

Selected Skills in Business Education as Predictors of Self-Employment of Students after Graduation from Universities, South-South, Nigeria

Ben, U. Etim & Stella M. Usen PhD

Department of Business Education

Faculty of Vocational Education, Library and Information Science

University of Uyo, Uyo

Email: uwemben1989@gmail.com

stellystar34@gmail.com

Abstract

This study determined the extent to which selected skills in Business Education predicts self-employment of undergraduate students in universities in South-South, Nigeria". Five research questions were answered in the study and five null hypotheses were tested at 0.05 level of significance. The population of the study comprised 628 level 300 students of 2023/2024 session who are offering Business Education in Federal Universities. Expo facto research design was used and multi-stage sampling technique was used in selecting a sample of 244 undergraduate students. A questionnaire with 30 structured items designed by the researcher was used for data collection for this study. The questionnaire was face-validated by three experts in the Faculty of Education, University of Uyo. Cronbach's Alpha Technique was used in determining the reliability of the instrument and a correlation coefficient of 0.89 was obtained. Simple linear regression was used to answer research questions and test the null hypotheses. The findings of the study reveal that entrepreneurial and financial management skills all predict self-employment undergraduate students. Based on the findings, it is recommended among others that, management of tertiary education particularly where business education programme is mounted should incorporate entrepreneurship courses, workshops, and projects into business curricula to develop students' entrepreneurial skills.

Keywords: Business, Education, Employment, Skills, Students.

Introduction

Business Education is generally viewed as an educational programme that prepares students for entry and advancement in jobs within business and to handle their business affairs as well as to function intelligently as consumers and citizens in a business economy. Daniel (2021) defined business education as that aspect of vocational education, which emphasizes job competency, career preparation and work adjustments. It involves acquisition of special skills in business subject areas. Njoku (2020) on the other hand, viewed business education as an educational programme that equips individuals with functional and sustainable skills, knowledge, attitude and value that would enable the individuals operate in the environment in

which such individuals find themselves. Business education programme is offered at various levels of tertiary education: Universities, Polytechnics, and Colleges of Education.

From the forgoing, it could be deduced that the objectives of Business Education include: to produce well qualified and competent graduates in business subjects who will be able to teach business subjects at secondary schools and other related educational institutions; to produce business teachers who will be able to inculcate the vocational aspects of Business Education into the society and to equip graduates with the right skills that will enable them to engage in a life of work in the office as well as for self-employment (Njoku, 2020). Daniel (2021) believed that Business Education programme is robust enough to equip individuals with skills and knowledge for employment, thereby combating unemployment and poverty.

Self-employment means the ability to create job for oneself. Self-employment refers to the situation where an individual creates and takes control of a business decisions. Here, Abdulkarim (2022) defined self-employment as working for oneself. The implication is that the person is his own boss and he takes every decision involving the business. Self-employment is an important driver of entrepreneurship and job creation and thus contributes to the development and growth in job creation. According to European Employment Observatory Review (2020), job creation through self-employment is also a key feature of labour market policies in Bulgaria, France, Austria and Iceland. Thus, a man who is self-employed is that person who owns, controls and takes responsibilities for the actions concerning the business.

Business education curriculum consist of different business courses. These courses formed the curriculum contents of Business Education programme with the aim of helping to bring about the desired behavior in the learner (Inegbedion, *et al*, 2019). The specific course to be learnt as enumerated by Inegbedion, Njoku and Ekpenyong (2019) are as follow: Business Communication, Business Mathematics, Auditing and Taxation, Business Finance and Economics, Business Law, Business Statistics, Commerce, Computer Application, Cost Accounting, Financial accounting, Methodology, Office Practice, Principles of Marketing, Principles of Management, Research, Shorthand Theory, Typewriting (Keyboarding), Entrepreneurship, and SIWES. According to Ezeani (2022), Business Education is however, broadly divided into three areas, which provide many career opportunities in Business Education such as - Marketing/Distributive Education: retailing, wholesaling, advertising and public relation; Accounting Education: record keeping, preparation of financial report, auditing, consultancy services, and Office/Technology Education: word processing, data management, Cybercafe among others. Business Education is a vital tool for entrepreneurial skills. Entrepreneurial skills development assists the individual to create and manage new business venture to achieve financial success and make a positive impact in the society.

