
Ratings of Business Educators on Influence of Business Education on Acquisition of Marketing, Business Legal and Risk Management Skills by Students in Colleges of Education in North-Central Nigeria

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Abstract – This study was carried out to determine the ratings of business educators on influence of business education on acquisition of marketing, business legal and risk management skills by students in Colleges of Education (COEs) in North-Central Nigeria. The study had three research questions and null hypotheses. The study adopted the descriptive survey research design. The population of the study comprised 104 business educators in the COEs used for the study. The entire population was used without sampling because it was relatively small. The data were collected using a 28 items questionnaire designed by the researchers. The questionnaire was administered on all the respondents, but only 83 (80%) were returned and used for the data analysis. The research questions were answered using mean scores with boundary limits: 4.50-5.00 (very high extent), 3.50-4.49 (high extent), 2.50-3.49 (moderate extent), 1.50-2.49 (low extent) and 1.00-1.49 (very low extent). The null hypotheses one and two were tested using t-test at 0.05 level of significance, while the third null hypothesis was also tested at 0.05 with the aid of ANOVA. The decision rule was that a null hypothesis would be accepted if its p-value was ≥ 0.05 and rejected if < 0.05 . The findings of the study revealed that business educators in COEs in North-Central Nigeria rated the extent of acquisition of marketing, business legal and risk management skills by students as being high. The findings also revealed there was no significant difference between the mean ratings of less experienced and more experienced business educators on influence of business education on acquisition of marketing skills. The same was the case of mean ratings of junior and senior business educators in relation to influence of business education on acquisition of business legal skills, while there were significant differences among the mean ratings of business educators in Zones A, B and C regarding the acquisition of risk management skills by business education students. The study concluded that business education programme is attaining its objectives and could make the recipients to be self-reliant. As a way forward, the study among others, recommended that marketing option of business education programme should be strengthened in the NCCE minimum standard.

Keywords – Ratings, Business Educators, Influence, Business Education, Marketing Skills, Business Legal Skills, Risk Management Skills, Colleges of Educations.

I. INTRODUCTION

Entrepreneurial success requires the acquisition and utilisation of marketing, business legal and risk management skills. This is because, for an entrepreneur to be successful, he/she should be able to take calculated risks and know how to manage them since risk bearing is inevitable in entrepreneurship. He/she also needs marketing skills for the purpose of being able to determine the needs and wants of the target market and satisfy them profitably than his/her rivals in the market. Furthermore, to operate within the accepted legal framework, an entrepreneur needs to acquire business legal skills which regulate the relationship between

contractual parties and make a business to avoid unnecessary litigation. These skills are entrepreneurial in nature and Umoru (2019) states that entrepreneurial skills are part of vocational aspects of business education. Furthermore, the NCE business education curriculum as contained in the 2012 edition of the minimum standard produced by the National Commission for Colleges of Education (NCCE) was designed to among others; expose the recipients to marketing, business legal and risk management skills.

As put explained by Gidado (2018), marketing is the heart of entrepreneurship. This is because it pays attention to a product from the time an idea of developing it was conceived, through production, to distribution with the interest of the customers in mind as well as developing strategies for stimulating them to buy it. According to Osuala in Kwajafa (2016), marketing is a system leading to designing of business activities for planning, pricing, promoting and distributing products that would satisfy the right people, at the right place and time together with adoption of the right communication for creating awareness on existence of the product. This implies that there are numerous marketing objectives which an enterprise is determined to attain. To achieve these, an entrepreneur needs marketing skills which Okpan in Osuorji and David (2018) sees as an ability of capturing and retaining customers, promoting and selling the product of an organisation, analysing demand and supply situation, as well as acquisition of effective sales habits. It is worthy of note that ability for identifying customers needs and wants, product planning and development, branding packaging, advertising, personal selling, distribution, sales promotion, market segmentation customer service and pricing are among the marketing skills that are acquired in business education.

Business legal skills are acquired through understanding business law. According to New World Encyclopaedia (2013), business law is important and useful in enhancing stability and prosperity in commercial relationships in the society. In the same vein, Orah (2013) posits that business law is necessary for enhancing healthy commercial transactions, thereby promoting commerce and well-being of the people in the society. Furthermore, Orah (2013) states that business law is a branch of law which focuses on regulation of business activities between two or more parties who may be traders, merchants or all other people who engage in commercial transactions. In the same vein, New World Encyclopaedia (2013) sees commercial/business law as a body of laws regulating corporate contracts, hiring practices, and the manufacture and sale of consumer goods. It could therefore be seen that business education equips students with business legal skills which could make them to effectively and efficiently function as entrepreneurs. These skills include knowledge of legal requirements for floating businesses, contract formation and its termination, business structure law, zoning law, trademark law, patent and copy right laws, licensing law, environmental law, health department permits, employment law, laws dealing with sales of goods, law of agency, negotiable instruments, aspects of tort that are relevant to business and consumer protection laws.

