Identification of Entrepreneurship Education Needs of Small Business Operators in Port Harcourt Metropolis, Rivers State

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ABSTRACT
The study focused on the Identification of entrepreneurship Education needs of Small Business Operators in Port Harcourt Metropolis, Rivers State. Three research questions were posed to guide the study while three hypotheses were formulated and tested at 0.05 level of significance. A total of 172 male and female small business operators in Port Harcourt metropolis were studied; purposive sampling technique was employed for the study and descriptive research design was adopted. The instrument for the study was named Entrepreneurship Education Needs of Small Business Operators, with a four point modified Likert scale of strongly Agree, Agree, Disagree, and Strongly Disagree. Two (2) experts validated the instrument and a reliability coefficient test using test-retest method yielded a correlation of 0.89. Mean rating was used to answer the research questions while Z-test was used to test the hypotheses. Findings revealed that adequate capital; social amenities, good business location; marketing skills, among others are entrepreneurship needs experienced by small scale business operators. Also, lack of regular inventory taking, poor advertising habit, inability to cope with business as it grows among others are the entrepreneurship behavioral tendencies prevalent among small scale business operators. Nevertheless, provision of single-digit interest loan, promotion of government policies that discourage importation of goods, provision of necessary infrastructure among others, are the processes of meeting entrepreneurship needs of small business operators in Port Harcourt metropolis. Based on the findings and conclusion drawn from the study, recommendations made amongst others were that: government through the Ministry of Commerce and Industry should organize regular seminars to enlighten small scale business operators on how to manage their businesses. Mini business enterprises should be established in various secondary schools to enable business students have a practical experience with their business skills.

Keywords:

INTRODUCTION
Nigeria policy on education categorically emphasized the need for functional, relevant, practical education and acquisition of relevant skills and knowledge as equipment for individuals to attain self-reliance and to contribute to the development of the society (Akubue, 2011). It is believed that education fosters fundamental entrepreneurial socio-cultural behaviors that maximize individuals’ potentialities for the realization of collective economic success on a local, national and global scale. It is the above assertion that generates the intention to study entrepreneurship education needs of small business operators in Port Harcourt metropolis.

Entrepreneurship education focuses more on the specific need or context of setting up business venture for self independence (Achuaonye, 2012). It is related to entrepreneurial opportunities that business operators in Port-Harcourt metropolis are expected to fully utilize for their advantages. As noted by Ayatse(2013) business operators have to develop basic culture of understanding and capacity for acquisition of entrepreneurial behaviors, skills and its attributes in wide or global context.

The researcher observed that for business operators to function optimally there must be the propensity to exhibit different mix of capabilities and predispositions for demonstrating and acquiring entrepreneurial
behaviors, skills and attributes. These behaviors can be applied, nourished and discovered through entrepreneurship education. For entrepreneurship education to have profound and fundamental effects on small business operators, relevant skills are needed or required. These skills can be declarative knowledge (value creation, idea generation, opportunities, accounting, finance, technology, marketing, risk, etc), marketing skills (assessing the marketplace, marketing products and services, persuasion, getting people excited about your ideas,) resource skills (creating a business plan, financial plan and securing access to resources), opportunity skills (leadership, managing people, listening, resolving conflict, socializing), learning skills (active learning, adapting to new situations, coping with uncertainty), strategic skills (setting priorities, identifying strategic partners and entrepreneurial passion) (Achans, 2010).

In Port Harcourt metropolis more than ninety percent of the businesses are of small scale in nature hence varieties of skills and knowledge are required for the attainment of the outcome desired by the business operators. Small scale businesses in this locality are predominantly in the area of: agriculture crop production, animal husbandry, barbing, beauty care, clothes dyeing tyre driving career (Keke & Okada), money collection (daily/monthly ususu), poultry, soap and detergent production, wood treatment, sewing and fashion design, petty trading, car wash etc (Bardoel,2014). However, acquisition of the above skills depends on entrepreneurial consciousness developed in the individuals. As submitted by Chakravarthy, (2013) success in any economy requires behavioral skills such as: ability to think critically, communicate well and work effectively in teams. He further argued that concepts like creativity, risk-taking and flexibility in the face of change are becoming increasingly important in the development of job-creation skills for effective recovery of our economy.

