMEs play in economic development:

2.7.1 Employment Generation

Unemployment is a serious problem facing countries of the world. Its magnitude in a nation determines how well that nation fares. Going by the number of the SMEs in Nigeria, it is expected that they will greatly reduce the level of unemployment in Nigeria. According to Onugu (2005), SMEs generate 31% of industrial employment in Nigeria. This has however improved as Aruwa (2006) stated that the World Bank reported that SMEs account for about 70% of Nigeria's industrial employment. Furthermore, Aruwa (2006) pointed out that the contribution of SMEs to industrial employment in Japan stands at 80%, 50% in German and 46% in USA. Finally, Dasanayaka (2009) pointed out that SMEs

generate 75% and 80% employment in Sri Lanka and Pakistan respectively. From these figures, it is obvious that the SMEs stand a better chance of getting countries out of the problem of unemployment.

2.7.2 Stimulation of Economic Growth

Economic growth is described as an expansion of the national income and the volume of goods and services in a country (Mamman, 2010). This is an important indicator of development because it is expressed through the per capita income (which is used to determine the standard of living in a country). Going by the proportion of SMEs and their involvement in different sectors of the economy, they contribute significantly to economic growth of many countries. It is however, unfortunate that their contribution to the economic growth of Nigeria is very low. It was reported by Nwackukwu (2005) that small-scale enterprises contribute 2% and 26% respectively to Gross Domestic product (GDP) and the industrial sector of Nigeria. Similarly Aruwa (2006) lamented that the SMEs contribute a meagre 1% to the Nigeria's GDP. Furthermore, when compared to other countries, Mawoli and Aliyu (2010) categorically stated that the SMEs stimulate the growth of their economies. For example, they contribute 40% in Asian countries, 50% in Europe and USA and more than 22% in South Africa. It is obvious from these that Nigeria is yet to derive much benefit from its SMEs. Efforts must therefore be intensified by all the stakeholders in order to bring about improvement in the performance of Nigeria's SMEs.

2.7.3 Utilization of Local Resources

The success of a society depends on the extent to which it can utilize its available resources. According to Aruwa (2006), due to the creativity of SMEs, they have, in their areas of activities such as food processing, textiles, woodwork, leather product, etc been able to effectively utilize local raw materials and recycle those discarded by large firms. It could also be deduced from Mawoli and Aliyu (2010) that if not for the efforts SMEs, these resources would have been lying idle. To further buttress the innovativeness of SMEs, a visit to the old Panteka market in Kaduna, North-Central Nigeria will be convincing. In that market, aluminum materials are used to mould new things, while new items are fabricated from discarded steel and iron. One can thus, conclude that they are contributing to the development of indigenous technology which is needed for taking Nigeria to the promise land. It should be noted that with proper management, these enterprises can transform into big firms. In line with this, Mawoli and Aliyu (2010) are of the conviction that SMEs have the potentials of growing into large enterprises or Multi -National corporations (MNCs).

2.7.4 Production of Intermediate Goods

It is obvious that SMEs perform different functions in an economy. Aruwa (2006) pointed out that SMEs produce intermediate goods such as raw materials, machinery, equipment and spare parts, needed by the large firms. Furthermore, he stated that there is a symbiotic relation between the SMEs and large scale

businesses. Finally, Apec means business (2008), stated that SMEs contribute significantly as producers of intermediate goods.

2.7.5 Poverty Alleviation

Poverty is a very serious developmental challenge in Nigeria. The World Bank (1997) described poverty as human deprivation of economic opportunity, education, health and nutrition and lack of empowerment and security. Based on the importance of SMEs, Ibrahim (2009) is of the conviction that SMEs can help to alleviate poverty in Nigeria. He stressed that SMEs create jobs, promote economic growth, give opportunities to people with little income but with wealth of experience to start and manage their businesses, promote import substitution, stimulate the linking together of all the sectors of the economy and discourage rural-urban drift. The end product of all these is income generation. In the same vein, Mamman (2010) felt that SMEs can alleviate poverty due to their abilities to generate income, pointing out that this is the rationale behind the encouragement of establishment of SMEs by the successive governments in Nigeria. It should however be noted that proactive measures need to be taken in Nigeria. This is because despite the claim that the SMEs constitute 95% of the businesses in the country, Nigerians still wallow in poverty.

2.8 Problems Confronting Small and Medium Scale Enterprises (SMEs) in Nigeria

SMEs are supposed to be vibrant in their activities, but their efforts are hampered by some constraints. In line with this, Onugu (2005) stated that they have not performed credibly and have not played the expected vibrant role in the economic growth and development of Nigeria due to the fact that they are faced with a lot of problems. Among these are:

2.8.1 Inconsistency of Government's Industrial Policies

This is among the leading constraints of SMEs in Nigeria. Ekpenyong and Nyong (1992) related that the stabilization measures of 1982 which led to importation and drastic budget reduction marked the beginning of government's harsh policies toward the SMEs. This is because it negatively affected government's subvention to financial institutions set up to give financial assistance to SMEs. Furthermore, they pointed out that the introduction of the Structural Adjustment Programme (SAP) in 1986, with its strategy of liberalizing and deregulating interest rates worsened the situation. This is owing to the fact that it led to difficulties in accessing credit since the concessionary interest hitherto enjoyed by SMEs was withdrawn. Finally, they concluded that frequent changes and at times conflicting monetary policies of the government do not augur well for SMEs, citing the period when government increased credit allocation to the SMEs from 16% to 20% but at the same time increased the minimum rediscount rate

(MRR), transfer of government and parastatals' accounts to Central Bank and the creation of a stabilization securities accounts (SSA) under which Banks' accounts with the Central Bank were debited with their excess liquidities as examples.

As identified by Ogujiuba, Ohuche and Adenuga (2004), the inability of the government to quickly implement budget is a restriction on the ability of manufacturing firms to include tariff measures in their trade decisions. They also highlighted the sudden reversal of the policy which requires the local sourcing of raw materials (backward interaction) as another problem. To Aruwa (2006), these inconsistencies in policies lead to difficulties in planning and unclear international standards. In the same vein, Mawoli and Aliyu (2010) posited that long term planning has been difficult in Nigeria because its political climate is highly unpredictable. This is owing to the fact that any change in government is accompanied with change in economic policies. In line with this, the Nigeria Customs Service (2011) reported that the present administration of President Jonathan has reversed some of the policies adopted by the former president Obasanajo to promote SMEs. Under this, import was liberalised to the extent of allowing the importation of "toothpicks" into the Nigeria.

2.8.2 Financial Problems

Based on the characteristics of SMEs, they are bound to encounter the problem of finance. Resorting to external source of finance also pose a problem to them. According to Ogujiuba et al (2004), credit made available to investors

comes with unfavourable high interest rates which could undermine profit and lead to lost of investment. Finally, they pointed out that it is more injurious in the manufacturing sector to whom lending is considered as “high risk” by banks. This negatively affects the SMEs in the manufacturing sector which they pointed out as providing over 50% of employment.

In the submission of Mawoli and Aliyu (2010), the ability of SMEs to access commercial banks’ loans is a function of availability of collaterals, level of risk and past performances. In all these, they reported that SMEs are poorly rated. They also pointed out that because SMEs are not quoted on the Stock Exchange, they cannot raise fresh capital from the stock market. Finally, Lawson in Mawoli and Aliyu (2010) reported that only 1% of the universal banks’ total credit goes to the SMEs and even the informal sector that constitutes the major financier of SMEs provides less than 1% of the total capital they require.

2.8.3 Economic Problems

The success of SMEs in Nigeria is hampered by some economically-induced problems. According to Ogujiuba et al (2004), the partial liberalization of the exchange rate in 1986 which led to the introduction of the Second-tier Foreign Exchange Market (SFEM) led to disparities in the management of foreign exchange (FOREX). This led to instability which did not augur well for the SMEs. Furthermore, Aruwa (2006) and Mawoli and Aliyu (2010) pointed out that the high rate of foreign exchange (at present the official exchange rate of a dollar to

Naira is over ₦150) affects the operations of SMEs due to their over-dependence on imported technology. Others factors mentioned are: inflation, unstable monetary and fiscal policies and devaluation of the Naira.

It should however be noted that international organizations, especially the International Monetary Fund (IMF), contributed to the unfavourable economic conditions in Nigeria. It is on record that the IMF loan of 1986 called for the devaluation of the Naira which led to the introduction of the SAP and its attendant problems. On a final note, Kudos should be given to Sanusi Lamido Sanusi, the immediate past Governor Central Bank of Nigeria (2009-2014), who out rightly rejected a call by the IMF on the devaluation of Naira in 2011. This was reported by Oronsaye (2011) who pointed out that Sanusi said the Monetary Policy of the Central Bank is that of price stability and not fixed exchange rate. He also stated that achieving price stability is a means to an end and we can not continue fixing every problem by looking at the exchange rate.

2.8.4 Inadequacy of Infrastructural Facilities

Infrastructural facilities such as good roads, adequate water supply, uninterrupted power supply, etc are instrumental to the success of SMEs. Unfortunately, these facilities are in comatose in Nigeria. Ogujiuba et al (2004) pointed out that Nigeria's electricity generation is unstable and inadequate, new roads are neither constructed nor are old ones maintained, water supply is not sustainable, etc. In line with this, Ogujiuba et al (2004) cited Anyaoku as

wondering why SMEs should provide water, electricity, roads and even security needed for their operations and be expected to grow. Finally, Adamu (2005) remarked that with poor state of infrastructure, no nation can move towards industrialization.

2.8.5 Poor Management Practices

Proper management is instrumental to the success of an organization. This implies that there is need for proper planning on product, pricing, personnel, etc and its implementation through the other functions of management. However, the SMEs as put forward by Ogujiuba et al (2004), suffer management problem. Ogujiuba et al (2004) stated that it arises due to the fact that their low financial strength makes recruitment of experts impossible. They also maintained that, poor management results into improper keeping of financial records. Mawoli and Aliyu (2010) also revealed that instead of using the right management technique, SMEs resort to the use of trial and error which in most cases, leads to business failure.

2.8.6 Financial Indiscipline

Absence of financial discipline is a salient feature of African SMEs operators. This according to Mawoli and Aliyu (2010) is a cultural factor. They also reported that when businesses are successful, instead of ploughing back the proceeds, the SMEs operators may choose to marry more wives. This negatively affects the businesses because at times the SMEs operators even touch the main

capital of their businesses. It should be noted that because of this attitude, some even end up misappropriating the loans granted to them. This is however detrimental to the success of businesses.

2.9 Review of Empirical Studies

Empirical studies related to the study were reviewed. The review covered the works of Njoku and Nwosu (2002), Oyekan (2004), Akinyele (2007), Ekot (2010), Umar (2010), Scheers (2011) and Dauda, Isaac and Emmanuel (2012). In a study conducted by Njoku and Nwosu (2002) on the Role of Business education in sustaining small scale businesses for national development, 30 enterprises and 185 respondents comprising of 35 employers and 150 employees were randomly selected in Imo State. The data collected were analysed using frequency, percentage scores and ranking. The study revealed that the owners use trial and error in managing their businesses which could lead to high rate of business failure, and they are interested in cheap labour. It also found out that both the employers and employees were not properly trained. In the same vein, it identified poor accounting and communication skills, lack of co-operation, lack of initiative, lack of tactfulness, dishonesty, lack of patience, poor filing habit, frequent fraud, inability to produce mailable letters and inability of the employees to charm customers as the constraints to effective management. It further showed that unnecessary accusation, lack of co-operation by the employers, inconsistencies on giving orders, irregular payment of salaries and unwillingness to accept reasons

were advanced by the employees as the factors responsible for inability to sustain small-scale businesses. The study concluded that recruitment of experts in business education will make small scale businesses to contribute to national development.