Risk bearing is a condition for goal attainment. According to Nebo and Gidado (2016), risk bearing is an important component of entrepreneurship, while a study carried out by Gidado and Daramola (2016) revealed that it is the most important attribute of an entrepreneur. According to Dublin University (2015), risk is an uncertain event which if happens could delay or prevent an organisation from attaining its goals. Risk could be speculative or pure. Risk management on the other hand, is the process of identifying, assessing and controlling threats to an organization's capital which could arise from different sources including financial uncertainty, legal liabilities, strategic management error, accidents and national disaster (Rouse, 2016). Stanleigh (n.d) also

points out that the purpose of risk management is to identify all possible risks, reduce or alleviate them and provide rational basis for decision making with regards to all risks. He explains that risk management is the control of possible future events in a proactive rather than reactive manner, in the sense that it is the process of identifying, analyzing and responding to risk factors throughout the life of a project in the best interest of its objectives. Knowledge of business education exposes the recipients to skills for managing risk which include risk avoidance/prevention, reduction, assumption, transfer, retention and planning.

As stated earlier, the NCE business education programme equips the learners with marketing, business legal and risk management skills. This study however, sought to know the extent to which these skills are acquired by the students. It is therefore based on this that the study focuses on business educators' ratings of influence of business education on acquisition of marketing, business legal and risk management skills by students in Colleges of Education (COEs) in North-Central Nigeria. This is because the business educators teach and evaluate the students and as such in better position of rating the extent of acquisition of the skills by their students.

II. STATEMENT OF THE PROBLEM

Based on the experience and observation of the researchers, business education is one of the courses that enjoy large patronage of students in Colleges of Education (COEs) in Nigeria. This could result from the job prospect it has and the entrepreneurial skills leading to self-reliance which it equips the learners with. The researchers also observed that available literature focus attention on perception of students and ratings of business owners and managers who benefit from the acquired skills, thereby neglecting the implementers of the curriculum (business educators), particularly in North-Central Nigeria. This leads to presentation of an incomplete picture of the phenomenon due to the fact that the opinion of the business educators in relation to acquisition of marketing, business legal and risk management skills by students have not been empirically determined in North-Central Nigeria. An empirical determination of business educators' ratings of influence of business education on acquisition of marketing, business legal and risk management skills by students in COEs in North-Central Nigeria is therefore necessary to fill this gap and ensure that the observed challenges are eliminated.

III. RESEARCH QUESTIONS

The following research questions were stated for the study.

- i. To what extent does business education programme influence the acquisition of marketing skills by students in Colleges of Education in North-Central Nigeria?
- ii. To what extent does business education programme influence the acquisition of business legal skills by students in Colleges of Education in North-Central Nigeria?
- iii. To what extent does business education programme influence the acquisition of risk management skills by students in Colleges of Education in North-Central Nigeria?

IV. NULL HYPOTHESES

The following null hypotheses were tested at 0.05 level of significance:

H_{01} : There is no significant difference between the mean ratings of less experienced and more experienced business educators on the influence of business education programme on acquisition of marketing skills by students in Colleges of Education in North-Central Nigeria.

H_{02} : There is no significant difference between the mean ratings of Junior and Senior business educators on the influence of business education programme on acquisition of business legal skills by students in Colleges of Education in North-Central Nigeria.

H_{03} : There is no significant difference among the mean ratings of business educators in Zones A, B and C on the influence of business education programme on acquisition of risk management skills by students in Colleges of Education in North-Central Nigeria.