Small scale enterprises are generally conceived as the propellers of economic growth and development in developing economies. It is seen as the key to economic growth, alleviation of poverty and generation of employment. The adoption of the Economic Reform programme in 1986 by Federal Government has resulted in a decisive shift from large scale to small scale industries with immense potentials for developing domestic products. It has potential for self-reliant industrialization using local raw materials. Therefore the needs of these business operators need to be identified and given attention to facilitate economic growth and development.

Statement of the Problem
Entrepreneurship education is vital and fundamental for growth and development of small scale business operators. Development and utilization of technical and commercial skills create growth potential in micro, small and medium business enterprises. The present day global economy is knowledge-driven and also operates on the pragmatic and innovative thoughts of the entrepreneurship educators. However, it seems that entrepreneurship education has not really gained success based on several challenges that relate to stiff competition from larger companies, difficulties in sourcing raw materials, low capacity utilization, lack of management strategies and poor educational background of business operators. Ajalabi, (2005) opined that entrepreneurship education needs of small scale businesses have remained unattended to. Bardoel (2014) buttressed the fact that the rate of failure among small scale businesses in Nigeria is alarming. It is the above observations that inform the researcher to investigate an Analysis of Entrepreneurship Education Needs of Small Business Operators in Port Harcourt Metropolis.

Purpose of the Study
The purpose of the study is to examine entrepreneurship education needs of small business operators in Port Harcourt Metropolis. Specifically, the objectives of the study are to:
1. Determine the entrepreneurship innovation education needs experienced by small scale business operators in Port Harcourt metropolis.
2. Determine the entrepreneurship Behavioural tendencies prevalent among business operators in port- Harcourt metropolis.
3. Determine the extent to which small business operators need to develop themselves with managerial skills.
Research Questions
1. What are the entrepreneurship innovation education needs experienced by small scale business operators in Port Harcourt metropolis?
2. What are the entrepreneurship behavioral tendencies prevalent among small scale business operators in Port-Harcourt metropolis?
3. To what extent do small scale business operators need to improve/develop themselves with managerial skills.

Hypotheses
(1) There is no significant difference in the mean responses of male and female business operators on entrepreneurship innovation education needs experienced by small scale business operators in Port Harcourt metropolis.
(2) There is no significant difference in the mean responses of business operator who deal on food items and those on non food items on the entrepreneurship behavioral tendencies prevalent among small business operators in Port Harcourt metropolis.
(3) There is no significant difference in the mean responses of graduate and non graduate business operators on the processes of meeting entrepreneurship needs of small business operators in Port Harcourt metropolis.

METHOD
The study was conducted in Port Harcourt Rivers State of Nigeria. Descriptive survey research design was used for this study. The population of the study consists of one hundred and seventy seven 177 Registered small scale Business operators in Port Harcourt Metropolis. Purposive sampling technique was used for the study. A questionnaire titled Entrepreneurship Education Needs of Small Business Operators Questionnaire (EEdNeSBOQ) was used.
The (EEdNeSBOQ) is a questionnaire developed by the researchers and it consists of a four point Likert-type scale, containing two sections A & B. Section A contains four (4) items aimed at collecting educational data and years of experience of the respondent while part B contains items, with response options aimed at collecting responses on Entrepreneurship Education Needs of Small Business Operators. The responses for section B are: Strongly Agree (SA), Agree (A) Disagree (D) and Strongly Disagree (SD). In order to establish the validity of the instrument, the questionnaire was subjected to face and content validity by three experts. The reliability of the instrument was determined through Test-Retest exercise using Pearson product moment correlation coefficient which yielded 0.89 as the coefficient and was considered good enough for the study. A total of one hundred and seventy seven copies of the questionnaire were administered (177) while one hundred and seventy two (172) were retrieved which is 97.2 percent retrieval. The data collected which was based on the research questions that guided the study were analyzed, using the mean statistics and standard deviation while the hypotheses were tested using Z-test at 0.05 level of significance. The criterion mean used to answer research questions was 2.50. Therefore, if the mean is ≥ 2.50, it means agreed but if it is ≤ 2.50, it means disagreed.
RESULT

Research question 1: What are the entrepreneurship needs experienced by small scale business operators in Port Harcourt metropolis?