The study carried out by Njoku and Nwosu (2002) had some drawbacks. No objective, research question or hypothesis was formulated for the study and this type of study requires some objectives, research questions as well as test of hypotheses. The total population and how the sample size was determined were not stated. This is thus an indication that the selection was done subjectively and may affect the generalisability of the findings of the study. Despite all these shortcomings, the study is of relevance to contemporary Nigeria in the sense that it provides an input into how the SMEs can get out of some of their problems. It is also worthy of note that the present study is related to it since it focused on the influence of business education skills in promoting SMEs.

In the work of Oyekan (2004), on employers' preferences for the on-the-job office skills required from graduate secretaries, three research questions and hypotheses were raised and formulated respectively. The population of the study consisted of employers of secretaries in both public and private organisations in Ogun State. Forty people were selected each from both public and private employers which gave rise to a sample size of 80 respondents. The instrument used for data collection was a five-point Likert rating scale questionnaire. The

research questions were to be analysed using the mean score of each of the questionnaire items. Any item with mean score of 3.00 and above was to be accepted and otherwise rejected. Chi square test was used to test the hypotheses. The findings of the study showed that there were needs for shorthand skills (although at the intermediate level -100 words per hour- WPM), typewriting skills and word processing skills. Furthermore, the study found out that there was significant agreement in the opinions of both the public and private employers to the need of shorthand and typewriting skills in the modern office. It also showed that there was an agreement in the preferences of the employers on word processing skills expected from graduate secretaries in modern offices.

The work of Oyekan (2004) had some shortcomings. The population was not defined which makes it difficult to ascertain how the sample size was determined. This may affect the generalisability of the results obtained. Again, there was no relationship between the research questions and the hypotheses. The study stated that mean scores would be used to analyse the research questions, and they (mean scores) were not actually used. Rather, percentage scores were used. Three hypotheses were stated and tested, but the abstract stated that two hypotheses were tested. The present work is however, related to the study of Oyekan (2004) because, to perform well as an SME operator, there is need for secretarial/office technology skills. This owes to the fact that there is need for correspondence between the business and its stakeholders such as suppliers,

creditors and customers. There may also be the need to urgently produce a document. Finally, there is the need for good communication and filing skills.

A study carried out by Akinyele (2007) titled Business education as pre-requisite for successful small-scale business: A case study of Odeda L.G.A of Ogun state. Two objectives, centering on examination of the relevance of business education to small-scale businesses and finding out how prepared the small scale-business operators were for successful venture were stated. The population of the study was 50 respondents, comprising of 30 entrepreneurs and 20 employees. The study found out that most of the employees lacked requisite exposure, knowledge and skills in their areas of operation; most of the entrepreneurs do not also understand management theories talk less of applying the appropriate one(s), most of the businesses were not performing as expected and the future of most of them was at bleak. The study has some shortcomings which include: absence of any research question or hypothesis and the questionnaire items were based on Yes or No answer.

The present work is linked with that of Akinyele (2007), since they all focused on business education skills and SMEs. They are however different in terms of their approaches. While Akinyele (2007) looked at things like the experience of the entrepreneurs and their employees, exposure to the line of business, managerial efficiency, profitability and future of the small-scale

businesses, this work looked at the influence of business education skills in promoting SMEs.

In a study conducted by Ekot (2010) on Small business ownership and management in Uyo Metropolis, Akwa Ibom, State, Nigeria: problems and prospects, five objectives which focus on identifying the problems preventing the growth of small businesses, identifying causes of frequent failure and lack of sustainability of small businesses, examining the environmental factors impeding or promoting prospects of small businesses, highlighting the prospects of small businesses and making suggestions on the ways toward the growth of small businesses were highlighted. One hundred respondents were randomly selected and the data collected were analysed using percentage scores. The study revealed that problem of finance, lack of interest in entrepreneurship; poor government and institutional supports were among the problems facing the SMEs. Finally, the study suggested that awareness should be created in order to stimulate youths to set up SMEs instead of searching for the non available white collar jobs.

It should be noted that Ekot (2010) has some deficiencies among which are: the objectives on identifying problems that prevent the growth of small business and the one on examining the environmental factors that may promote or impede the growth of small business can be merged together, data were not presented on some of the objectives, e.g. causes of frequent failure and lack of sustainability of small businesses. Finally, the total population was not stated and as such it is

difficult to know how the sample size was determined. This can thus affect the generalization of the findings of the study. The current work is however related to Ekot (2010) in the sense that Business management skills is among the Business education skills that are expected to promote SMEs.

Umar (2010) carried out a study titled Perception of Small Scale Business Operators on the Need for Accounting Skills for Successful Entrepreneurship Management. Two research questions were stated and all the 301 registered SMEs in Zaria were considered for the study. A questionnaire was developed and the data collected were analysed using the mean rating of the responses to each questionnaire item. A mean score of 3.00 or above was accepted. The study found out that Accounting skills are useful for business management. It should however be noted that the adoption of the 5-point Likert rating scale is the major shortcoming of the work. This is because; the opinion “Undecided” is of no use since the respondents will be indifferent on a given issue. It is worthy of note that the implication of the work has direct bearing on this present work since among other things, it is interested in knowing the extent to which book-keeping/accounting skills enhance the success of small and medium scale enterprises.

In the work of Scheers titled SMEs marketing challenges in South Africa, two objectives and one hypothesis were respectively stated. The population of the study consisted of all the 10,000 small business owners in South Africa out of

which 1,000 were randomly selected. The data were collected using questionnaire and interviewing methods. The collected data were analysed using percentage scores and Pearson correlation. The study revealed that marketing related issues positively affect the success of small businesses. It also showed that a positive relationship exists between lack of marketing skills and business failure. This is because in the long-run, marketing of an SME determines whether it will succeed or fail. The major shortcoming of the work is that no hypothesis was formulated for the first objective. Despite this however, the study is very important because it highlights the relevance of marketing to the success of SMEs. The present work is also related to it because marketing skills are among the business education skills which the present work aims at investigating.

Finally, Dauda, Isaac and Emmanuel (2012) conducted a study titled Effect of advertising on corporate profitability of industries in Nigeria Bottling Company PLC (NBC Plc), two objectives and hypotheses were stated. Furthermore, fifty staff of the Marketing department of the company were randomly selected. A set of questionnaire was used to collect the data and the collected data were analysed using percentage scores, chi square distribution and Pearson correlation. The outcome of the study showed that NBC Plc uses advertising to boost sales, counter competition and increase market share. Advertising also enhanced the performance of NBC Plc and a positive relationship exists between advertising cost and profitability of NBC Plc. It should be noted that the work of Dauda, Isaac

and Emmanuel (2012) has some shortcomings which include; the coining of the topic. NBC Plc can not be regarded as industries. It is a firm or a company in the food and beverages industry which was said to be the scope of the work. The topic can thus read: “Effect of Advertising on Corporate Profitability in food and beverages Industry: A case study of Nigeria Bottling Company (NBC) Plc”. The hypotheses were also not in line with the objectives. Despite these drawbacks which were highlighted, the current work is related to Dauda, Isaac and Emmanuel (2012) since advertising is an element of marketing which is among the business education skills which are the areas of interest to the present work. They however differ in the sense that the latter looks at business education skills in general while the former looks at advertising only.

2.10 Summary of Reviewed Literature

Literature related to this study were reviewed in this chapter. An attempt was made at putting forward a theoretical framework for the study. Concept of Business Education, concept of Small and Medium Scale Enterprises, goals and objectives of Business Education, overview of Business Education Programme in Nigeria, Business Education and sustainable development in Nigeria, (SMEs), characteristics of SMEs, role of SMEs in economic development and problems confronting SMEs in Nigeria were examined. Seven empirical studies related to the study were also reviewed. It should be noted that the literature reviewed so far have created a gap which the findings of this work would cover. This is because;

none of the reviewed literature studied the influence of Business education skills in promoting SMEs. Finally, it is expected that based on the objectives of this study, its outcome would highlight how Business education skills would promote the success and survival of SMEs.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter presents the research methodology adopted for this study. The chapter was treated under the following sub-headings:

- 3.1 Research Design
- 3.2 Population of the Study
- 3.3 Sample Size and Sampling Procedure.
- 3.4 Description of 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

This study adopted the Descriptive Survey Research Design. It was deemed appropriate for this study because, according to Osuala (2005) it is a design which studies a population through a sample in order to determine the status of a given phenomenon. Furthermore, Best and Kahn (2006) pointed out that the design collects relatively large data at a given time, and it is essentially cross-sectional because it is interested in the statistics that result when data are abstracted from a number of individual cases. Finally, Olayiwola (2007) related that it describes a

particular state of affairs at a given time and draws inferences from the sample group, using appropriate statistical technique(s). Therefore, since the study made use of questionnaire which was distributed to a sampled population, the descriptive Survey design study was seen as meeting the necessary requirement for the study.

3.2 Population of the Study

The population of the study comprised 1,014 people. It was made up of 347 registered SMEs operators providing computer services and their 667 employees in the seven North-Western States of Nigeria (Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto and Zamfara). The States were sub-divided into three zones- A, B and C. Zone A consisted of Kaduna and Katsina States, Zone B: Jigawa and Kano States while Zone C was made up of Kebbi, Sokoto and Zamfara States. The breakdown of the population is shown in table 3.1.

Table 3.1: Population of the Study

Zone	Owners	Employees	Total
Zone A	115	251	366
Zone B	135	275	410
Zone C	97	141	238
Total	347	667	1,014

Sources: Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto and Zamfara States' Ministries of Commerce, Industry, Co-operative and Tourism, 2012

3.3 Sample Size and Sampling Procedure

In determining a sample size, Nwana (2005) stated that no fixed number or percentage is ideal. Rather, it is the circumstance and the study situation that determine the proportion of the population to be studied. He however advised that it is better to adopt a large sample. This is because the larger the sample, the more reliable and valid the result from it becomes. Gay, in Olayiwola (2007), suggested a minimum of 10% for a descriptive research. Therefore, since no proportion is taken to be ideal, this study used a sample size of 60%. Furthermore, the population was stratified into two namely; owners and employees. Finally, a stratified random sampling technique was used to respectively select 208 SMEs owners and 401 employees from the two strata to get a sample size of 609 respondents. This is presented in table 3.2.

Table 3.2: Sampled Population

Zone	Owners	Employees	Total
Zone A	69	151	220
Zone B	81	165	246
Zone C	58	85	143
Total	208	401	609

Source: Field study, 2012

3.4 Description of Instrument for Data Collection

A self-designed four-point rating scale questionnaire with 38 items was used for the study. It was made up of six sections. Section A had three items (1-3) which were used to collect information on the bio-data of the respondents.