V. METHOD

The study made use of the survey research design which Osuala in Ementa and Ile (2015) sees as being good for a study which lays emphasis on individuals, their opinions, beliefs and motivation. The population of the study comprised 104 business educators in the seven COEs (COE Oju, Benue State, COE Akwanga, Nasarawa State, Kwara State College of Education, Ilorin, FCT COE, Zuba-Abuja, FCE Okene, Kogi State, FCE Kontagora Niger State and FCE Pankshin, Plateau State) that were considered for the study. Based on historical antecedents, the States that make up the North-Central Geo-political Zone were grouped into three Zones. Zone A comprised of Benue, Nasarawa and Plateau States. In Zone B, there were Kogi and Kwara States, while Zone C was made up of Federal Capital Territory, Abuja and Niger State. Relying on the view of Laerd Dissertation (2012), the total population sampling was adopted for the study. This is because it is a sampling technique that uses the entire population without sampling and could be adopted when the population is small and share characteristic that is not common. The population of 104 is therefore, relatively small and the population units share an uncommon characteristic of being business educators in COEs in North-Central Nigeria. A twenty-eight items structured questionnaire designed by the researchers tagged "Business educators' ratings of influence of business education on acquisition of marketing, business legal and risk management skills questionnaire (BERIBEAMBRSQ) was used for the data collection. The questionnaire was administered on all the respondents, but only 83 (80%) were returned and used for the data analysis. The research questions were answered using mean scores. Decisions were taken using boundary limits as follow; 4.50-5.00 (very high extent), 3.50-4.49 (high extent), 2.50-3.49 (moderate extent), 1.50-2.49 (low extent) and 1.00-1.49 (very low extent). The null hypotheses 1 and 2 were tested using t-test at 0.05 level of significance, while the third null hypothesis was tested using ANOVA at 0.05 significance level. The decision rule was that any null hypothesis whose p-value was equal to or greater than 0.05 would be accepted and vice versa for any null hypothesis whose p-value was less than 0.05.

VI. RESULT

A. Research Question One

To what extent does business education programme influence the acquisition of marketing skills by students in Colleges of Education in North-Central Nigeria?

The data collected for answering this research question was analysed and presented in table 1.

Table 1. Summary of Mean Ratings of Business Educators on Influence of Business Education on Acquisition of Marketing Skills by Students in Colleges of Education in North-Central Nigeria.

S/N	Items	Mean \bar{X}	SD	Decision
1	Skills for identifying customers' needs and wants	3.96	.740	High Extent
2	Skills for product planning and development	3.90	.775	High Extent
3	Branding skills	3.66	.887	High Extent
4	Advertising skills	4.00	.781	High Extent
5	Personal selling skills	4.02	.749	High Extent
6	Sales promotion skills	4.00	.733	High Extent
7	Distribution skills	3.94	.705	High Extent
8	Market segmentation skills	3.77	.816	High Extent
9	Customer service skills	3.81	.848	High Extent
10	Pricing skills	3.72	.846	High Extent
	Grand mean	3.88	.122	High extent

Source: Field work, 2019.

Table 1 shows that business educators in COEs in North-Central Nigeria rated the extent of influence of business education programme on acquisition of marketing skills by students to be high. This is because; the mean scores of all the items and the grand mean were within the boundary limit of high extent (3.50-4.49).

B. Research Question Two

To what extent does business education programme influence the acquisition of business legal skills by students in Colleges of Education in North-Central Nigeria?

The data collected for answering this research question was analysed and presented in table 2.

Table 2. Summary of mean Ratings of Business Educators on Influence of Business Education on Acquisition of Business Legal Skills by Students in Colleges of Education in North-Central Nigeria.

S/N	Items	Mean \bar{X}	SD	Decision
11	Knowledge of contract formation and its termination	3.54	.888	High Extent
12	Knowledge of the rights and responsibilities of contractual parties	3.83	.730	High Extent
13	Knowledge of various Remedies for breach of contract	3.61	.922	High Extent
14	Understanding of Privity to contract	3.54	.845	High Extent
15	Knowledge of law of agency	3.77	.860	High Extent
16	Knowledge of rights and responsibilities of buyers and sellers (sales of goods Act)	3.78	.797	High Extent
17	Understanding of Partnership deed	3.66	.801	High Extent
18	Knowledge of flotation of company	3.47	.967	Moderate Extent

S/N	Items	Mean \bar{X}	SD	Decision
19	Understanding of copy and patent rights and their implications	3.55	.815	High Extent
20	Knowledge of Banking and Negotiable instruments	3.67	.843	High Extent
21	Understanding of law of tort and its relevance to business	3.47	.928	Moderate Extent
22	Knowledge of consumer protection laws	3.59	.827	High Extent
	Grand mean	3.62	.115	High Extent

Source: Field work, 2019.