Notably, Agomuo (2017) stated that entrepreneurial skills are skills which individuals acquire in order to bring together creative and innovative ideas, combining them with management and organization skills in order to meet an identified need and thereby create wealth. It is the willingness and ability of an individual to seek out investment opportunities, establish and run an enterprise successfully. Thus, entrepreneurship is the process of learning the skills needed to assume the risk of establishing a business. Akpotowoh and Amahi (2018) opined that the skills acquired in any of the functional areas of business related programme promotes training in entrepreneurship as well as equip graduates with requisite potentials to establish and run small businesses on their own. According to Ademiluyi (2017), entrepreneurial skills are simply business skills which individuals acquire to enable them effectively function in the turbulent business environment as an entrepreneur or self-employed. Therefore, it is imperative for Business Education Students to equip themselves with financial management skills to enable them function effectively in the management of the business entrepreneur or self-employed.

Financial management is the strategic planning and controlling of the available cash inflow and cash outflow. It involves the appropriate use of an organization's financial resources to maximize profit and cut risk. Basel (2021) averred that financial management involves the preparation of pro forma benefits side by side with the cash flow statement. Hence, it is necessary for the students to acquire financial management skills so as to achieve business success. These skills include: cash flow statements, financial statements analysis, budget management, financial records and financial statement preparation.

Business Education is a comparatively new development in educational delivery system in most developing countries of Africa, Asia and Latin America. Like many manpower training programme, Business Education is designed with the primary purpose of upscaling skills or providing individuals with the necessary skills required to obtain gainful employment. It is a programme that is geared toward entry into a particular job and the administration of programmes towards the achievement of goals (Agomuo, 2017).

The programme of Business Education equips every individual with accounting skills, management skills, secretarial/computer skills, marketing skills among others. It is the well-groomed business educators that lays the solid foundation for the accountant, banker, producer of the later years, because business educators introduce such individual right from post-primary level. Without this early introduction, our young ones learn the 'ropes' on hard way (Awokoya, 2019). Hence, the goals of Business Education are also embedded in the general goals and objectives of Vocational Education as provided in the National Policy on Education which include:

- i) to provide trained manpower in the applied sciences, technology and business particularly at craft, advance and technical level.

- ii) to provide technical knowledge and vocational skills necessary for agricultural, commercial and economic development; and
- iii) to give training and impart the necessary skills to individual for self-reliance economically.

Business Education is a form of Vocational Education that is directed towards developing the learners to become productive in teaching and self-employment (Idialu in Amoor, 2021). Business Education prepares beneficiaries for gainful employment and sustainable livelihood. It is generally seen as education for and about business. Business Education for business is that aspect of Vocational Education which focuses on providing and developing the skills and knowledge that are needed to succeed in a business career. The common areas in which career or occupations can be developed include: secretarial work, shorthand or stenography, bookkeeping, data processing, word processing, computer analysis and accounting. On the other hand, education about business focuses on understanding the broader context of business such as the role of business in the society, the economy and the environment. It helps to provide knowledge and understanding of the economic, financial, marketing, accounting, management system and other branches of business endeavour. In other words, education about business prepares students to function intelligently as consumers and citizens in a business economy.

Amoor (2021) noted that Business Education plays a significant role in the economic development by providing knowledge and skills to the learners, thereby enabling them to adequately impart knowledge into others, and handle sophisticated office technologies and information systems. The goal of Business Education is primarily to produce competent, skillful and dynamic business teachers, office administrators and businessmen and women that will effectively compete in the world of work. It has, as its primary aim, the preparation of people for roles in enterprises such roles could be as employee, entrepreneur and employer or simply as self-employed. Business Education holds the prospect of contributing through its job creation and self-employment packages, for the attainment of vision 2050. A gainful employed individual contributes to GDP per capita, reduces poverty and unemployment which are some of the indices of development.

Kawar (2021) opined that skills have multiple meanings and many elements and might be categorized in the following ways: Basic literacy, numeracy and Information and Communication Technology skills, core, key, generic, soft (employability) skills - this may include communication, application of numbers, team working, problem solving and learning to learn. Higher order skills include: logic, reasoning, analysis, synthesis and statistics. Specialist, vocational, technical, academic skills – this includes technical knowledge enterprise, business know-how and financial skills while attitudinal and behavioural skills are

made up of initiative, confidence, willingness, perseverance and determination, as well as life skills including social, health, interpersonal skills.