Sections B to F were made up of 35 items which were designed to collect data to answer the five research questions of the study. Section B consisted of nine items (1-9), designed to generate data to answer research question one. In the same vein, to collect data for answering research question two, seven items (10-16) were designed as contained in Section C. Sections D, E and F were composed of five (17-21), six (22-27) and eight (28-35) items respectively which were designed to generate data to answer research questions three, four and five respectively. Finally, the rating scale was: Strongly Agree: 4; Agree: 3; Disagree: 2 and Strongly Disagree: 1.

3.4.1 Validity of the Instrument

The test of validity was done to ensure that the face and content validity of the instrument were met. The instrument was validated and adjudged as meeting up with the criteria of face and content validity by three experts, not below the rank of senior lecturer in the field of vocational business education.

3.4.2 Pilot Study

A pilot study was carried out using 10 SMEs owners and 10 employees within the Federal Capital Territory, Abuja. This is because SMEs have similar characteristics and the area used for the pilot study is outside the area covered by the study. The study was conducted in order to determine the consistency of the instrument in measuring what it is supposed to measure. The split-half reliability

was used and Spearman–Brown formular was used to determine the reliability co-efficient. The result shows a reliability co-efficient of 0.83.

3.4.3 Reliability of the Instrument

As a result of the pilot study conducted in which the reliability co-efficient of 0.83 was obtained, the instrument was taken to be reliable for collecting data that led to the findings of this work. This is because, according to Awotunde and Ugodulunwa (2004), an instrument with reliability co-efficient of 0.70 or above is taken to be reliable for research purpose.

3.5 Procedures for Data Collection

The data were collected through administration of the instrument by the researcher. The researcher personally visited the business premises with letter of introduction from the Department of Vocational and Technical Education, ABU, Zaria, and craved the indulgence of the respondents to respond to the questionnaire. To ensure that all copies of the questionnaire were returned, he pleaded with the respondents to respond immediately and return the copies of the questionnaire. Finally, due to the geographical spread of the seven states, a period of 10 weeks was used for administering the questionnaire.

3.6 Procedure for Data analysis

The data collected were analysed using statistical tools. The bio-data of the respondents were analysed using percentage scores. Both Strongly Agree and Agree were considered to be Agree. Similarly, Disagree and Strongly Disagree were regarded as Disagree. Both agree and disagree responses were analysed using their percentage scores. In the same vein, the research questions were answered using the mean scores and standard deviations of the responses to each of the questionnaire items, as well as the grand mean for all the items in each of the sections. Any questionnaire item and grand mean whose mean score was 2.50 or above was accepted and those below 2.50 were rejected. This is because the mean score for the four point rating scale is 2.50 ($4+3+2+1 \div 4 = 10 \div 4 = 2.50$). Furthermore, the t-test was used to test all the five null hypotheses at alpha, (α) 0.05 level of significance. This is because; Best and Kahn (2006) stated that t-test is used in testing the level of significance of the difference between two means.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

This chapter gives the report of the findings of this study based on the data collected from the respondents. The bio data of the respondents were presented under the analysis of the demographic variables of the respondents. They therefore consisted of the first set of data and were presented in tables of frequencies and percentage scores. Furthermore, to answer the research questions, each of the questionnaire items was analysed using the four point rating scale with a benchmark of mean score of 2.50. To allow for good analysis of the items, better judgment and conclusion, the data collected on each of the items were summarized into agree and disagree. The summaries, frequencies, percentage scores and mean scores as well as the grand mean scores were presented in tables under the analysis of the research questions. The details were presented in appendix IV. Finally the last sets of data were presented to test the five null hypotheses under test of null hypotheses and their full details were in appendices V and VI

4.1 Analysis of Demographic Variables of Respondents

The demographic variables of respondents were analysed under their respective subheadings and presented in tables 4.1 to 4.3 as follow:

Table 4.1: Distribution of Respondents by Gender

Gender	Frequency	Percentage (%)
Male	419	68.80
Female	190	31.20
Total	609	100

Source: Field study, 2012

Table 4.1 showed that 419 respondents, representing 68.80% were males, while the remaining 190 respondents representing 31.20% were females. This indicated that males constituted the largest proportion of SMEs operators and employees providing computer services in North-west Nigeria.

Table 4.2: Distribution of Respondents by Academic Qualifications

Academic qualification	Frequency	Percentage (%)
No formal education	0	0
Primary school	0	0
SSCE	0	0
Diploma	139	22.82
NCE	165	27.09
HND	90	14.78
First degree	140	22.99
Masters degree	75	12.32
PhD	0	0
Total	609	100

Source: Field study, 2012

Table 4.2 showed that the entire respondents had formal education. They also possessed certificates that are higher than Primary and Secondary school certificates. This is because; the responses for the three categories (no formal education, Primary school and SSCE) were zero (0). One hundred and thirty-nine (139) respondents (22.82%) were Diploma holders, while 165 respondents (27.09%) were NCE holders. Furthermore, the HND and the First degree holders were 90 and 140

respondents respectively, and their respective percentage scores were 14.78% and 22.99% respectively. Finally, the Masters Degree holders were 75 respondents which represented 12.32%, while none of the respondents had PhD. This shows that both SMEs employers and employees providing computer services in the North-Western states of Nigeria had post-secondary school academic qualifications, although nobody has a PhD. The implication of this is that, there is tendency that the businesses would be better supervised and managed. This owes to the fact that they stand the chance of using their educational skills for proper steering of the activities involved in the businesses.

Table 4.3: Distribution of Respondents by Years of Experience

Years	Frequency	Percentage (%)
0-5	205	33.66
6-10	154	25.29
11-15	129	21.18
16-20	30	4.93
21-25	91	14.94
Total	609	100

Source: Field study, 2012

Table 4.3 above showed the distribution of respondents based on their years of experience. Two hundred and five (205) respondents (33.66%) had a period of experience between 0-5years. Those with years of experience ranging from 6-10years were 154 which constituted 25.29%. As for those with years of experience which ranged from 11 – 15 years, they were 129 respondents, which represented 21.18%. In the same vein, 30 respondents (4.93%) had years of experience between 16-20 years. Finally, 91 respondents (14.94%) had 21-25 years of

experience. This is an indication that majority (404 respondents) of the business owners and their employees had long years of experience (6-25 years). The implication of this is that most of the businesses may not suffer management problem and inability to use long years of experience for judgments and decision making.

4.2 Answers to Research Questions

The five research questions were answered based on analysis of data as contained in tables 4.4 to 4.8 in line with the respondents' responses to the questionnaire items. All the responses were analysed using the mean scores obtained from the four point rating scale questionnaire used for the collection of the data. For better understanding and clear interpretation, the data were grouped into agreed and disagreed and the grand mean scores formed the basis for final decision on each of the research questions.

4.2.1 Research Question one

How do Book-keeping/Accounting skills influence the success of small and medium scale enterprises in North-western Geopolitical zone of Nigeria?

To respond to this research question, nine items (1-9) in section B of appendix III were used. The details of the responses were presented in part one of appendix IV and the summary is as presented in table 4.4.

Table 4.4: Summary of mean responses on how Book- keeping/accounting skills influence success of small and medium scale enterprises

S/N	Item statement	Responses				Mean	SD	Decision
		Agree		Disagree				
		F	%	F	%			
1	determining the total amount invested in a period	485	79.64	124	20.36	3.07	0.96	Accepted
2	determining the value of purchases and sales in a period	444	72.91	165	27.09	2.91	1.02	Accepted
3	determining total business expenses in a period	420	68.97	189	31.03	2.89	1.03	Accepted
4	determining total debtors and creditors in a period	504	82.76	105	17.24	3.22	0.90	Accepted
5	determining total assets of the business	130	21.35	479	78.65	2.01	0,94	Rejected
6	determining cash at hand and bank in a period	494	81.12	115	18.88	3.12	0.98	Accepted
7	determining profit/loss in a period	434	71.26	175	28.74	2.89	1.00	Accepted
8	making good financial decision making	414	67.98	195	32.02	2.92	1.08	Accepted
9	presenting false financial figures to woo investors and lenders	172	28.24	437	71.76	2.18	0.98	Rejected
Grand mean							2.80	Accepted

Source: Field Study, 2012

SD: Standard Deviation

Table 4.4 contained the analysis of responses to the items meant to generate data to answer research question one. The responses to questionnaire item 1 which sought to determine whether Book-keeping/Accounting skills would help SMEs to determine the amount invested in a period showed that 485 respondents (79.64%) were in agreement with the opinion while 124 respondents

(20.36%) disagreed to the opinion. In response to questionnaire item 2 which was designed to know if Book keeping/Accounting skills would help SMEs to determine the value of purchases and sales in a period, 444 respondents (72.91%) agreed to the opinion while 165 respondents (27.09%) disagreed to the view. As for questionnaire item 3, whose aim was to know whether business expenses in a period are determinable through the use of Book keeping/Accounting skills, 420 respondents representing 68.97% agreed to the opinion, while 189 respondents representing 31.03% disagreed with the opinion expressed on questionnaire item 3.

In the same vein, the responses to questionnaire item 4 which sought to know if Book keeping/Accounting skills would help SMEs in determining the total value of debtors and creditors in a given period, showed that 504 respondents (82.76%) agreed with the statement while 105 respondents (17.24%) disagreed. The responses to questionnaire item 5 which was designed to determine whether Book keeping/Accounting skills would help SMEs in determining the total business assets in a given period also showed that 130 respondents (21.35%) agreed to the opinion while 479 respondents (78.65%) disagreed. In the case of questionnaire item 6 which sought to know if Book keeping/Accounting skills would help SMEs to know the total volume of cash at hand and in bank, 494 respondents representing 81.12% agreed to the view while 115 respondents representing 18.88% hold a contrary view. Furthermore, to know

whether Book keeping/Accounting skills lead to the determination of profit and loss in a period, questionnaire item 7 was used. The responses to the item showed that 434 respondents (71.26%) agreed that the skills could lead to the determination of profit and loss in a period. On the other hand, 175 respondents (28.74%) did not agree that the skills could lead to the determination of profit and loss in a period.

To know whether Book-keeping/Accounting skills lead SMEs into making good financial decisions, questionnaire item 8 was designed. The responses to it showed that 414 respondents (67.98%) hold a positive opinion while 195 respondents (32.02%) disagreed to the view. Furthermore, the responses to questionnaire item 9 showed that 172 respondents (28.24% of the respondents) agreed that book keeping skills stimulates SMEs to present false financial records to woo investors and lenders, while 437 respondents (71.76% of the respondents) disagreed to the opinion. The mean scores of the responses to questionnaire items 1-9 were 3.07, 2.91, 2.89, 3.22, 2.01, 3.12, 2.89, 2.92 and 2.18 respectively. These showed that the opinions expressed on items 1, 2, 3, 4, 6, 7 and 8 were accepted while the views expressed on items 5 and 9 were rejected. On a final note, the grand mean of the responses to all the items in the table was 2.80. This implies that it was accepted that Book-keeping /accounting skills influence the success of SMEs.

4.2.2 Research Question Two

In what ways do marketing skills influence the success of small and medium scale enterprises in North-western Geo-political zone of Nigeria?