Table 2: Mean Rating of entrepreneurship needs experienced by small scale business operators in Port Harcourt metropolis

<table>
<thead>
<tr>
<th>S/NO</th>
<th>ITEMS</th>
<th>SA (4)</th>
<th>A (3)</th>
<th>DA (2)</th>
<th>SD (1)</th>
<th>MEAN</th>
<th>SD</th>
<th>DECISION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Need for adequate capital</td>
<td>124</td>
<td>30</td>
<td>13</td>
<td>5</td>
<td>3.60</td>
<td>0.76</td>
<td>Agreed</td>
</tr>
<tr>
<td>2</td>
<td>Need for persistence despite failure</td>
<td>143</td>
<td>10</td>
<td>8</td>
<td>11</td>
<td>3.09</td>
<td>0.55</td>
<td>Agreed</td>
</tr>
<tr>
<td>3</td>
<td>Need for new idea to tackle challenges</td>
<td>154</td>
<td>10</td>
<td>5</td>
<td>3</td>
<td>3.83</td>
<td>0.02</td>
<td>Agreed</td>
</tr>
<tr>
<td>4</td>
<td>Need for Managerial skills</td>
<td>150</td>
<td>9</td>
<td>8</td>
<td>5</td>
<td>3.77</td>
<td>0.66</td>
<td>Agreed</td>
</tr>
<tr>
<td>5</td>
<td>Need for Marketing skills</td>
<td>134</td>
<td>20</td>
<td>12</td>
<td>6</td>
<td>3.64</td>
<td>0.76</td>
<td>Agreed</td>
</tr>
<tr>
<td>6</td>
<td>Need for innovative ideas</td>
<td>156</td>
<td>10</td>
<td>4</td>
<td>2</td>
<td>3.86</td>
<td>0.49</td>
<td>Agreed</td>
</tr>
<tr>
<td>7</td>
<td>Need for ICT management skills</td>
<td>154</td>
<td>12</td>
<td>4</td>
<td>2</td>
<td>3.85</td>
<td>0.50</td>
<td>Agreed</td>
</tr>
</tbody>
</table>

TOTAL       GRAND MEAN  3.86  0.56  Agreed

Source: Survey Data, 2018

Data presented in table 2 showed that response on item 1 was accepted since its mean value of 3.60 is > 2.50; also, item 2 up to 7 were accepted to the various questions by the respondents since their respective mean values and a grand mean of 3.86 are ≥ 2.50. This shows that Adequate capital, persistence despite failure, new idea to tackle challenges, marketing skills, managerial skills, innovative skills, and ICT skills are entrepreneurship needs of small scale business operators in Port Harcourt metropolis in Rivers State.
Research question 2: What entrepreneurship behavioral tendencies are prevalent among small scale business operators in Port-Harcourt metropolis?

Table 3: Mean Rating for entrepreneurship behavioral tendencies prevalent among small scale business operators in Port-Harcourt metropolis