More so, Green (2021) postulated that “skill” is widely regarded as a focus for analytical research and as a core object for policy interventions in the modern global high-technology era. A substantive body of evidence shows that different skill levels have large economic effects for individuals, employers, regions and whole national economies, yet there is no consensus among social scientists about the meaning of the concept of skill. Unlike constructs in the natural sciences, skill is one of those social science words in common parlance with many meanings, numerous synonyms such as “ability”, “competence”, “knack”, “aptitude” and “talent”, and varied imprecise translations in other languages. However, Green maintained that skill is a personal quality with three key features: productive (using skill is productive of value); expandable (skills are enhanced by training and development) and social (skills are socially determined). In all cases, skill acquisition involves practice and repetition (Awokoya, 2019)

1. It is the process of developing a new skill or strengthening an existing one, involving the acquisition of cognitive and physical abilities through learning and practice
2. Skill acquisition can be divided into domain-general and domain-specific skills, with the former being more versatile and applicable to various situations, while the latter are specialized for specific tasks or fields
3. The process of skill acquisition can be broken down into several stages, as described in the Dreyfus model of skill acquisition
4. This model helps assess people's progress as they learn new skills and consists of the following stages:

Novice: At this stage, individuals have little to no experience with the skill, and their actions are clumsy and uncoordinated.

Advanced Beginner: As students gain some experience, their actions become more organized and coordinated, but they still struggle with the skill.

Competent: At this stage, students have a good grasp of the skill and can perform it effectively, but they may still need to refine their technique or speed up their performance.

Proficient: Individuals at this stage can perform the skill with ease, speed, and accuracy, and can adapt their technique to different situations or environments.

Expert: In this stage, individuals have mastered the skill and can perform it flawlessly in various contexts, demonstrating a high level of expertise and proficiency.

Skill acquisition is essential for personal and professional growth, as it allows individuals to adapt to new situations, improve their performance, and remain competitive in the job market. It is also crucial for individuals with developmental or behavioral challenges, as it enables them to gain essential skills for independent living and social integration.

Esene (2017) highlighted on some of the challenges of self-employment to include: inconsistent income, difficulty separating personal and professional life, lack of employee benefits, no guaranteed work, finding funds to start and grow the business, marketing the company without the right kind of experience, setting up systems to run the company better, staying on-task without colleagues or supervisors, handling tasks you might not enjoy, like bookkeeping or public relations, isolation and lack of social interaction

In spite of the fact that Business Education programme equips individual with necessary skills for self-employment, Business Education graduates are yet to maximize these opportunities in creating jobs for themselves and others instead, they roam the streets in search of white collar jobs, which are either few in supply or not available. Even the few ones who try to establish businesses, before long, the businesses have collapsed, therefore, this study on “Selected Skills in Business Education as Predictors of Self-Employment of Students after Graduation from Universities, South-South, Nigeria” intends to find out the extent to which Business Education predicts self-employment.

Statement of the Problem

One of the goals of Business Education programme is the teaching of business skills which will enable individuals to be self- employed and useful members of the society. It is the statutory duty of the Nigerian higher education to groom the required human capital through relevant manpower training, abilities, attitudes, skills and knowledge. An outstanding human capital assumption is that after finishing formal tertiary education, graduates should be able to make a successful transition from these institutions of higher learning to become productive workers, or self-employed entrepreneurs. It is assumed, also that on graduation, young people could have acquired skills through training and experience that could further enhance their opportunities, capabilities and success in their life endeavour.

In spite of available business opportunities, and conducive environment for businesses to thrive in South-South, Nigeria, Business Education graduates are yet to maximize these opportunities, by using their creative abilities in creating jobs for themselves and others. Instead, the business graduates go about the streets in search of white-collar jobs, which are either few in supply or not available. This high rate of unemployment has generated frustration and low self-esteem amongst graduates in South-South, Nigeria, and has led to increased vulnerability among some youths to drugs, disease, social instability, conflict, militancy, hooliganism, greater poverty, thuggery, arm robbery, restiveness, ethnic-political clashes and other social vices. Unemployment has also led to the marginalization and exclusion of young people from social activities and also, the affairs of government due to inferiority complex. According to Uwem and Ndem (2022), unemployment has exposed South-South, Nigerian youths to greater risks of lower future wages, impose heavy social and

economic costs, which result not only in lost economic growth, but also in erosion of the tax base, increased welfare costs, and unused investment in education and training. It is very damaging for young people in particular and for societies in general.