With regards to research question two, seven questionnaire items (10-16) were included in the instrument. The full details of the responses as given by the respondents were presented in part two of appendix IV. The summary is however presented in table 4.5.

Table 4.5: Summary of mean responses on ways in which marketing skills influence success of small and medium scale enterprises

S/N	Item statement	Responses				Mean	SD	Decision
		Agree		Disagree				
		F	%	F	%			
10	identifying customers' needs and wants	485	79.64	124	20.36	2.91	1.01	Accepted
11	satisfying customers' needs and wants	405	66.50	204	33.50	2.87	1.05	Accepted
12	effective advertisement for influencing customers	415	68.14	194	31.86	2.83	1.01	Accepted
13	charging appropriate prices	453	74.38	156	25.62	3.01	1.03	Accepted
14	Good customer relation/service	400	65.68	209	34.32	2.82	1.06	Accepted
15	developing deceptive advertising programmes to stimulate customers to buy their products	116	19.05	493	80.95	1.87	0.90	Rejected
16	creating artificial scarcity in order to make more profits	164	26.93	445	73.07	2.13	0.91	Rejected
Grand mean							2.63	Accepted

Source: Field Study, 2012

SD: Standard Deviation

Table 4.5 shows the summary of the responses to the questionnaire items designed to answer the research question two. Questionnaire item 10 sought to know whether marketing skills help SMEs to identify customers' needs and wants. The table showed that 435 respondents representing 71.43% agreed with the statement while 174 respondents representing 28.57% kicked against the notion and the mean score of the responses for the item was 2.91 which showed that the opinion was accepted. In response to questionnaire item 11, 405 respondents (66.50%) agreed to the opinion that marketing skills promote SMEs through guiding in satisfying the needs and wants of the customers. On the other hand, 204 respondents (33.50%) disagreed with the view. The mean score of the responses to the item was 2.87%. This signified that the view was accepted. In the case of item 12, 415 respondents (68.14%) agreed that marketing skills promote SMEs by making them to use effective advertisement in influencing customers while 194 respondents (31.86%) disagreed to the opinion. The item has a mean score of 2.83 which implied that the view was upheld by the respondents. As for questionnaire item 13, which aimed at determining whether marketing skills make SMEs to charge appropriate prices, 453 respondents (74.38%) agreed to the statement while 156 respondents (25.62%) did not agree to it. The mean score of the responses to the item was 3.01 which indicated that the opinion was accepted.

In the same vein, 400 respondents (65.68%) agreed to the statement in item 14 while 209 (34.32%) disagreed to it. The mean score of the responses to the

statement in item 14 was 2.82 which signified an acceptance of the statement by the respondents. Furthermore, the responses to item 15 showed that those who agreed and disagreed to the statement were 116 respondents (19.05%) and 493 respondents (80.95%) respectively and the mean score of responses was 1.87. This showed an outright rejection of the notion that marketing skills promote SMEs through prompting them to embark on defective advertising programmes to stimulates customers. The statement in relation to item 16 was also rejected as shown in the table. This is owing to the fact that the mean score of the responses to it was 2.13 and those that agreed and disagreed were 164 respondents (26.93%) and 445 respondents (73.07%) respectively. Finally, the grand mean of the responses to all the items in the table was 2.63 which showed that marketing skills have influences on the success of SMEs.

4.2.3 Research Question three

How do office technology and management skills influence the survival of small and medium scale enterprises in North-western Geo-political zone of Nigeria?

To give an answer to this research question, five questionnaire items (17-21) were designed in section D of appendix III. The full details of the responses were presented in part three of appendix IV. The summary was however presented in table 4.6.

Table 4.6: Summary of mean responses on how office technology and management skills influence survival of small and medium scale enterprises

S/N	Item statement	Responses				Mean	SD	Decision
		Agree		Disagree				
		F	%	F	%			
17	creating organizational records	494	81.12	115	18.88	3.19	0.92	Accepted
18	maintaining organizational records	457	75.04	152	24.96	3.01	1.06	Accepted
19	data analysis in the organization	458	75.21	151	24.79	3.01	1.06	Accepted
20	ensuring proper communication	404	66.34	205	33.66	2.87	1.86	Accepted
21	knowing when debts are to be recouped and settled	403	66.17	206	33.83	2.88	1.06	Accepted
Grand mean							2.99	Accepted

Source: Field Study, 2012

SD: Standard Deviation

The responses to item 17 as shown in table 4.6 showed that 494 respondents (81.12%) agreed that office technology and management (OTM) skills help SMEs to create organizational records while 115 respondents (18.88%) disagreed to the statement. The mean score of the responses to the item was 3.19 which showed an acceptance of the statement. In the same vein, the responses to item 18 indicated that 457 respondents (75.04%) were of the conviction (agreed) that OTM skills made SMEs to properly keep and maintain their records. On other hand, 152 respondents (24.96%) were of contrary view. The mean score of the responses to the item was 3.01 and it indicated that the statement was accepted by SMEs operators and their employees. In the case of item 19, 458 respondents (75.21%) agreed that OTM skills help SMEs in data analysis while 151

respondents (24.79%) disagreed to it. The mean score of the responses to the item was 3.01 and it signified that the statement was accepted.

To know whether OTM skills help SMEs to properly communicate with the stakeholders, the responses to item 20 showed that 404 respondents (63.34%) agreed to the assertion while 205 respondents (33.66%) disagreed to it. The mean score of the responses to the item was 2.87 which implied that the statement was accepted. Similarly, the responses to questionnaire item 21 indicated that 403 respondents (66.17%) agreed that OTM skills made SMEs to determine when debts are to either be settled or recouped. On the other hand, 206 respondents (33.83%) disagreed to the opinion while the mean score of the responses to the item was 2.88 which showed that the statement was accepted. Finally the grand mean for all the items in table 4.6 was 2.99 which was an indication that OTM skills influence the survival of SMEs.

4.2.4 Research Question Four

Ho do leadership skills influence the success of small and medium scale enterprises in North-western Geo-political zone of Nigeria?

This research question sought to know how leadership skills influence and promote SMEs. To answer the research question, six questionnaire items (22-27) in section E of appendix III were used. The details of the responses were presented in part four of appendix IV while the summary was presented in table 4.7.

Table 4.7: Summary of mean responses on how leadership skills influence success of small and medium scale enterprises

S/N	Item statement	Responses				Mean	SD	Decision
		Agree		Disagree				
		F	%	F	%			
22	properly motivate the employees to put in their best	460	75.53	149	24.47	3.10	0.98	Accepted
23	treat all employees equally	153	25.12	456	74.88	2.05	0.99	Rejected
24	consult employees in decision making	454	74.55	155	25.45	3.04	1.00	Accepted
25	accept good suggestions made by employees	454	74.55	155	25.45	3.03	1.00	Accepted
26	assign responsibilities to employees	418	68.64	191	31.36	2.89	0.99	Accepted
27	mutually co-operate with employees	413	67.82	196	32.18	2.87	0.97	Accepted
	Grand mean						2.83	Accepted

Source: Field Study, 2012

SD: Standard Deviation

From table 4.7 above, the responses to item 22, showed that 460 respondents (75.53%) agreed that leadership skills enable SMEs operators to properly motivate the employees to put in their best. On the contrary 149 respondents (24.47%) disagreed to the statement. This statement was accepted because the mean score of the responses to it was 3.10. To know whether leadership skills made SMEs operators to be equitable to all employees, item 23 of the questionnaire was used. The responses to it showed that 153 respondents (25.12 %) agreed that leadership skills made SMEs operators to be equitable to all employees while 456 respondents (74.88 %) disagreed. The mean score of the responses to the item was 2.05. This indicated an outright rejection of the statement. As for the responses to item 24, 454 respondents (74.55 %) agreed that

leadership skills made SMEs to consult employees in decision making while 155 respondents (25.45 %) disagreed. The mean score of the responses to the item was 3.04. This is an indication that there was an acceptance for the statement.

In order to determine whether leadership skills made SMEs owners to accept good decisions made by the employees, item 25 was used. The responses to the item indicated that 454 respondents (74.55 %) agreed to the statement while 155 respondents (25.45 %) disagreed. The mean score of the responses to the item was 3.03. This is an indication that the statement was accepted. To also know if leadership skills stimulate SMEs operators to assign responsibilities to employees, item 26 was used. Four hundred and eighteen (418) respondents (68.64 %) agreed to the statement, while one hundred and ninety-one (191) respondents (31.26%) disagreed to it. As for the mean score of the responses to the item, it was 2.89 which showed that it was accepted. Furthermore, in response to item 27, 413 respondents (67.82 %) agreed that leadership skills made SMEs operators to mutually co-operate with the employees while 196 respondents (32.18%) disagreed. The mean score of the responses to item 27 was 2.87 which indicated an acceptance of the statement. Finally, the grand mean for all the items in table 4.7 was 2.83. This showed that leadership skills influence the success of SMEs.

4.2.5 Research question five

In what ways do Business management skills influence the survival of Small and Medium Scale Enterprises in North-western Geo-political zone of Nigeria?

To respond to this research question, eight questionnaire items (28-35) in section F of appendix III were used. The details of the responses were presented in part five of appendix IV. The summary was however presented in table 4.8.

Table 4.8 Summary of mean responses on ways through which Business management skills influence survival of SMEs

S/N	Item statement	Responses				Mean	SD	Decision
		Agree		Disagree				
		F	%	F	%			
28	making sound business plans	361	59.28	248	40.72	2.72	1.04	Accepted
29	setting attainable goals and objectives	364	59.77	245	40.23	2.71	1.08	Accepted
30	setting up standards	376	61.74	233	38.26	2.74	1.11	Accepted
31	taking wise decisions	394	64.70	215	35.30	2.82	1.07	Accepted
32	effective supervision	422	69.29	187	30.71	2.93	1.00	Accepted
33	ensuring proper utilization of the available resources	501	82.27	108	17.73	3.17	0.90	Accepted
34	comparing performance with the set standard	250	41.05	359	58.95	2.29	1.05	Rejected
35	allowing employees to always use their initiatives without supervision	185	30.38	424	69.62	2.11	1.06	Rejected
Grand mean						2.69		Accepted

Source: Field Study, 2012

SD: Standard Deviation

Table 4.8 presents the responses to research question five. The responses to item 28 indicated that 361 respondents (59.28 %) agreed that Business management skills made SMEs to be making sound business plans. On the other hand, 248 respondents (40.72 %) disagreed. The mean score of the responses to the item was 2.72 and it showed that it was accepted. In response to item 29, 364 respondents (59.77 %) agreed to the assertion that Business management skills made SMEs to set attainable goals and objectives while 245 respondents (40.23 %) disagreed with the assertion. The mean score of the responses to the item was 2.71 which signified an acceptance of the assertion. As for item 30, which sought to know whether Business management skills promote SMEs through making them to set standards for themselves, 376 respondents (61.74 %) agreed to it, while 233 respondents (38.26 %) disagreed. The mean score for the responses to item 30 was 2.74 which was an indication that it was accepted. In case of item 31, 394 respondents (64.70 %) indicated that Business management skills enable SMEs to take wise decisions while 215 respondents (35.30 %) disagreed. The mean score of the responses to the item was 2.82 which showed an acceptance of the opinion.