<table>
<thead>
<tr>
<th>S/NO</th>
<th>ITEMS</th>
<th>SA (4)</th>
<th>A (3)</th>
<th>DA (2)</th>
<th>SD (1)</th>
<th>MEAN</th>
<th>SD</th>
<th>DECISION</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>Being afraid to seek business loans</td>
<td>154</td>
<td>6</td>
<td>7</td>
<td>5</td>
<td>3.80</td>
<td>0.65</td>
<td>Agreed</td>
</tr>
<tr>
<td>10</td>
<td>Tendency to extend credit sales to customers</td>
<td>155</td>
<td>9</td>
<td>6</td>
<td>2</td>
<td>3.84</td>
<td>0.52</td>
<td>Agreed</td>
</tr>
<tr>
<td>11</td>
<td>No regular inventory(stock) taking</td>
<td>160</td>
<td>7</td>
<td>4</td>
<td>1</td>
<td>3.90</td>
<td>0.42</td>
<td>Agreed</td>
</tr>
<tr>
<td>12</td>
<td>Poor advertising habit</td>
<td>153</td>
<td>9</td>
<td>6</td>
<td>4</td>
<td>3.81</td>
<td>0.61</td>
<td>Agreed</td>
</tr>
<tr>
<td>13</td>
<td>Not always being available</td>
<td>149</td>
<td>10</td>
<td>9</td>
<td>4</td>
<td>3.77</td>
<td>0.65</td>
<td>Agreed</td>
</tr>
<tr>
<td>14</td>
<td>Inability to cope with business as it grows</td>
<td>155</td>
<td>11</td>
<td>4</td>
<td>2</td>
<td>3.85</td>
<td>0.49</td>
<td>Agreed</td>
</tr>
<tr>
<td>15</td>
<td>Inability to separate business from family matters</td>
<td>138</td>
<td>19</td>
<td>9</td>
<td>6</td>
<td>3.68</td>
<td>0.73</td>
<td>Agreed</td>
</tr>
<tr>
<td></td>
<td>TOTAL GRAND MEAN</td>
<td>3.79</td>
<td></td>
<td></td>
<td>0.60</td>
<td></td>
<td></td>
<td>Agreed</td>
</tr>
</tbody>
</table>

Source: Survey Data, 2018

Data presented in table 4.3 showed that responses on items 9, 10, 11 up to 15 all have a mean value ≥ 2.50. Therefore, they were all considered accepted to the various questions by the respondents with a grand mean of 3.79 which is also ≥ 2.50. This shows that: Being afraid to seek business loans, Tendency to extend credit sales to customers, lack of regular inventory(stock) taking, Poor advertising habit, Not always being available, Inability to cope with business as it grows and Inability to separate business from family matters are the entrepreneurship behavioral tendencies prevalent among small scale business operators in Port-Harcourt metropolis.
Research question 3: What are the processes of meeting entrepreneurship needs of small business operators in Port Harcourt metropolis?

Table 5: Mean Rating of processes of meeting entrepreneurship needs among small business operators in Port Harcourt metropolis

<table>
<thead>
<tr>
<th>S/NO</th>
<th>ITEMS</th>
<th>SA (4)</th>
<th>A (3)</th>
<th>SD (2)</th>
<th>D (1)</th>
<th>MEAN</th>
<th>SD</th>
<th>DECISION</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>Provision of single-digit interest loan to small Business operators</td>
<td>124</td>
<td>30</td>
<td>13</td>
<td>5</td>
<td>3.58</td>
<td>0.7</td>
<td>Agreed</td>
</tr>
<tr>
<td>26</td>
<td>Promotion of government policies that discourage importation of goods</td>
<td>139</td>
<td>12</td>
<td>10</td>
<td>11</td>
<td>3.62</td>
<td>0.8</td>
<td>Agreed</td>
</tr>
<tr>
<td>27</td>
<td>Provision of necessary infrastructure</td>
<td>156</td>
<td>8</td>
<td>5</td>
<td>3</td>
<td>3.84</td>
<td>0.5</td>
<td>Agreed</td>
</tr>
<tr>
<td>28</td>
<td>Provision of adequate security</td>
<td>150</td>
<td>9</td>
<td>8</td>
<td>5</td>
<td>3.77</td>
<td>0.6</td>
<td>Agreed</td>
</tr>
<tr>
<td>29</td>
<td>Provision of entrepreneurship extension services</td>
<td>134</td>
<td>20</td>
<td>12</td>
<td>6</td>
<td>3.64</td>
<td>0.7</td>
<td>Agreed</td>
</tr>
<tr>
<td>30</td>
<td>Encouragement of entrepreneurship education in schools.</td>
<td>158</td>
<td>10</td>
<td>4</td>
<td>2</td>
<td>3.86</td>
<td>0.4</td>
<td>Agreed</td>
</tr>
<tr>
<td>31</td>
<td>Encouragement of mentorship among entrepreneurs</td>
<td>152</td>
<td>14</td>
<td>4</td>
<td>2</td>
<td>3.84</td>
<td>0.5</td>
<td>Agreed</td>
</tr>
</tbody>
</table>