Self-employment seems an answer in addressing the unemployment issues in the zone. Ironically, most people engage into self-employment without acquiring much skills and competences in management of the business activities, marketing and creating awareness of the business products, and effectively keeping records of the financial statements of the business, that will ensure successful operations of the business. As a result of these attitudes, failure followed instead of success. The business failure is not because the business graduates do not have the necessary capital and machines to stay afloat, but because the graduates lack the requisite skills in entrepreneurship, financial management, marketing, human resource management and office technology to deal with the process of recognizing a business opportunity, operate and maintain such businesses as well as grow from a small position to a bigger one. It is on this note that this study aimed to determine how the entrepreneurship and financial management skills acquired by Business Education students upon graduation can predict their self-employment in the South-South Nigeria

Purpose of the Study

The main purpose of the study was to determine the extent to which selected skills in Business Education predicts self-employment of undergraduate students in Federal Universities in South-South, Nigeria. Specifically, the study sought to determine the extent to which:

- i. Entrepreneurial skills predict self-employment of Business Education undergraduate students in Federal Universities in South-South, Nigeria
- ii. Financial management skills predict self-employment of Business Education undergraduate students in Federal Universities in South-South, Nigeria

Research Questions

The following research questions were raised to guide the study:

- i. To what extent does entrepreneurship skills predict self-employment of undergraduate students in Federal Universities in South-South, Nigeria?
- ii. To what extent does financial management skills predict self-employment of undergraduate students in Federal Universities in South-South, Nigeria?

Research Hypotheses

The following null hypotheses were formulated at 0.05 level of significance to guide the study:

- Ho₁: The extent to which entrepreneurship skills predict self-employment of undergraduate Business Education students in Federal Universities in South-South, Nigeria is not significant.
- Ho₂: Financial management skills do not significantly predict self-employment of undergraduate Business Education students in Federal Universities in South-South, Nigeria.

Methodology

Expost facto research design was adopted for this study. An Expost facto research according to Etudor-Eyo (2015) is a type of research that involves the use of various analytical techniques employed in the description or explanation of a phenomenon. Explanation by Uzoagulu (2011) stated that, using this design enables the researcher to collect, organize, analyse and describe data as they exist without any interference, hence, it is the reason that has informed the researcher for the adoption of the design. The study was conducted in South-South, Nigeria. The area comprised six States (Akwa Ibom, Bayelsa, Cross River, Delta, Edo and Rivers States).

The population of the study consisted of 628 level 300 students of 2023/2024 session who are offering Business Education (Department of Business Education (of Federal Universities offering Business Education in South-South)). A total of 244 students constituted the sample for the study. A multi-stage sampling approach was adopted to aid the process. This was statistically determined using Taro Yamane formula. According to Uzoagulu (2011), using statistics to compute sample is more tolerable than determining the size by mere approximation; hence, the use of this formula. In the first stage, census sample will be used to allow the use of the entire five federal universities offering Business Education in South-South, Nigeria. The use of this sampling technique according to Spiff (2018) is considered most suitable and appropriate when the researcher is using the entire population as the sample of the study. At second stage, the 244 sample was selected from the five federal universities using proportionate sampling technique. This was carried out to allow proportionate allocation of number of subjects to the respective federal universities. At the final stage, simple random sampling technique was used to select respondents from each of the federal universities based on the proportionately assigned number for the component unit of the sample in each of the federal universities. Specifically, balloting method will be used to select respondents through the steps below:

1. The word YES was indicated on paper and wrapped to correspond with the proportionate sample while other wrapped papers carried NO.
2. The papers with YES was mixed with the population and shuffled in a container.

3. The container was taken to the respective tertiary institutions particularly in the respondents' Department (Business Education) and was asked to dip hand into the container to pick the wrapped paper at a time.
4. Lastly, the wrapped paper was unfolded to record the element it contains. The process was maintained till all subjects picked the wrapped paper without replacement. The choice of this approach helped to divide the sample between group variance and the within group variance (Damon, 2018).