Furthermore, the responses to item 32 pointed out that 422 respondents (69.29 %) viewed Business management skills as leading SMEs into embarking on effective supervision while 187 respondents (30.71 %) disagreed. The responses to the item also have a mean score of 2.93 which indicated that the statement was accepted. The table also showed that in response to item 33, 501 respondents (82.27%) agreed that Business management skills promote SMEs by ensuring that

they make proper utilization of their available resources. In contrast to this, 108 respondents (17.73%) disagreed. The item was however accepted in the sense that the mean score of the responses to the item was 3.17. To know whether Business management skills made SMEs to compare performance with set standard and allow employees to always use their initiatives without supervision, items 34 and 35 were used respectively. In the case of item 34, 250 respondents which represent 41.05% agreed while 359 respondents representing 58.95% disagreed. On the other hand, in responses to item 35, 185 respondents which represent 30.38% agreed to it, while 424 respondents which represent 69.62% disagreed. The mean scores for items 34 and 35 were 2.29 and 2.11 respectively which indicated that the two items were rejected. Finally, the grand mean score for all the items in table 4.8 was 2.69 which indicated that Business management skills have influence on the survival of SMEs.

4.3 Test of Null Hypotheses

To further achieve the objectives of the study, five null hypotheses were postulated. The t-test was used to test all the null hypotheses at alpha, 0.05 level of significance. The t-test was chosen as appropriate for testing the null hypotheses because, Best and Kahn (2006) stated that it is used in testing the significance of the difference between two means. Any of the five null hypotheses whose t-calculated value was greater than its t- critical value was rejected, which implied that a significant difference exists between the two means and vice versa. The

summaries of the t-test for the null hypotheses were presented in tables 4.9 to 4.13, while the full details were as presented in appendices V and VI.

4.3.1 Null hypothesis one

There is no significant difference in the mean responses of SMEs business owners and their employees on how Book-keeping/Accounting skills influence the success of small and medium scale enterprises.

This null hypothesis aimed at determining whether no significant difference exists in the mean responses of the SMEs business owners and their employees on how book-keeping/accounting skills influence the success of SMEs. The summary of the data is as presented in table 4.9 and the detail could be seen in part one and section one of appendices V and VI and respectively.

Table 4.9: Summary of t-test analysis of mean responses of SMEs business owners and their employees on how book-keeping/accounting skills influence the success of small and medium scale enterprises

S/N	Items	SMEs Owners $N_1 = 201$		Employees $N_2 = 408$		t-cal	t-table	P-value	Remarks
		\bar{X}_1	SD_1	\bar{X}_2	SD_2				
1	determining the total amount invested in a period	3.24	0.84	2.98	1.00	3.12	1.96	0.00	S
2	determining the value of purchases and sales in a period	2.85	1.00	2.94	1.03	0.96	1.96	0.34	NS
3	determining total business expenses in a period	2.96	0.95	2.85	1.07	1.29	1.96	0.10	NS
4	determining total debtors and creditors in a period	3.22	0.89	3.22	0.90	0.11	1.96	0.92	NS
5	determining total assets of the business	1.97	0.94	2.03	0.94	0.79	1.96	0.43	NS
6	determining cash at hand and bank in a period	3.21	0.94	3.08	1.00	1.57	1.96	0.12	NS
7	determining profit/loss in a period	2.99	0.99	2.84	1.00	1.70	1.96	0.90	NS
8	making good financial decision making	2.88	1.02	3.01	1.11	1.48	1.96	0.14	NS
9	presenting false financial figures to woo investors and lenders	2.17	0.95	2.19	0.99	0.17	1.96	0.87	NS

Source: Field work, 2012

NS: not significant, S: significant, SD: standard deviation,

The data in table 4.9 revealed that a significant difference exists in the mean responses of SMEs owners and their employees in relation to item 1. This results from the fact that the calculated value of t was greater than the table value. The p-value of 0.00 was also less than 0.05. As for the other items (2-9), no significant difference exist in the mean responses of the two groups (SMEs owners and their employees) since the table

values for all the items were greater than the t-calculated values. The p-values for all their items were also greater than 0.05.

4.3.2 Null hypothesis two

There is no significant difference in the mean responses of SMEs business owners and their employees on the ways through which marketing skills influence the success of small and medium scale enterprises.

The null hypothesis two above, sought to know whether there is no significant difference between the mean responses of SMEs business owners and their employees on the ways in which marketing skills influence the success of SMEs. The summary of the data was as presented in table 4.10 and the details were as presented in part two and section two of appendices V and VI and respectively.

Table 4.10: Summary of t-test analysis of mean responses of SMEs business owners and their employees on ways in which marketing skills influence the success of small and medium scale enterprises

S/N	Items	SMEs Owners $N_1 = 201$		Employees $N_2 = 408$		t-cal	t-table	p-value	Remarks
		\bar{X}_1	SD_1	\bar{X}_2	SD_2				
10	identifying customers' needs and wants	2.97	0.96	2.87	1.03	1.14	1.96	0.25	NS
11	satisfying customers' needs and wants	3.08	1.01	2.76	1.05	3.62	1.96	0.00	S
12	effective advertisement for influencing customers	3.02	0.97	2.73	1.02	3.42	1.96	0.00	S
13	charging appropriate prices	3.14	1.06	2.94	1.01	2.24	1.96	0.03	S
14	good customer relation/services	3.00	1.04	2.72	1.06	3.10	1.96	0.00	S
15	developing deceptive advertising programmes to stimulate customers to buy their products	1.86	0.89	1.87	0.90	0.16	1.96	0.87	NS
16	creating artificial scarcity in order to make more profits	2.13	0.95	2.13	0.89	0.60	1.96	0.95	NS

Source: field work, 2012

NS: not significant, S: significant, SD: standard deviation,

The data presented in table 4.10 showed that no significant differences exist in the mean responses of the SMEs business owners and their employees in relation to item 10, 15 and 16. This is because the t-table values for the three items were greater than the calculated values of t, and the p-values were also greater than 0.05. Significant differences however exist in the mean responses of the two groups on items 11, 12, 13 and 14. This is because the calculated values of t for all the four items were greater than the table values of t, and all the p-values were less than 0.05.

4.3.3 Null hypothesis three

There is no significant difference in the mean responses of SMEs business owners and their employees on how office technology and management skills influence the survival of small and medium scale enterprises.

The null hypothesis above aimed at determining whether there is no significant difference in the mean responses of SMEs business owners and their employees on how office technology and management skills influence the survival of SMEs. The summary is as presented in table 4.11, while the full details were as presented in part three and section three of appendices V and VI and respectively.

Table 4.11: Summary of t-test analysis of mean responses of the SMEs business owners and their employees on how office technology and management skills influence the survival of small and medium scale enterprises

S/N	Items	SMEs Owners $N_1= 201$		Employees $N_2= 408$		t-cal	t-table	p-value	Remarks
		\bar{X}_1	SD_1	\bar{X}_2	SD_2				
17	in creating organizational records	3.07	0.98	3.26	0.88	2.45	1.96	0.02	S
18	in maintaining organizational records	2.82	1.08	3.10	1.03	3.15	1.96	0.00	S
19	in data analysis in the organization	2.99	1.04	3.02	1.04	0.39	1.96	0.70	NS
20	in ensuring proper communication	3.00	0.89	2.80	1.17	2.21	1.96	0.03	S
21	to know when debts are to be recouped and settled	2.83	1.04	2.90	1.07	0.68	1.96	0.50	NS

Source: field work, 2012

NS: not significant, S: significant, SD: standard deviation,

The t-test in table 4.11 revealed that there were significant differences in the mean responses of the two groups (SMEs business owners and their employees) on items 17, 18 and 20. This was occasioned by the fact that their calculated values of t were greater than the table values, and the p-values were less than 0.05. On other hand, there were no

significant differences in the mean responses of the two groups on items 19 and 21. This was because the calculated values of t were less than the table values. Their p-values were also greater than 0.05.

4.3.4 Null hypothesis four

There is no significant difference in the mean responses of SMEs business owners and their employees on how leadership skills influence the success of small and medium scale enterprises.

The null hypothesis stated above aimed at determining whether there is no significant difference in the mean responses of SMEs business owners and their employees on how leadership skills influence the success of SMEs. The summary is presented in table 4.12 while the details were as presented in part four and section four of appendices V and VI and respectively.

Table 4.12: Summary of t-test analysis of mean responses of SMEs business owners and their employees on how leadership skills influence the success of small and medium scale enterprises

S/N	Items	SMEs Owners $N_1=201$		Employees $N_2=408$		t-cal	t-table	p-value	Remarks
		\bar{X}_1	SD_1	\bar{X}_2	SD_2				
22	properly motivate the employees to put in their best	3.00	1.08	3.15	0.91	1.71	1.96	0.09	NS
23	treat all employees equally	2.30	1.13	1.92	0.89	4.55	1.96	0.00	S
24	consult employees in decision making	3.13	1.07	2.99	0.96	1.67	1.96	0.10	NS
25	accept good suggestions made by employees	3.12	1.08	2.98	0.96	1.55	1.96	0.12	NS
26	assign responsibilities to employees	2.75	0.99	2.97	0.98	2.54	1.96	0.01	S
27	mutually co-operate with employees	2.70	1.01	2.95	0.94	3.01	1.96	0.00	S

Source: field work, 2012

NS: not significant, S: significant, SD: standard deviation,

The findings presented in table 4.12 revealed that significant differences exist in the mean responses of SMEs business owners and their employees to item 23, 26 and 27. This is because their calculated values of t were greater than the table values of t and their p-values were less than 0.05. On the other hand, the table values of t for items 22, 24 and 25 were greater than their t-calculated values which showed that differences in the mean responses were not significant. This was also supported by their p-values which were greater than 0.05.

4.3.5 Null hypothesis five

There is no significant difference in the mean responses of SMEs business owners and their employees on the ways in which business management skills influence the survival of small and medium scale enterprises

The null hypothesis stated above aimed at knowing whether a significant difference exists between the mean responses of the SMEs business owners and their employees on the ways in which business management skills influence the survival of SMEs. The summary of the findings is presented in table 4.13 and the details were as presented in appendices V and VI.

Table 4.13: Summary of t-test analysis of mean responses of SMEs business owners and their employees on the ways in which business management skills influence the survival of small and medium scale enterprises

S/N	Items	SMEs Owners $N_1=208$		Employee $N_2=401$		t-cal	t-table	p-value	Remarks
		\bar{X}_1	SD_1	\bar{X}_2	SD_2				
28	making sound business plans	2.82	1.04	2.66	1.03	1.82	1.96	0.07	NS
29	setting attainable goals and objectives	2.88	1.04	2.62	1.01	2.79	1.96	0.01	S
30	setting up standards	3.05	0.93	2.58	1.16	5.03	1.96	0.00	S
31	taking wise decisions	3.11	0.93	2.67	1.11	4.90	1.96	0.00	S
32	effective supervision	3.19	0.97	2.80	0.99	4.59	1.96	0.00	S
33	ensuring proper utilization of the available resources	3.21	0,90	3.15	0.91	0.83	1.96	0.41	NS
34	comparing performance with the set standard	2.20	1.03	2.34	1.06	1.50	1.96	0.13	NS
35	allowing employees to always use their initiatives without supervision	2.14	1.07	2.09	1.05	0.63	1.96	0.53	NS

Source: field work, 2012

NS: not significant, S: significant, SD: standard deviation.

