

Business Teacher Education (BTE); A Panacea for Human Capital Development in Nigeria

Okifo Joseph

Department of Business Education, School of Vocational Education, College of Physical Education, Mosogar,
P.M.B 4088 Sapele, Delta State
Nigeria.

Ayo Abel O.

Department of Business Education, School of Vocational Education, College of Physical Education, Mosogar,
P.M.B 4088 Sapele, Delta State, Nigeria.

Abstract

The focus of this paper is on business teacher education, a panacea for human capital development in Nigeria. Human capital suggests that education, and training, health and standard of living raises the productivity of workers and increases their lifetime earning capacity. Therefore, BTE is a panacea for human capital development because the programme is tailored towards providing skills, knowledge, competencies and attitudes in the students that will enable them to function effectively and efficiently in the world of work, self-reliant and/or employer of labour. Besides, business teacher education has the capacity to develop programmes that respond to current societal issues such as education for improving, basic computational skills, for meeting the needs of the bilingual and bicultural population, for eliminating occupational stereotyping, for assisting people with special needs and for helping the ordinary consumers to function effectively in the private enterprise system. It is recommended that business education in the secondary schools should contribute to the general education of all individuals by providing basic business education and to vocational education of individuals preparing for business career by providing practical training in office and marketing occupations.

Keywords: Business Education, Business Educators, Business Community, Human Capital and Skill Development.

Introduction

Much has been written about teacher education in general but very little or nothing in business teacher education in Nigeria. However, quite a few literatures are available on the modalities for business teacher education and training. In Nigeria, business education teachers are prepared on two levels, the Nigeria Certificate in Education (NCE) business teacher at the colleges of education and at the relevant departments at the polytechnics for the technical education. The second level is done at the university's department of Business Education for the B.Sc. in business education. The students at each level spend six to ten weeks of practical teaching for their professional training.

The traditional classroom-oriented teacher education in which there were two types of teacher education at the level of secondary school prevailed in Nigeria during the 1960s. One form of this type of teacher education was for the academic schools and the other for the primary schools. For the secondary schools, teachers were prepared specifically for either the junior or senior classes, and for the primary schools, it was for senior primary. At the teacher training colleges, (TTC) training was demarcated into lower elementary and higher elementary. With the possible exception of (TTC), no attempt was made to fuse the relevant subjects matter with pedagogy (Osuala, 2009).

Most teachers in Nigeria, at the time, were either subject-matter-oriented or pedagogy-oriented in their training. There was no type of training in business subjects. A type of business training otherwise called commercial institutes occurred in haphazard forms outside the purview of public schools. When the need was felt later in the 1970s to teach a few of the traditional basic business subjects in the secondary schools, the teachers were recruited from the crop of those ill-equipped commercial institution (Odulami, 2001).

Most business teachers in the secondary school, colleges and universities in Nigeria do not have any training in the pedagogy. Their only qualification for teaching business courses is that they studied them at the colleges and universities. In short, they are subject-matter teachers not business education teachers. Various views have been expressed about business education teacher preparation. One school of thought maintains that programmes for business education teacher preparation must include academic and practical training. Another school of thought claims that practical training is an unnecessary adjunct to teacher education programme and advocates subject specialism. Yet another philosophy of teacher education merely favours the development of the teacher himself in addition to the inculcation of the cognitive and affective domains (Osuala, 1992).

Goals of Business Teacher Education

The goals of Business Education is the production of manpower who possesses the requisite knowledge, skill and attitude for harnessing other resources and bringing them into a cooperative relationship yielding the goods and services demand by society for the satisfaction of their wants and needs. This implies that the mandate of Business Education is to produce the relevant and human resources, which are the wealth of any nation. It is in realization of the need for human resource development through Business Education that, Dada (2003) asserted that, human resources (the product of education), capital, income not material resources constitute the ultimate basis of the wealth of nations. Capital and natural resources are passive factors of production, human beings are the active agents who accumulate capital, exploit natural resources, build social, economic and political organizations and carry forward national development. A country which is unable to develop the skill and the knowledge of its people and to utilize them effectively in the national economy will be unable to develop anything else.

Business Education can make some contributions to the training of all workers, but cannot provide all their training. All trades and professions consist of multiplicity of skills and knowledge to which business education contributes through some of these fields of knowledge: office management, computer skills, resource management, distribution, book-keeping, accounting, shorthand and typewriting (word processing).

In Nigeria, there is high rate of unemployment, with its attendant consequences like poverty, hunger, armed robbery, arson, kidnapping and other social vices. The federal, state and local governments have increasingly been unable to employ all employable citizens (Akume, 2006). Insatiable desire for Western education, taking young people through secondary, to tertiary, acquiring “white-collar qualifications” in universities, polytechnics and colleges of education had put business education in limbo. Several developing countries Nigeria inclusive are yet to come to grips with the fact that Business Education is that form of education that prepares youths for the world of work.