TOTAL GRAND MEAN 3.73 0.6 Agreed

Source: Survey Data, 2018

Data presented in table 4.5 showed that responses on items 25, 26, 27 up to 32 all have a mean value ≥ 2.50 with grand mean of 3.73 which is also ≥2.50 therefore; they were all considered accepted to the various questions. This implies that: Provision of single-digit interest loan, promotion of government policies that discourage importation of goods, Provision of necessary infrastructure, Provision of adequate security, Provision of entrepreneurship extension services, Encouragement of entrepreneurship education in schools and Encouragement of mentorship among entrepreneurs are the processes of meeting entrepreneurship needs of small business operators in Port Harcourt metropolis.

Hypothesis 1

There is no significant difference in the mean responses of male and female business operators on entrepreneurship needs experienced by small scale business operators in Port Harcourt metropolis.

Table 6: Z-test analysis of mean response of male and female business operators on entrepreneurship needs experienced by small scale business operators in Port Harcourt metropolis

<table>
<thead>
<tr>
<th>Items</th>
<th>N</th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>Df</th>
<th>z-cal</th>
<th>z-tab</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>83</td>
<td>3.64</td>
<td>0.16</td>
<td>170</td>
<td>1.64</td>
<td>1.96</td>
<td>Agreed</td>
</tr>
<tr>
<td>Female</td>
<td>89</td>
<td>3.60</td>
<td>0.16</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Survey Data, 2018
The data presented in table 4.6 reveal that z-calculated value of 1.64 is less than z-tabulated value of 1.96 at 0.05 level of significance. Therefore the null hypothesis was accepted. It can then be stated that there is no significant difference in mean response of male and female business operators on entrepreneurship needs experienced by small scale business operators in Port Harcourt metropolis.

**Hypothesis 2**

There is no significant difference in the mean responses of hair dressers and provision stores operators on entrepreneurship predispositional tendencies prevalent among small business operators in Port Harcourt metropolis.

**Table 7. Z-test analysis of mean response of hair dressing salon and provision stores operators on entrepreneurship behavioral tendencies prevalent among small business operators in Port Harcourt metropolis.**

<table>
<thead>
<tr>
<th>Items</th>
<th>N</th>
<th>Mean</th>
<th>Standard deviation</th>
<th>df</th>
<th>z-cal</th>
<th>z-tab</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business operators on food items</td>
<td>100</td>
<td>3.55</td>
<td>0.12</td>
<td>170</td>
<td>1.29</td>
<td>1.96</td>
<td>Agreed</td>
</tr>
<tr>
<td>Business operators on non food items</td>
<td>72</td>
<td>3.58</td>
<td>0.17</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Source: Survey Data, 2018**

The data presented in table 4.7 reveal that z-calculated value of 1.29 is less than z-tabulated value of 1.96 at 0.05 level of significance. Therefore the null hypothesis was accepted. It can then be stated that there is no significant difference in mean response of hair dressers and provision stores operators on entrepreneurship behavioral tendencies prevalent among small business operators in Port Harcourt metropolis.

**Hypothesis 3**

There is no significant difference in the mean responses of graduate and non graduate small scale business operators on the processes of meeting entrepreneurship needs of small business operators in Port Harcourt metropolis.

**Table 9: Z-test analysis of mean response of graduate and non graduate small scale business operators on the processes of meeting entrepreneurship needs of small business operators in Port Harcourt metropolis.**

<table>
<thead>
<tr>
<th>Items</th>
<th>N</th>
<th>Mean</th>
<th>Standard deviation</th>
<th>df</th>
<th>z-cal</th>
<th>z-tab</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate</td>
<td>81</td>
<td>3.61</td>
<td>0.16</td>
<td>170</td>
<td>1.26</td>
<td>1.96</td>
<td>Agreed</td>
</tr>
<tr>
<td>Non Graduate</td>
<td>91</td>
<td>3.58</td>
<td>0.15</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Source: Survey Data, 2018**

The data presented in table five reveal that z-calculated value of 1.26 is less than z-tabulated value of 1.96 at 0.05 level of significance. Therefore the null hypothesis was accepted. It can then be stated that there is no significant difference in mean response of graduate and non graduate small scale business operators on the processes of meeting entrepreneurship needs of small business operators in Port Harcourt metropolis.