A researcher-developed instruments titled "Selected Skills in Business Education Programme Questionnaire (SSBEPQ) and Self-Employment Questionnaire" (SEQ) were used in collecting data for the study. The Business Education Programme Questionnaire (BEPQ) was sub-divided into six sections (A-C). Section A requested for respondents personal data including gender and States. Section B solicited information from the respondents on entrepreneurial skills, and section C sought information on financial management skills.

The response options for these sections were a 4-point rating scale as follows: Strongly Agree (SA) - 4 points; Agree (A) 3 points; Disagree (D) 2 points; Strongly Disagree (SD) - 1 point. Self-employment Questionnaire (SEQ) consist of 5 structured questionnaire designed by the researcher for collection of data on self-employment The response options for the self-employment will be a 4-point rating scale as follows: Strongly Agree (SA) - 4 points; Agree (A) 3 points; Disagree (D) 2 points; Strongly Disagree (SD) - 1 point. The instrument was given to three research experts, two from the Department of Business Education and one from the Department of Educational Foundations, all in the University of Uyo for face validation. Their comments, suggestions, corrections and other inputs were included in the instrument and used for adjustments and modifications of the final copy. A trial test was carried out using 20 students who were not part of the actual study, using Cronbach Alpha statistical tool, the coefficient for internal consistency stood at 0.89 which was considered high enough to show the reliability of the instrument.

The distribution of the questionnaire was carried out by the researcher with the help of five research assistants. The five research assistants (one from each state) were briefed on procedures for administrating the instrument. Two hundred and fourty four (244) copies of the questionnaire were distributed and the respondents were given one day to complete the questionnaire. 238 copies of questionnaires were successfully retrieved, resulting in the return rate and attrition rate of 98 percent and 2% respectively.

The statistical tool that was used in answering both research questions and testing the null hypotheses at .05 alpha level was simple linear regression. The Statistical Package for Social Science (SPSS) was used in the analyses of data.

Results

Research Question 1: To what extent does entrepreneurial skills predict self-employment of undergraduate students in federal universities in South-South, Nigeria?

Table 1: Regression Analysis of the extent to which entrepreneurial skills predict self-employment of Undergraduate students in Federal Universities in South-South, Nigeria, n=238

Source of Variation	R	R Square	Remark
Entrepreneurship skills	.63	.41	MI
Self-employment of students			

MI = Moderate influence, Source: Field data (2024)

A simple linear regression analysis was conducted to predict entrepreneurship skills on self-employment of undergraduate students in Federal Universities in South-South, Nigeria. Table 4.1 reveals that the coefficient of determination (R^2) of 0.41 is obtained. This is interpreted that (41%) is the overall contribution of all items on entrepreneurship skills to self-employment of students. In line with the decision rule, this therefore means that the extent to which entrepreneurial skills predict self-employment of undergraduate students in Federal Universities in South-South, Nigeria is moderate.

Research Question 2: To what extent does financial management skills predict self-employment of undergraduate students in federal universities in South-South, Nigeria?

Table 2: Regression Analysis of the extent to which financial management skills predict self-employment of Undergraduate students in Federal Universities in South-South, Nigeria n=238

Source of Variation	R	R square	Remark
Financial Management Skills	.53	.29	LI
Self-employment of students			

LI = Little influence Source: Field data (2024)

A simple linear regression analysis was conducted to predict financial management skills on self-employment of undergraduate students in federal universities in South-south, Nigeria. Table 4.2 reveals that the coefficient of determination (R^2) of 0.29 is obtained. This is interpreted that (29%) is the overall contribution of all items on financial management skills to self-employment of students. In line with the decision rule, this therefore means that the extent to which financial management skills predict self-employment of undergraduate students in Federal Universities in South-South, Nigeria is very little.

Research Hypothesis 1: Entrepreneurial skills do not significantly predict Self-employment of undergraduate students in federal universities in South-South, Nigeria.