Business Education needs to be seen as a solution to the problem of unemployment. Osuala (2009) noted that there is a growing need for business knowledge. People in all works of life today attach much importance to business education. Many Nigerians have come to realize that they need training skills that can make them employable.

Business Teacher Education

There has been a lot of conception and misconception on what business education is and what it stands for. As a result, the ideas expressed in defining the concept are most often limited by individual perceptions and experiences. In fact, business teacher education has received various meanings and interpretations depending on people’s inclinations. Thus, Osuala (2009) defined Business Education as a programme of institution which consists two parts: office education, a vocational education programme for office careers through initial, refresher and upgrading education leading to employability and advancement in office occupations, and general business education. It is a programme of study which provides students with information and competencies which are needed by all in managing personal business affairs and in using the services of the business world.

From the foregoing, there is a distinction between general education and business education. While business education is specific, purposeful and clearly defined, general education is not. Business education provides the candidates with two specific objectives geared towards a goal, and can be assessed while general education is unspecific, unlimited and its end result is difficult to be appraised:

Otamiri (2008) defined Business Education as a programme of study which combines the assignment of producing both business executives.

Ikechi (2008) defined Business Education as education for business or training of business skills which are required for use in business office, clerical occupations and business policy analysis.

Ekpeyong & Nwabuisi (2002), Njoku (2002) defined Business Education as the production of teachers of business courses for schools and the industries. No matter how myopic this thought may have seen, at least it is nearer to the fact that business is a specialized and professional arm of the technical and science education focused on at preparing and equipping those to impart entrepreneurial skills and competencies to students and other business trainees.

Business Education as a new discipline in the Nigerian school curriculum has been defined as that aspect of total educational programme that provides the knowledge, skills, understanding and attitudes needed to perform in the business. This definition is in agreement with two of the Nigerian national education objectives as contained in the New National Policy on Education (2004). These are:

- a) Inculcation of the right type of values and attitudes for the survival of the individual and the Nigerian society.
- b) The acquisition of appropriate skills, abilities and competencies both mental and physical, as equipment for the individual to live in and contribute to the development of the society.

Components of Business Education

Osuala (2009) gave the following as the components of Business Education.

- General education components
- General business subject component
- Secretarial component
- Marketing and distribution subjects
- Professional educational components
- Accounting as well as teaching practice and industrial work experience.

A Business Education graduate must be knowledgeable in the above six components that make up a business education programme, which will prepare him to meet the problem of human capital development in Nigeria.

The Need for Business Teacher Education

The need for Business Education was emphasized in Ashby Report. The commissioner stated that “There is clearly a dearth both in the public service and in the business community of trained secretaries, book-keepers and accountants to increasing number of school leavers, especially girls are forthcoming to take up this kind of work, the situation would become a desperate one for Nigeria.”

There is growing need for business knowledge. As consumers, Nigerians need increased business knowledge in order that they may select wisely from among vast qualities of goods and services (Osuala, 2009; Amesi, Wogboroma & Nwokocha, 2008; Koko, 2004).

There has also been a constant increase in interest and in investment in securities as a result of the Indigenization Decree. With passage of the Indigenization Decree in March 31, 1974 Nigerians are participating actively to manage them.

Employment requirement are changing due to technological advancements. Today employers require business education as a prerequisite for entry into and advance in the world of work. Today secondary school leavers and those without business education experience difficulty in finding jobs. People’s attitudes towards business education appear to be changing. The aspirations of individual for a better standard of living are higher today than ever before. People now look upon Business Education as the means through which students may rise above the position of their parents (Osuala, 2009).

It is obvious that individuals need business education to help them participate successfully in business as producer and intelligent, consumer of goods and services. Education is the basic skill of reading, writing and computation is essential for individuals to function effectively in a comparative, democratic society. Application of those basic skills to life situation enhances effective consumership, economic survival and quality of life. Those basic academic proficiency skills are the foundation of economic, vocational and academic proficiency. Although all disciplines share responsibility to improve the teaching of these skills, business education has obligation to support the development of the competencies involved (Osuala, 2009).

A private business school can be described as a school owned and operated by a private individual or groups of individual that offers course leading to the acquisition of the arts and skills employed in office work.

One of the very real advantages of the private business schools is that the profit motive allows it to adapt its curricula offering rather easily to the changing needs of the students and the business community. Usually the private business community in which they operate. In the USA, private business schools were among the first training institutions to provide instruction on data processing equipment. Private business school, relying on their own resourcefulness and financial means, were able to secure the necessary hardware for their instructional programmes before most publicly-supported school could do so.

Human Capital Development

Human capital is a measure of the economic value of an employee’s skill set. This measure build on the basic production input of labour measure where all labour is thought to be equal. The concept of human capital recognizes that not all labour is equal and that the quality of employees can be improved by investing on them. The education, experience and abilities of an employee have economic value for employers and for the economy as a whole (Mahroom, 2007).