**DISCUSSION OF FINDINGS**

Research question one aimed at determining the entrepreneurship needs experienced by small scale business operators in Port Harcourt metropolis. The analysis of it reveals that Adequate capital; persistence despite failure, new idea to tackle challenges; marketing skills, managerial skills, innovative skills, and ICT skills are entrepreneurship needs experienced by small scale business operators in Port Harcourt metropolis in Rivers State. This is in line with the statement of Akoja (2015) that Lack of adequate capital and other social amenities’ as well as marketing skills among others are factors hindering
the success of small scale business operation. A good number of Small scale Business operators in Rivers State do not have access to business facilities including skills to enable them follow the growing trends in the world of business, thereby leaving them unacquainted with the prospects that can enhance their success and profitability. Zenge, Phan and Matsui (2015) stated that the availability of social amenities’ coupled with business skills such as marketing skills among others, enabling environment and marketing facilities are key factors that can enhance the practices of small scale business in Nigeria.

Research question two aimed at determining what entrepreneurship behavioral tendencies prevalent among small scale business operators in Port- Harcourt metropolis. The analysis of it reveals that: Being afraid to seek business loans, poor tendency to extend credit sales to customers, lack of regular inventory (stock) taking, Poor advertising habit, Not always being available, Inability to cope with business as it grows and Inability to separate business from family matters are the entrepreneurship behavioral tendencies prevalent among small scale business operators in Port- Harcourt metropolis.

This is in line with the statement of Adagbe, (2015) that most of the problems confronting the practice of small scale business operation emanate from the entrepreneurs as a result of their neglect of vital elements that could have enhanced their businesses. He opined that business operators who fail to extend credit sales to customers will end up losing such customers who wish to buy on credit. He also pointed out the lackadaisical behavior of some small scale business operators who are always absent from their business units is one of the factors that can reduce their sales level.

Research question three aimed at determining the processes of meeting entrepreneurship needs of small scale business operators. The analysis reveals that Provision of single-digit interest loan to small Business operators, promotion of government policies that discourage importation of goods, Provision of necessary infrastructure, Provision of adequate security, Provision of entrepreneurship extension services, Encouragement of entrepreneurship education in schools, and Encouragement of mentorship among entrepreneurs are the processes of meeting entrepreneurship needs of small business operators in Port Harcourt metropolis.

This is in line with a statement credited to Morin (2011) that paradoxically, in spite of the fall in entrepreneurship practices in Nigeria, availability of credit facilities such as loan, bond among others motivate citizens to delve into entrepreneurship practices.

CONCLUSION
In all, the study revealed that Adequate capital; persistence despite failure, new idea to tackle challenges; marketing skills, managerial skills, innovative skills, and ICT skills are entrepreneurship needs experienced by small scale business operators in Port Harcourt metropolis in Rivers State. More so, Being afraid to seek business loans, lack of tendency to extend credit sales to customers, lack of regular inventory (stock) taking, Poor advertising habit, Not always being available, inability to cope with business as it grows and Inability to separate business from family matters are the entrepreneurship behavioral tendencies prevalent among small scale business operators in Port- Harcourt metropolis.

Nevertheless, Provision of single-digit interest loan to small Business operators, promotion of government policies that discourage importation of goods, Provision of necessary infrastructure, Provision of adequate security, Provision of entrepreneurship extension services, Encouragement of entrepreneurship education in schools, Encouragement of mentorship among entrepreneurs and the Provision of single-digit interest loan are the processes of meeting entrepreneurship needs of small business operators in Port Harcourt metropolis.

RECOMMENDATIONS
Based on the findings of the study, the following recommendations were made:

1. Rivers state government through the state Ministry of Commerce and Industry should organize regular seminars and conferences on enlightening small scale business operators on how to manage their businesses
2. Management of tertiary institutions should see this as an opportunity that can generate income by developing programs to train the business owners on a regular basis so as to acquaint them with current information that can enable them manage their businesses confidently.

3. Mini business enterprises should be established in various secondary schools to enable business students have a practical experience in business operation.

REFERENCES