Table 2 reveals that business educators in COEs in North-Central Nigeria rated the extent of acquisition of business legal skills by students to be high. This owes to the fact that the grand mean of 3.62 was within the boundary limit for high extent (3.50-4.49).

C. Research Question Three

To what extent does business education programme influence the acquisition of risk management skills by students in Colleges of Education in North-Central Nigeria?

The data collected for answering this research question was analysed and presented in table 3.

Table 3. Summary of mean Ratings of Business Educators on Influence of Business Education on Acquisition of Risk Management Skills by Students in Colleges of Education in North-Central Nigeria.

S/N	Items	Mean \bar{X}	SD	Decision
23	Risk avoidance skills	3.69	.825	High Extent
24	Risk reduction skills	3.61	.922	High Extent
25	Risk assumption skills	3.48	.915	Moderate Extent
26	Risk transfer skills	3.40	.869	Moderate Extent
27	Risk retention skills	3.41	.988	Moderate Extent
28	Risk management planning skills	3.57	.921	High Extent
	Grand mean	3.52	.106	High Extent

Source: Field work, 2019.

Table three shows that the grand mean was 3.52. This leads to a conclusion that the business educators in COEs in North-Central Nigeria were of the opinion that to a greater extent, their students are acquiring risk management skills. This is due to the fact that grand mean of 3.52 was within boundary limit for high extent.

VII. TEST OF NULL HYPOTHESES

A. Null Hypothesis One

H_{01} : There is no significant difference between the mean ratings of less experienced and more experienced business educators on the influence of business education programme on acquisition of marketing skills by students in Colleges of Education in North-Central Nigeria.

To test this hypothesis, t-test was used and the summary was presented in table 4.

Table 4. Summary of t-test on mean Ratings of Less Experienced and More Experienced Business Educators on Influence of Business Education Programme on Acquisition of Marketing Skills by Students in Colleges of Education in North-Central Nigeria.

Variables	N	Mean	Standard Deviation	Alpha (α)	Df	t-value	p-value	Decision
Less Experienced Business Educators	27	3.90	7.364	0.05	81	0.006	1.00	Not Significant
More Experienced Business Educators	56	3.89	7.193					

Source: Field Work, 2019.

Table 4 reveals that there was no significant difference between the mean ratings of the less experienced and more experienced business educators in COE in North-Central Nigeria on influence of business education programme on acquisition of marketing skills by students. This was because the p-value of 1.00 was greater the alpha value (0.05). This therefore led to the retention of the null hypothesis.

B. Null Hypothesis Two

H_{02} : There is no significant difference between the mean ratings of Junior and Senior business educators on the influence of business education programme on acquisition of business legal skills by students in Colleges of Education in North-Central Nigeria.

To test this hypothesis, t-test was used and the summary was presented in table 5.

Table 5. Summary of t-test on mean Ratings of Junior and Senior Business Educators on Influence of Business Education Programme on Acquisition of Business Legal Skills by Students in Colleges of Education in North-Central Nigeria.

Variables	N	Mean	Standard Deviation	Alpha (α)	Df	t-value	p-value	Decision
Junior Business Educators	53	3.59	9.417	0.05	81	-0.055	0.96	Not Significant
Senior Business Educators	30	3.71	9.989					

Source: Field Work, 2019.

Table 5 revealed that there was no significant difference between the mean ratings of the two groups of business educators regarding the influence of business education on acquisition of business legal skills. This was because the p-value Of 0.96 was greater than the alpha value of 0.05. Based on this, the null hypothesis was retained.

C. Null Hypothesis Three

H_{03} : There is no significant difference among the mean ratings of business educators in Zones A, B and C on the influence of business education programme on acquisition of risk management skills by students in Colleges of Education in North-Central Nigeria.

To test this hypothesis, ANOVA was used and the summary was presented in table 6.

Table 6. Summary of ANOVA on mean Ratings of Business Educators in Zones A, B and C on Influence of Business Education Programme on Acquisition of Risk Management Skills by Students in Colleges of Education in North-Central Nigeria.

Source of variance	Sum of squares	Df	Mean square	Alpha (α)	F-value	P-value	Decision
Between Groups	1.155	2	0.577	0.05	12.658	0.001	Significant
Within Groups	0.684	15	0.046				
Total	1.839	17					

Source: Field Work, 2019.

Table 6 shows that significant differences exist among the mean ratings of business educators in Zones A, B and C on influence of business education programme on acquisition of risk management skills by students in COEs in North-Central Nigeria. This was because the p-value which stood at 0.001 was less than the alpha value of 0.05. To however determine the value(s) that gave rise to the differences, Duncan Multiple Range Test was used for post-hoc test as shown in Table 7.