Table: 3 Regression Analysis test of Entrepreneurial skills as a significant predictor of Self-employment of Undergraduate Students in Federal Universities in South-South, Nigeria

Source of Variation	Sum of Square	Df	Mean Square	F	Significance	Decision
Regression	169.416	1	169.416	162.843	.000	S
Residual	246.567	237	1.040			
Total	415.983	238				

$p < .05$; S = Significant at 0.05, Source: Field data (2024)

The computed F-value of (162.843) has the probability level of 0.00 which is less than the probability level of 0.05. This is interpreted to be statistically significant at the degree of freedom of 1 and 237. Therefore, a null hypothesis which states that entrepreneurial skill does not significantly predict self-employment of undergraduate students in federal universities in South-South, Nigeria is rejected. This means entrepreneurial skills significantly predict self-employment of undergraduate students.

Research Hypothesis 2: Financial management skills do not significantly predict self-employment of undergraduate students in federal universities in South-South, Nigeria.

Table 4: Regression Analysis test of Financial Management Skills on Self-employment of Undergraduate Students in Federal Universities in South-South, Nigeria

Source of Variation	Sum of Square	Df	Mean Square	F	Significance	Decision
Regression	120.61	1	120.61	96.77	.000	S
Residual	295.37	237	1.25			
Total	415.98	238				

$p < .05$; S = Significant at 0.05, Source: Field data (2024)

The computed F-value of (96.77) has the probability level of 0.00 which is less than the probability level of 0.05. This is interpreted to be statistically significant at the degree of freedom of 2 and 237. Therefore, a null hypothesis which states that financial management

skills do not significantly predict self-employment of undergraduate students in federal universities in South-South, Nigeria is rejected. This means financial management skills significantly predict self-employment of undergraduate students.

Findings

The following findings emerged from the study based on the research questions and hypotheses tested:

- i. Entrepreneurial skills had a moderate influence on self-employment of undergraduate students in Federal Universities in South-South, Nigeria.
- ii. Financial management skills had a very little influence on self-employment of undergraduate students in Federal Universities in South-South, Nigeria.

The findings on the hypotheses revealed that:

- i. Entrepreneurial skills significantly predict self-employment of undergraduate students in Federal Universities in South-South, Nigeria.
- ii. Financial management skills significantly predict self-employment of undergraduate students in Federal Universities in South-South, Nigeria.

Discussion of Findings

Entrepreneurial Skills and Self-Employment of Students

The Analysis of data revealed that entrepreneurial skills predict self-employment of students to a moderate extent. The implication of this finding is that entrepreneurial skills serve as one of the major aspects of achieving self-employment of students. This is in consonance with the position of the United Nations Educational Scientific and Cultural Organisation (UNESCO, 2020), that maintained that the primary aims of various governments is to combat poverty through the establishment and creation of poverty reduction programmes failed because graduates of the education system lack practical skills and that entrepreneurship skills of students is one surest way of reducing poverty.

The result of the data showed that entrepreneurial skills significantly predict self-employment of students. This agrees with the opinion of Akpomi (2019), who noted that Asian countries are now competing with America, Germany United Kingdom etc in terms of job and wealth creation and that this became attainable through the entrepreneurial activities of individuals and groups with government, providing the appropriate framework and policies for the thriving of entrepreneurial ventures

Financial Management Skills and Self-Employment of Students

The analysis of data showed that financial management skills predict self-employment of students to a very little extent. The implication of this finding is that debt management helps

as one of the major tools for harnessing finances towards budget implementation effectiveness. This is in agreement with the findings of Etim (2017) who conducted a study on financial literacy and management skills for self-employability in Akwa Ibom State which the findings of the study showed that financial literacy and management skills promotes self-employment in Akwa Ibom State.

The result of the data showed that financial management skills significantly predict self-employment of students. This agrees with the findings of Oku (2020) who conducted a study on the influence of financial management skills and self-employability of Business Education students in Ondo State, Nigeria and the findings from the data analysis showed that financial management skills significantly influence self-employability of Business Education students.

Conclusion

Based on the data analyzed, the findings of the study were summarized as follows: The research questions and hypotheses indicate that entrepreneurial, financial management, marketing, human resource management and office technology skills have significantly predicts self-employment of students. Based on the findings, it is concluded that selected skills in business education significant predicts self-employment of undergraduate students in Federal Universities in South-South, Nigeria. The results suggest that students who possess entrepreneurial skills and financial management are more likely to consider self-employment as a career option.

Recommendations

Based on the findings and conclusion of this study, it was recommended that:

1. Management of tertiary education particularly where business education programme is mounted should incorporate entrepreneurship courses, workshops, and projects into business curricula to develop students' entrepreneurial skills in order to enhance self-employment.
2. Curriculum developers should provide students with practical experience on financial management through internships, incubators, or accelerators to apply theoretical knowledge in real-world settings.