The data presented in table 4.13 showed that no significant differences exist between mean responses of SMEs business owners and their employees on items 28, 33, 34 and 35. This is because the calculated values of t for all the four items were less than the table values and the p -values were greater than 0.05. On the other hand, the data in the table also showed that significant differences exist in the mean responses of SMEs business owners and their employees in relation to items 29, 30, 31 and 32. This is owing to the fact that their calculated values of t were greater than the table values. The p -values for the items were also less than 0.05.

4.4 Summary of Major Findings

Based on the five specific objectives, research questions as well as the null hypotheses used for the study, the following were the major findings of the study:

1. Effective use of book-keeping/accounting skills influenced the success of SMEs.
2. Marketing skills influenced the success of SMEs.
3. Office technology and management skills influenced the survival of SMEs.
4. Effective leadership skills influenced the success of SMEs.
5. Business management skills influenced the survival of SMEs.

4.5 Discussion of Major Findings

This study was designed to determine the influence of business education in promoting small and medium scale enterprises (SMEs) in North-western States of Nigeria. Based on the major objective, five specific objectives, research questions and hypotheses were raised. The study revealed that Business education skills promote and influence the success and survival of small and medium scale enterprises.

Based on the first research objective, research question and hypothesis, the study revealed that effective use of book-keeping/accounting skills influenced and enhanced the success of SMEs. This outcome may however be influenced by the rating scale which gives more weights to Agree as opposed to Disagree, and the fact that majority of the respondents agreed to the questionnaire items. The study therefore conforms to the position of Njoku and Nwosu (2002) who declared that accounting skills are necessary for the survival of SMEs. This study is also in line with the position of Akinyele (2007) who stated that accounting and book-keeping skills are needed for keeping proper business account. Finally, the study confirms the position of Umar (2010) who holds the view that accounting skills are required for effective and efficient running of SMEs.

The findings in relation to the second research objective, research question and hypothesis also showed that marketing skills influenced the success of SMEs. This implied that marketing skills ensure the success of the SMEs. This finding might have been influenced by the fact that majority of the respondents responded positively and the rating scale favours the positive responses. The study is thus in line with the position of Mbogo (2011) where he stated that the capabilities of SMEs owners in marketing influence decision making and consequently the success and development of SMEs. The study also confirms the finding of Scheers (2011) which established that a positive correlation exists between lack of marketing skills and the failure rate of SMEs. This is because the implication of the finding of Scheers (2011) is that the use of marketing skills would promote SMEs. Therefore, to be successful, SMEs operators are expected to apply effective marketing skills in running their business. Finally, the findings of this study is in consonance with the findings of Dauda, Isaac and Emmanuel (2012) which established that advertising which is an element of marketing skills leads to business success in the sense that it could be used to influence consumers' buying behaviour, enhance company's performance, boost sales, bring about positive relationship with customers and helps in countering competition.

In line with the third research objective, research question and hypothesis, the study established that office technology and management (secretarial) skills enhanced the survival of SMEs. This outcome is likely to have been influenced by the large number of respondents who responded positively to the questionnaire items and also the fact that the negative responses also carry weights that have influence in the determination of the mean scores of each of the questionnaire items as well as the grand mean. The finding of this study is in line with Yaro (2006) who stated that secretarial skills are useful in information management, communication, production of documents, image making, support, teamwork and cooperation. Similarly, the study also agreed with Isineyi (2006) who is of the view that secretarial skills are useful for receiving, processing and disseminating information. All these skills bring about success in organizations and as such business survival.

The data collected in relation to the fourth research objective, research question and hypothesis showed that effective leadership skills enhanced the survival of SMEs. This implied that leadership skills ensure the success of the SMEs. This finding might have been influenced by the fact that majority of the respondents responded positively and the rating scale which favours the positive responses. The outcome of this study is an indication that effective leadership skills are among the indicators of business survival. The findings of this study therefore agreed with Yahaya, Fatt, Othman, Abdulrahman and Moen (2011) who

reported that effective leadership is among the indicators of successful entrepreneur. The study is also in line with the view expressed by John Hayes, a former United Kingdom's Minister of State for Further Education, Skill and Lifelong Learning in Department for Business, Innovation and Skills (DBIS, 2012) who stated that strong leadership is a key which leads to innovation, unlocking the potential of the workers and ensuring that an organization have strategies to drive productivity and growth.

Finally, the fifth research objective, research question and hypothesis revealed that business management skills influenced the survival of SMEs. This outcome is likely to have been influenced by the large number of respondents who responded positively to the questionnaire items and also the fact that the negative responses also carry weights that have influence in the determination of the mean scores of each of the questionnaire items as well as the grand mean. This finding implies that with proper management, SMEs are bound to be successful. This study conforms to Yahya et al (2011) who hold the view that management skills are critical for the success of an entrepreneur. They also reported that since a business operates in an unstable environment, management skills are essential for an entrepreneur to continue to compete and be successful in an unstable environment. Finally, this study is in line with DBIS (2012) who reported that management skills influence how firms react to competition, new innovation and how physical and human capital are employed. DBIS (2012) also pointed out that

management skills could have significant impact on an organizational performance in terms of sales, profit, growth and survival.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

The study examined the influence of business education skills in promoting small and medium scale enterprises (SMEs) in North-western States of Nigeria. Chapter one discussed the background to the study and statement of the problem. The study had five objectives, five research questions and five research hypotheses. The significance of the study, delimitation of the study and basic assumptions were also treated in the chapter. In chapter two, related literature to the study were reviewed. The theoretical framework adopted for the study was the management theory of entrepreneurship. The chapter discussed the concept of Business education, concept of SMEs, goals and objectives of Business education, overview of Business education programme in Nigeria, Business education and sustainable development in Nigeria, characteristics of SMEs, role of SMEs in economic development, problems confronting SMEs in Nigeria. The chapter also reviewed seven empirical studies. Chapter three presented the methodology adopted in carrying out the study. It dwelt on research design used in carrying out the study. The population of the study was 1,014, a sample size of 60% was adopted and 609 people were selected using random sampling technique. The chapter also described the instrument for data collection and also explained how it was validated. The pilot study, reliability of the instrument, procedure for data

collection and procedure for data analysis were also highlighted in the chapter. The data collected were presented and analysed in chapter four. The major findings of the study were:

- a. Effective use of book-keeping/accounting skills influenced the success of SMEs.
- b. Marketing skills influenced the success of SMEs.
- c. Office technology and management skills influenced the survival of SMEs.
- d. Effective leadership skills influenced the success of SMEs.
- e. Business management skills influenced the survival of SMEs.

5.2 Conclusion

The study established that Business education skills promote SMEs. This is because it established that book keeping/accounting, marketing, office technology and management, effective leadership and business management skills influenced and enhanced the success and survival of SMEs. The implications of these findings are that for SMEs to get rid of some of their problems; there is the need for the application of the aforementioned business education skills. In the same vein, continuous existence of SMEs also hinges on the extent to which these skills are made use of by the SMEs operators and their employees. Furthermore, the application of these business education skills can make SMEs to grow big and bigger. Finally, effective use of the skills would make SMEs to continue to be the engine room for economic growth and development; otherwise they would be reduced to nonentity.

5.3 Recommendations

Based on the major findings and the conclusion drawn, the following recommendations are suggested as the way forward:

1. The SMEs owners as well as their employees should strive toward the acquisition and effective application of book-keeping/accounting, office technology and management, marketing, leadership and business management skills. This is because these skills are instrumental to organisational success. However, since it may not be possible for a single person to master all these skills, SMEs operators should strive towards engaging specialists in the different areas, or at least seek for professional advice from specialists for the betterment of their businesses.
2. The government at all levels (Federal, State and Local) through the relevant ministries such as the Federal Ministry of trade and commerce, States' ministries of commerce and industry and agencies such as The National Directorate of Employment (NDE) and Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), should organize training or workshops for the SMEs operators so as to equip them with the business education skills that would enhance the success and survival of their businesses.
3. Non-Governmental Organizations (NGOs) and development partners should also help in training the SMEs operators and their employees. This is because

the training/workshops are expected to widen their horizon on the necessities of such skills and as such lead to business success and survival.

4. The score card of the SMEs in terms of how they apply the business education skills should be a pre-requisite for their ability to secure financial assistance from the government, NGOs, development partners and financial institutions. Through this, the skills would be effectively and efficiently used.

a. Limitations of the Study

The challenges faced by the researcher in the course of conducting the study include the necessity of having to travel across the geo-political zone which is a vast geographical area that covers seven States. Another challenge was that in some of the States, the officials in the Ministry of Commerce, Industry and Tourism were reluctant in making available some of the data needed for the study. Some of the respondents were also reluctant in responding to the questionnaire. Finally, the researcher was unable to get the opinions of SMEs owners who had no formal education or had a minimum of Primary or Secondary school certificate as well as SMEs employees with a minimum of either Primary or Secondary school certificate and acquired computer skills on-the-job. The researcher was however able to minimize the challenges through patiently going round the geo-political zone for the collection of the necessary data needed for the study, explaining to the reluctant officers that the data would solely be used for research purpose as well as pleading with the reluctant

respondents to please respond to the questionnaire. These therefore made the completion of the study possible.

b. Suggestions for Further Study

The researcher suggests the following as areas for further study in relation to the study:

1. Similar study should be carried out in the other geo-political zones of Nigeria.
2. A study should be conducted to determine the practical applicability of the business education skills.

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APPENDIX I



DEPARTMENT OF VOCATIONAL & TECHNICAL EDUCATION

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FACULTY OF EDUCATION

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6th June, 2012

Your Ref: _____
M.ED/EDUC/3752/2009-10

Our Ref: _____

Date: _____

LETTER OF IDENTIFICATION

SULAYMAN DAUDA GIDADO- M.ED/EDUC/3752/2009-2010

This is to certify that 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: ***Influence of Business Education Skills in Promoting Small and Medium Scale Enterprises in North-Western Geopolitical Zone of Nigeria.***

Kindly give him every assistance he may require.

DEPT. OF VOC. & TECH. EDUCATION
[Signature]
Dr. I. M. Haruna
HEAD OF DEPARTMENT

APPENDIX II
LETTER OF REQUEST TO THE RESPONDENT

Department of Vocational and Technical Education
Faculty of Education
Ahmadu Bello University, Zaria.
Date.....

Dear Sir/Madam,

REQUEST TO FILL QUESTIONNAIRE

I am a postgraduate student of the above named Institution, currently undergoing an M.Ed programme in Business Education. As part of the requirements for the award of the degree, I am undertaking a research study titled:

“Influence of Business Education Skills in Promoting Small and Medium Scale Enterprises in North-Western Geo Political Zone of Nigeria.”

You are requested to help complete the attached questionnaire which is aimed at eliciting information on the above research topic. Your response would be treated with utmost confidentiality and used for academic purpose only.

Thanks for your co-operation.