Table 7. Duncan Multiple Range Test (DMRT) Showing Differences among Business Educators in COEs in North-Central Based on Zones.

Zones	Group	N	Mean	Duncan's Grouping
Zone A	1	6	3.42	B
Zone B	2	6	3.39	B
Zone C	3	6	3.95	A

Source: Post-hoc Test, 2019.

From the table, it could be seen that it was Zone C with mean score of 3.95 that significantly differed to Zones A and B with mean scores of 3.42 and 3.39 respectively. This thus, led to rejection of the null hypothesis.

VIII. DISCUSSION OF MAJOR FINDINGS

This study found out that the extent to which business education programme leads to acquisition of marketing skills by students in COEs in North-Central Nigeria was high and there was no significant difference between the mean ratings of less experienced and more experienced business educators on influence of business education programme on acquisition of marketing skills by the students. These showed that business education students are acquiring marketing skills. The findings therefore, corroborated a deduction from Umoru (2013) which showed that business education students acquire marketing skills, Igbongidi (2017) who found out that Entrepreneurship education (which is an integral part of business education) leads to acquisition of marketing skills and Wordu and Pepple (2019) whose study revealed that business education students of the State owned universities in River State, on industrial training scheme are to a high extent acquiring marketing skills such as ability to develop good customer orientation for effective operation, expectedly persuading customers and other stakeholders, improving customer buying behaviour through organizing meeting with customers and having sincere regards for customers.

The findings of the study also established that the extent to which business education programme leads to acquisition of business legal by skills by students in COEs in North-Central Nigeria was high. The findings also revealed that there was no significant difference between the mean ratings of junior and senior business educators on influence of business education programme on acquisition of business legal skills by students in COEs in North-Central Nigeria. These indicated that Business law which is taught in business education is yielding the desired result. These findings supported Salami and Kehinde (2017) who stated that business law is taught in business education, leading to acquisition of business legal skills. The findings were also in line with the position of Association of Business Educators of Nigeria (ABEN, 2017) which pointed out that business education enables the recipients to acquire skills which border on rights, privileges and duties of the consumer as well as the responsibilities of the manufacturers which are all aspects of business law. On a final note, the finding supported Orah and Umoru (2019) who related that business law is among the entrepreneurial skills that business education equips students with.

Finally, the findings of the study revealed that the extent to which business education enables the students in COEs in North-Central Nigeria to acquire risk management skills was high and there were significant differences among the mean responses of business educators in Zones A, B and C on influence of business education programme on acquisition of risk management skills by students. These finding therefore revealed that business education is attaining its objectives of developing the spirit of risk bearing in the students, as well as making them to know how they could be handled. These findings do not align with those of Okoli and Binuomote (2015) whose subjects (business education students in COEs in South-West Nigeria) stated that they only need risk management skills. The result of the test of null hypothesis was also contrary to that of Okoli and Binuomote (2015) because it showed that there were significant differences among the mean ratings of business educators in Zones A, B and C, while the earlier work revealed that there was no significant difference between the mean ratings of male and female students.

IX. CONCLUSION

This study established that to a high extent, business education programme leads to acquisition of marketing, business legal and risk management skills by students in COEs in North-Central Nigeria. The implication of this is that business education programme is realising its objectives which could make the recipients to be highly skilful and stand on their own instead of waiting for white-collar jobs that not available. The acquisition of these skills could also make the students to become successful entrepreneurs in the sense that they could better scan through the society to identify business opportunities in form of customers' needs and wants where others see chaos and manage the risk of meeting them profitably with full conscious of their rights and those of other parties, thereby operating within the accepted legal framework.

X. RECOMMENDATIONS

Based on the findings of the study and the conclusion which was drawn, the following recommendations are suggested as the way forward:

1. Marketing/Distributive option of business education programme at the NCE level should be strengthened in the NCCE minimum standard for COEs instead of just taking marketing as a general course at NCE II level.
2. Business education Departments in COEs should be taking their students on excursion to legal firms and G-

overnment agencies like CAC, NAFDAC, CPC and SON in order to acquire additional skills on legal aspect of business.

3. Workshops should be organized by Business education Departments where resource persons such as successful captains of industry, insurance brokers/companies and management consultants would be invited to guide the students on risk management strategies they could adopt in their business life.

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