References

- Abdulkarim, U. (2022). Skill-Based Development of Entrepreneurs and the Role of Personal and Peer Group Coaching in Enterprise Development - *Economic Development Quarterly*, 20(10): 15-35.\
- Ademiluyi, M. T. (2017). The influence of computing skills on students' self-employability in polytechnic in Edo state Nigeria. *Journal of Business Education Practice*, 22(2): 52-36.
- Agomuo, H. A. (2017). The influence of communication skills on students' self-employability in Calabar Cross River State, Nigeria, *Journal of Business Education Practice* 21(1).1020-1032

- Akpomi, J. E. (2019), *Global Entrepreneurship Monitor: A Systematic Global Report*. Accra, Shilo Publishers, 301p.
- Akpotowoh, M. S. & Amahi, I. A. (2018). The relationship between planning skills and self-employability of Business Education students in Federal University of Lagos State. *Journal of Business Education Practice*, 17(10): 33-47.
- Amoor, F. I. (2021). Instructional materials Management Training and Small Firm Performance: Why is the Link So Weak? *International Small Business Journal*, 14(4): 13-24.
- Awokoya, P. (2019). Entrepreneurship teaching method and students Entrepreneurial - Theory and Practice, *Journal of Research on Humanities and Social Sciences* 32(5): 813–832.
- Basel, V. K. (2021). Entrepreneurial action and the role of uncertainty in the theory of the entrepreneur, *Academy of Management Review*, 31(1): 132–152.
- Damon, T. S. (2018). The Entrepreneurial Development System: Transforming Business Talent and Community Economies - *Economic Development Quarterly*, (15): 3-20.
- Daniel, B. (2021). The influence of cash budget preparation on management of small scale. *Journal of Business Education*, 15(2):55-68.
- Esene, R. A. (2017). *Introduction to Business and Management*. Agbor: Royal Place Press.
- Etim, V. J. (2017). Financial Literacy and Management Skills for Self-employability in Nigeria, *Journal of Developmental Entrepreneurship*, 7(3): 259-282.
- European Employment Observatory Review (2020). ICT Foundation and Youth Empowerment Strategies in Nigeria. Retrieved from <http://www.jidaw.com/policy.html> and <http://www.jidaw.com/articles.html>. 5/7/2021.
- Ezeani, D. G. (2022). *Managing of small scale available at* <http://www.entrepreneur.com/author/1720/deu.com>.
- Green, V. I. (2021). *Entrepreneurship teaching*. In: Evaluation of the Finnish National Innovation System – Full Report, Taloustieto Oy, Hel; Sinski, pp 147-201.
- Inegbedion, C. I., Njoku, K. & Ekpeyoung, D. B. (2019). *The causes of Underdevelopment of Indigenous Entrepreneurship in Nigeria*. Ibadan, University Press, 341p.
- Kawar, R. C. (2021). Instructional materials and entrepreneurship development. *Journal of Small Business Management*, 15(5): 45-61.

- Njoku, E. E (2020) *Planning, Control and Performance*, Sixth Edition, Bipo learning Media Limited pp. 12-1550.
- Oku, A. I. (2020) *Influence of Financial Management Skills and Self-employability of Business Education Students in Ondo State*. BSc Project. Adekunle Ajasin University, Akungba Akoko, Nigeria. 91p.
- Spiff, L. P. (2018). Performance management in medium scale enterprises. *Wellspring Professional Solutions*, 2(1): 1-12.
- Study.com (2017). *Entrepreneurship Studies*. www.studyentrepreneurshipstrategies.com. Retrieved 4th July 2023.
- United Nations Educational Scientific and Cultural Organisation (UNESCO, 2020).
- Uwem, A. G. & Ndem, J. R. (2022). *Financial Policy and Regulations for SMEs*. Zone 4, Abuja.
- Uzoagulu, A. E. (2011). *Practical Guide to Writing Research Project Reports in Tertiary Institutions*. Enugu: Cheston Ltd.
- Uzo-Okonkwo, T. (2017). Determines of SMES Performance in Nigeria. *Mediterranean Journal of Social Sciences*, 6(1): 156-164.