Yours faithfully,

Sulayman Dauda GIDADO

Section B

	Book-keeping/Accounting skills promote small and medium scale enterprises through helping to keep financial records for:				
S/N	ITEMS	SA	A	D	SD
1	determining the total amount invested in a period				
2	determining the value of purchases and sales in a period				
3	determining total business expenses in a period				
4	determining total debtors and creditors in a period				
5	determining total assets of the business				
6	determining cash at hand and bank in a period				
7	determining profit/loss in a period				
8	making good financial decision making				
9	presenting false financial figures to woo investors and lenders				

Section C

	Effective marketing skills promote small and medium scale enterprises through guiding in :				
S/N	ITEMS	SA	A	D	SD
10	identifying customers' needs and wants				
11	satisfying customers' needs and wants				
12	effective advertisement for influencing customers				
13	charging appropriate prices				
14	good customer relation/services				
15	developing deceptive advertising programmes to stimulate customers to buy their products				
16	creating artificial scarcity in order to make more profits				

Section D

	Office technology and management skills promote small scale and medium enterprises through helping:				
S/N	ITEMS	SA	A	D	SD
17	in creating organizational records				
18	in maintaining organizational records				
19	in data analysis in the organization				
20	in ensuring proper communication				
21	to know when debts are to be recouped and settled				

Section E

Leadership skills promote small scale and medium enterprises through ensuring that the owners:					
S/N	ITEMS	SA	A	D	SD
22	properly motivate the employees to put in their best				
23	treat all employees equally				
24	consult employees in decision making				
25	accept good suggestions made by employees				
26	assign responsibilities to employees				
27	mutually co-operate with employees				

Section F

Ways through which business management skills promote small and medium scale enterprises include:					
S/N	ITEMS	SA	A	D	SD
28	making sound business plans				
29	setting attainable goals and objectives				
30	setting up standards				
31	taking wise decisions				
32	effective supervision				
33	ensuring proper utilization of the available resources				
34	comparing performance with the set standard				
35	allowing employees to always use their initiatives without supervision				

APPENDIX IV

ANALYSIS OF MEAN SCORES OF RESPONSES ON QUESTIONNAIRE ITEMS

PART ONE

Book-keeping/accounting skills promote small and medium scale enterprises through helping to keep financial records for:												
S/N	ITEMS	SA	A	D	SD	WEIGHT				FX	\bar{X}	SD
						4	3	2	1			
1	determining the total amount invested in a period	233	252	57	67	932	756	114	67	1869	3.07	0.96
2	determining the value of purchases and sales in a period	200	244	73	92	800	732	146	92	1770	2.91	1.02
3	determining total business expenses in a period	207	213	102	87	828	639	204	87	1758	2.89	1.03
4	determining total debtors and creditors in a period	283	221	62	43	1132	663	124	43	1962	3.22	0.90
5	determining total assets of the business	70	60	284	195	280	180	568	195	1223	2.01	0.94
6	determining cash at hand and bank in a period	263	231	43	72	1052	693	86	72	1903	3.12	0.98
7	determining profit/loss in a period	191	243	92	83	764	729	184	83	1760	2.89	1.00
8	making good financial decision making	241	173	103	92	964	519	206	92	1781	2.92	1.08
9	presenting false financial figures to woo investors and lenders	92	80	284	153	368	240	568	153	1329	2.18	0.98
Grand mean												2.80

PART TWO

Effective marketing skills promote small and medium scale enterprises through guiding in :												
S/N	ITEMS	SA	A	D	SD	WEIGHT				FX	\bar{X}	SD
						4	3	2	1			
10	identifying customers' needs and wants	200	235	91	83	800	705	182	83	1770	2.91	1.01
11	satisfying customers' needs and wants	212	193	117	87	848	579	234	87	1748	2.87	1.05
12	effective advertisement for influencing customers	180	235	105	89	720	705	210	89	1724	2.83	1.01
13	charging appropriate prices	245	208	73	83	980	624	146	83	1833	3.01	1.03
14	good customer relation/services	197	203	109	100	788	609	218	100	1715	2.82	1.06
15	developing deceptive advertising programmes to stimulate customers to buy their products	47	69	250	243	188	207	500	243	1138	1.87	0.90
16	creating artificial scarcity in order to make more profits	67	97	292	153	268	291	584	153	1296	2.13	0.91
Grand mean												2.63

PART THREE

Office technology and management skills promote small scale and medium enterprises through helping in:												
S/N	ITEMS	SA	A	D	SD	WEIGHT				FX	\bar{X}	SD
						4	3	2	1			
17	creating organizational records	281	213	67	48	1124	639	134	48	1945	3.19	0.92
18	maintaining organizational records	250	207	59	93	1000	621	118	93	1832	3.01	1.06
19	data analysis in the organization	243	215	64	87	972	645	128	87	1832	3.01	1.06
20	ensuring proper communication	225	179	106	99	900	537	212	99	1748	2.87	1.86
21	knowing when debts are to be recouped and settled	219	184	118	88	876	552	236	88	1752	2.88	1.06
Grand mean												2.99

PART FOUR

Leadership skills promote small scale and medium enterprises through ensuring that the owners:												
S/N	ITEMS	SA	A	D	SD	WEIGHT				FX	\bar{X}	SD
						4	3	2	1			
22	properly motivate the employees to put in their best	265	195	93	56	1060	585	186	56	1887	3.10	0.98
23	treat all employees equally	82	71	253	203	328	213	506	203	1250	2.05	0.99
24	consult the employees in decision making	245	209	87	68	980	627	174	68	1849	3.04	1.00
25	accepts good suggestions made by the employees	243	211	84	71	972	633	168	71	1844	3.03	1.00
26	assign responsibilities to employees	197	221	121	70	788	663	242	70	1763	2.89	0.99
27	mutually co-operate with the employees	183	230	127	69	732	690	254	69	1745	2.87	0.97
Grand mean												2.83

PART FIVE

Ways through which business management skills promote small and medium scale enterprises include:																
S/N	ITEMS	SA	A	D	SD	WEIGHT				FX	\bar{X}	SD				
						4	3	2	1							
28	making sound business plans					170	191	153	95	680	573	306	95	1654	2.72	1.04
29	setting attainable goals and objectives					181	183	133	112	724	549	266	112	1651	2.71	1.08
30	setting up standards					195	181	113	120	780	543	226	120	1169	2.74	1.11
31	taking wise decisions					203	191	115	100	812	573	230	100	1715	2.82	1.07
32	effective supervision					215	207	119	68	860	621	238	68	1787	2.93	1.00
33	ensuring proper utilization of the available resources					260	241	59	49	1040	723	118	49	1930	3.17	0.90
34	comparing performance with the set standard					100	150	186	173	400	450	372	173	1395	2.29	1.05
35	allowing employees to always use their initiatives without supervision					95	90	209	215	380	270	418	215	1283	2.11	1.06
Grand mean												2.69				

APPENDIX V: ANALYSIS OF MEAN RESPONSES OF SMEs OWNERS AND THEIR EMPLOYEES

PART ONE

Book-keeping/accounting skills promote small and medium scale enterprises through helping to keep financial records for:

S/N	ITEMS	RESPONDENTS	SA	A	D	SD	WEIGHT				FX	\bar{X}	SD
							4	3	2	1			
1	determining the total amount invested in a period	SMEs OWNERS	90	90	15	13	360	270	30	13	673	3.24	0.84
		EMPLOYEES	143	162	42	54	572	486	84	54	1196	2.98	1.00
2	determining the value of purchases and sales in a period	SMEs OWNERS	60	87	31	30	240	261	62	30	593	2.85	1.00
		EMPLOYEES	140	157	42	62	560	471	84	62	1167	2.94	1.03
3	determining total business expenses in a period	SMEs OWNERS	70	80	38	20	280	240	76	20	616	2.96	0.95
		EMPLOYEES	137	133	64	67	548	399	128	67	1142	2.85	1.07
4	determining total debtors and creditors in a period	SMEs OWNERS	91	89	10	18	364	267	20	18	669	3.22	0.89
		EMPLOYEES	192	132	52	25	768	396	104	25	1293	3.22	0.90
5	determining total assets of the business	SMEs OWNERS	25	13	100	70	100	39	200	70	409	1.97	0.94
		EMPLOYEES	45	47	184	125	180	141	368	12	814	2.03	0.94
6	determining cash at hand and bank in a period	SMEs OWNERS	100	70	20	18	400	210	40	18	668	3.21	0.94
		EMPLOYEES	163	161	23	54	652	483	46	54	1235	3.08	1.00
7	determining profit/loss in a period	SMEs OWNERS	75	79	30	24	300	237	60	24	621	2.99	0.99
		EMPLOYEES	116	164	62	59	464	492	124	59	1139	2.84	1.00
8	making good financial decision making	SMEs OWNERS	87	59	40	22	348	177	80	22	627	3.01	1.02
		EMPLOYEES	154	114	63	70	616	342	126	70	1154	2.88	1.11
9	presenting false financial figures to woo investors and lenders	SMEs OWNERS	28	30	100	50	112	90	200	50	452	2.17	0.95
		EMPLOYEES	64	50	184	103	256	150	368	10	877	2.19	0.99

PART TWO

Effective marketing skills promote small and medium scale enterprises through guiding in :													
S/N	ITEMS	RESPONDENTS	SA	A	D	SD	WEIGHT			FX	\bar{X}	SD	
							4	3	2				1
10	identifying customers' needs and wants	SMEs OWNERS	70	85	30	23	280	255	60	23	618	2.97	0.96
		EMPLOYEES	130	150	61	60	520	450	122	60	1152	2.87	1.03
11	satisfying customers' needs and wants	SMEs OWNERS	90	70	23	25	360	210	46	25	641	3.08	1.01
		EMPLOYEES	122	123	94	62	488	369	188	62	1107	2.76	1.05
12	effective advertisement for influencing customers	SMEs OWNERS	74	90	19	25	296	270	38	25	629	3.02	0.97
		EMPLOYEES	106	145	86	64	424	435	172	64	1095	2.73	1.02
13	charging appropriate prices	SMEs OWNERS	105	55	20	28	420	165	40	28	653	3.14	1.06
		EMPLOYEES	140	153	53	55	560	459	106	55	1180	2.94	1.01
14	good customer relation/services	SMEs OWNERS	87	60	35	26	348	180	70	26	624	3.00	1.04
		EMPLOYEES	110	143	74	74	440	429	148	74	1091	2.72	1.06
15	developing deceptive advertising programmes to stimulate customers to buy their products	SMEs OWNERS	17	19	90	82	68	57	180	82	387	1.86	0.89
		EMPLOYEES	30	50	160	161	120	150	320	161	751	1.87	0.90
16	creating artificial scarcity in order to make more profits	SMEs OWNERS	27	28	97	56	108	84	194	56	442	2.13	0.95
		EMPLOYEES	40	69	195	97	160	207	390	97	854	2.13	0.89

PART THREE

Office technology and management skills promote small scale and medium enterprises through helping in:

S/N	ITEMS	RESPONDENTS	SA	A	D	SD	WEIGHT				FX	\bar{X}	SD
							4	3	2	1			
17	creating organizational records	SMEs OWNERS	83	80	21	24	332	240	42	24	638	3.07	0.98
		EMPLOYEES	198	133	46	24	792	399	92	24	1307	3.26	0.88
18	maintaining organizational records	SMEs OWNERS	70	67	35	36	280	201	70	36	587	2.82	1.08
		EMPLOYEES	180	140	24	57	720	420	48	57	1245	3.10	1.03
19	data analysis in the organization	SMEs OWNERS	80	75	23	30	320	225	46	30	621	2.99	1.04
		EMPLOYEES	163	140	41	57	652	420	82	57	1211	3.02	1.04
20	ensuring proper communication	SMEs OWNERS	70	81	45	12	280	243	90	12	625	3.00	0.89
		EMPLOYEES	155	98	61	87	620	294	122	87	1123	2.80	1.17
21	knowing when debts are to be recouped and settled	SMEs OWNERS	64	80	30	34	256	240	60	34	590	2.83	1.04
		EMPLOYEES	155	104	88	54	620	312	176	54	1162	2.90	1.07

PART FOUR

Leadership skills promote small scale and medium enterprises through ensuring that the owners:

S/N	ITEMS	RESPONDENTS	SA	A	D	SD	WEIGHT				FX	\bar{X}	SD
							4	3	2	1			
22	properly motivate the employees to put in their best	SMEs OWNERS	95	45	42	26	380	135	84	26	625	3.00	1.08
		EMPLOYEES	170	150	51	30	680	450	102	30	1262	3.15	0.91
23	treat all employees equally	SMEs OWNERS	45	38	60	65	180	114	120	65	479	2.30	1.13
		EMPLOYEES	37	33	193	138	148	99	386	138	771	1.92	0.89
24	consult the employees in decision making	SMEs OWNERS	106	50	25	27	424	150	50	27	651	3.13	1.07
		EMPLOYEES	139	159	62	41	556	477	124	41	1198	2.99	0.96
25	accepts good suggestions made by the employees	SMEs OWNERS	105	51	23	29	420	153	46	29	648	3.12	1.08
		EMPLOYEES	138	160	61	42	552	480	122	42	1196	2.98	0.96
26	assign responsibilities to employees	SMEs OWNERS	48	95	31	34	192	285	62	34	573	2.75	0.99
		EMPLOYEES	149	126	90	36	596	378	180	36	1190	2.97	0.98
27	mutually co-operate with the employees	SMEs OWNERS	53	70	55	30	212	210	110	30	562	2.70	1.01
		EMPLOYEES	130	160	72	39	520	480	144	39	1183	2.95	0.94

PART FIVE

Ways through which business management skills promote small and medium scale enterprises include:													
S/N	ITEMS	Respondents	SA	A	D	SD	WEIGHT				FX	\bar{X}	SD
							4	3	2	1			
28	making sound business plans	SMEs	65	72	40	31	260	216	80	31	587	2.82	1.04
		OWNERS	105	119	113	64	420	357	226	64	1067	2.66	1.03
		EMPLOYEES											
29	setting attainable goals and objectives	SMEs	71	70	38	29	284	210	76	29	599	2.88	1.04
		OWNERS	110	113	95	83	440	339	190	83	1052	2.62	1.01
		EMPLOYEES											
30	setting up standards	SMEs	75	88	25	20	300	264	50	20	634	3.05	0.93
		OWNERS	120	93	88	10	480	279	176	100	1035	2.58	1.16
		EMPLOYEES				0							
31	taking wise decisions	SMEs	83	82	25	18	332	246	50	18	646	3.11	0.93
		OWNERS	120	109	90	82	480	327	180	82	1069	2.67	1.11
		EMPLOYEES											
32	effective supervision	SMEs	100	67	21	20	400	201	42	20	663	3.19	0.97
		OWNERS	115	140	98	48	460	420	196	48	1124	2.80	0.99
		EMPLOYEES											
33	ensuring proper utilization of the available resources	SMEs	95	78	19	16	380	234	38	16	668	3.21	0.90
		OWNERS	165	163	40	33	660	489	80	33	1262	3.15	0.91
		EMPLOYEES											
34	comparing performance with the set standard	SMEs	30	45	70	63	120	135	140	63	458	2.20	1.03
		OWNERS	70	105	116	11	280	315	232	110	937	2.34	1.06
		EMPLOYEES				0							
35	allowing employees to always use their initiatives without supervision	SMEs	35	30	73	70	140	90	146	70	446	2.14	1.07
		OWNERS	60	60	136	14	240	180	272	145	837	2.09	1.05
		EMPLOYEES				5							

APPENDIX VI

T-TEST ANALYSIS FOR THE MEAN RESPONSES OF SMES BUSINESS OWNERS AND THEIR EMPLOYEES

SECTION 1

		Levene's Test for Equality of Variances		T	Df	Sig.(2tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	2.158	.142	3.121	607	.002	.25303	.08107
	Equal variances not assumed			3.300	488.272	.001	.25303	.07667
		Levene's Test for Equality of Variances		T	Df	Sig.(2tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.015	.903	-.964	607	.336	-.08420	.08738
	Equal variances not assumed			-.975	432.427	.330	-.08420	.08639

		Levene's Test for Equality of Variances		T	Df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	9.594	.002	1.288	607	.198	.11366	.08825
	Equal variances not assumed			1.337	464.716	.182	.11366	.08500

		Levene's Test for Equality of Variances		t	Df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	1.606	.206	-.106	607	.916	-.00809	.07654
	Equal variances not assumed			-.108	423.897	..916	-.00809	.07623

		Levene's Test for Equality of Variances		t	Df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.114	.736	-.793	607	.428	-.06358	.08018
	Equal variances not assumed			-.792	418.290	.429	-.06358	.08023
		Levene's Test for Equality of Variances		t	Df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.035	.851	1.574	607	.116	.13174	.08368
	Equal variances not assumed			1.605	442.417	.109	.13174	.08206

		Levene's Test for Equality of Variances		t	df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	1.242	.266	1.702	607	.089	.14518	.08529
	Equal variances not assumed			1.713	426.330	.087	.14518	.08476
		Levene's Test for Equality of Variances		t	df	Sig (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	4.387	.037	1.483	607	.139	.13662	.09215
	Equal variances not assumed			1.522	450.936	.129	.13662	.08974
		Levene's Test for Equality of Variances		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.963	.327	-.167	607	.867	-.01396	.08358
	Equal variances not assumed			-.170	437.035	.865	-.01396	.08232

SECTION 2

		Levene's Test for Equality of Variances		t	Df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	4.254	.040	1.142	607	.254	.09834	.08610
	Equal variances not assumed			1.167	444.757	.244	.09834	.08427

		Levene's Test for Equality of Variances		t	df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	4.804	.029	3.624	607	.000	.32113	.08860
	Equal variances not assumed			3.668	433.224	.000	.32113	.08755

		Levene's Test for Equality of Variances		t	df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	11.583	.001	3.420	607	.001	.29337	.08579
	Equal variances not assumed			3.484	441.127	.001	.29337	.08421

		Levene's Test for Equality of Variances		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	2.583	.109	2.235	607	.026	.19678	.08806
	Equal variances not assumed			2.203	403.035	.028	.19678	.08931
		Levene's Test for Equality of Variances		t	Df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	1.700	.193	3.100	607	.002	.27930	.09009
	Equal variances not assumed			3.114	424.102	.002	.27930	.08970

		Levene's Test for Equality of Variances		t	df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.211	.646	-.160	607	.873	-.01224	.07673
	Equal variances not assumed			-.160	422.390	.873	-.01224	.07651
		Levene's Test for Equality of Variances		t	Df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.942	.332	-.060	607	.952	-.00468	.07817
	Equal variances not assumed			-.059	395.453	.953	-.00468	.07984

SECTION 3

		Levene's Test for Equality of Variances		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.076	.782	-2.447	607	.015	-.19204	.07848
	Equal variances not assumed			-2.368	383.297	.018	-.19204	.08108
		Levene's Test for Equality of Variances		t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	3.728	.054	-3.148	607	.002	-.28262	.08977
	Equal variances not assumed			-3.103	402.707	.002	-.28262	.09108

		Levene's Test for Equality of Variances		t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.011	.916	-.387	607	.699	-.03437	.08875
	Equal variances not assumed			-.387	419.515	.699	-.03437	.08872
		Levene's Test for Equality of Variances		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	53.290	.000	2.209	607	.028	.20431	.09248
	Equal variances not assumed			2.407	527.081	.016	.20431	.08487

		Levene's Test for Equality of Variances		t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	1.645	.200	-.677	607	.499	-.06122	.09039
	Equal variances not assumed			-.682	427.917	.495	-.06122	.08971

SECTION 4

		Levene's Test for Equality of Variances		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	14.991	.000	-1.714	607	.087	-.14232	.08304
	Equal variances not assumed			-1.625	362.874	.105	-.14232	.08757
		Levene's Test for Equality of Variances		t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	48.375	.000	4.550	607	.000	.38019	.08356
	Equal variances not assumed			4.223	343.354	.000	.38019	.09002
		Levene's Test for Equality of Variances		T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	10.913	.001	1.674	607	.095	.14228	.08499
	Equal variances not assumed			1.617	380.922	.107	.14228	.08800

		Levene's Test for Equality of Variances		T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	11.196	.001	1.553	607	.121	.13284	.08553
	Equal variances not assumed			1.496	377.917	.136	.13284	.08883
		Levene's Test for Equality of Variances		T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.050	.823	-2.536	607	.011	-.21277	.08389
	Equal variances not assumed			-2.527	414.967	.012	-.21277	.08419

		Levene's Test for Equality of Variances		T	Df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	8.185	.004	-3.007	607	.003	-.24820	.08255
	Equal variances not assumed			-2.947	396.71	.003	-.24820	.08421

SECTION 5

		Levene's Test for Equality of Variances		t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.915	.339	1.823	607	.069	.16127	.08844
	Equal variances not assumed			1.822	418.264	.069	.16127	.08851

		Levene's Test for Equality of Variances		t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	6.926	.009	2.790	607	.005	.25637	.09190
	Equal variances not assumed			2.840	440.322	.005	.25637	.09027

		Levene's Test for Equality of Variances		t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	58.117	.000	5.028	607	.000	.46703	.09288
	Equal variances not assumed			5.385	504.769	.000	.46703	.08672
		Levene's Test for Equality of Variances		t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	32.857	.000	4.897	607	.000	.43993	.08983
	Equal variances not assumed			5.184	489.717	.000	.43993	.08486
		Levene's Test for Equality of Variances		t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.831	.362	4.591	607	.000	.38451	.08375
	Equal variances not assumed			4.620	426.454	.000	.38451	.08323

		Levene's Test for Equality of Variances		t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.146	.702	.833	607	.405	.06441	.07732
	Equal variances not assumed			.834	420.405	.405	.06441	.07723
		Levene's Test for Equality of Variances		t	Df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	2.029	.155	-1.502	607	.134	-.13474	.08971
	Equal variances not assumed			-1.516	429.905	.130	-.13474	.08889
		Levene's Test for Equality of Variances		t	Df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
		F	Sig.					
RESPONSES	Equal variances assumed	.239	.625	.631	607	.528	.05695	.09028
	Equal variances not assumed			.628	413.611	.530	.05695	.09071