Alam (2008) noted that human capital is a key element in improving a firm assets and employees in order to increase productivity as well as sustain competitiveness in the organization, human capital becomes an instrument used to increase productivity. Ekpeyong & Nwabuisi (2002) stated that human capital is an important input for organizations especially for employee’s improvement mainly on knowledge, skills and abilities.

Human capital development in general, focuses on the training of existing human capital within an organizational context, and looks at introducing processes and systems, as well as training programmes for staff that are intended to increase the productivity and effectiveness of such an organization (Orngu & Magaji, 2010).

Human capital development according to Peretomode & Peretomode (1999) is both a field of study and practice focusing on the whole process of planning, finding, building, coordination, utilizing workforce and handling the formal systems for the management of people within organization until and after their retirement. Beeker (2008) considered human capital development as the process of bringing people and organization together so that the goals of each are met. Thus human capital development is a systematic process of providing skills, values, and knowledge for individuals so as to enable them function effectively in the society in terms of social, economic, political, scientific and technological advancement.

Simkovic (2013) defined human capital as the stock, competencies, knowledge, social and personality attributes, including creativity, cognitive abilities, embodied in the ability to perform labour so as to produce economic value. It is an aggregate economic view of human being acting within economies, which is an attempt to capture the social, biological, cultural and psychological complexity as they interact in explicit and/or economic transactions. Many theories explicitly connect investment in human capital development to education, and the role of human capital in economic development, productivity growth and innovation has frequently been cited as a justification for government subsidies for education and job skills training (Abel & Deitz, 2012).

“Human Capital” has been and is still being criticized in numerous ways. Michael Spence offers signaling, theory as an alternative to human capital. Pierre Bourdieu offers a nuanced conceptual alternative to human capital that includes cultural capital, social capital, economic capital and symbolic capital. These critiques, and other debates, suggest that human capital is a reified concept without explanatory power (Crook, Todd, Combs, Woehr & Ketchen, 2011).

It was assumed in early economic theories, reflecting the context, that is, the secondary sector of the economy was producing much more than the tertiary sector was able to produce at the time in most countries- to be fungible resource, homogenous and easily interchangeable, and it was referred to simply as workforce or labour, one of three factors of production (the others being land, and assumed- interchangeable assets of money and physical equipment). Just as land became recognized as natural capital and an asset in itself, and human factors of production were raised from this simple mechanistic analysis to human capital. In modern technical financial analysis, the term “balanced growth” refers to the goal of equal growth of both aggregate human capabilities and physical assets that produce goods and services.

Importance of Human Capital Development

The concept of human capital has relatively more importance in labour- surplus countries. These countries are naturally endowed with more of labour due to high birth rate under given climatic conditions. The surplus labour in these countries is the human resource available in more abundance than the tangible capital resource. This human resource can be transformed into human capital with effective inputs of education, health and moral values. The transformation of raw human resource into highly productive human resource with these inputs is the process of human capital formation. The problem of scarcity of tangible capital in the labour surplus countries can be resolved by accelerating the rate of human capital formation with both private and public investment in education and health sectors of their national economies (Simkovic, 2013).

The tangible financial capital is an effective instrument of promoting economic growth of the nation. The intangible human capital, on the other hand, is an instrument of promoting comprehensive development of the nation because human capital is directly related to human development, and where there is human development, the qualitative and quantitative progress of the nation is inevitable (Abel & Deitz, 2012). The importance of human capital is explicit in the changed approach of United Nations towards comparative evaluation of economic development of different nations in the world economy. United Nations publishes human development on human development in different nations with the objectives of evaluating the rate of human capital formation in these nations.

The statistical indicator of estimating Human Development in each nation is Human Development Index (HDI). It is the combination of “Life Expectancy Index”, “Education Index” and “Income Index”. The life expectancy index reveals the standard of health of the population in the country, education index reveals the educational standard and the literacy ratio of the population, and the income index reveals the standard of living of the population. If all these indices have the rising trend over a long period of time, it is reflected into rising trend in HDI. The human capital is developed by health, education and quality of standard of living. Therefore, the components of HDI namely, Life Expectancy Index, Education Index and Income Index are directly related to Human Capital formation within the nation. HDI is indicator of positive correlation between human capital formation and economic development. If HDI increases, there is higher rate of human capital formation in response to higher standard of education and health. Similarly, if HDI increases per capita income of the nation also increases.

Implicitly, HDI reveals that higher the human capital formation due to good standard of health and education, higher is the per capita income of the nation. This process of human development is the strong foundation of a continuous process of economic development of the nation for a long period of time. This

significance of the concept Human Capital in generating long-term economic development of the nation cannot be neglected. It is expected that the Macro-economic policies of all the nations are focused towards promotion of human development and subsequently economic development. Human capital is the backbone of Human development and economic development in every nation. Mahroom (2007) suggested that at the macro-level, human capital management is about three key capacities, the capacity to develop talent, the capacity to deploy talent, and the capacity to draw talent from elsewhere. Collectively, these three capacities form the backbone of any country's human capital competitiveness.

Challenges of Human Capital Development

According to Nwalado & Uluabia (2009), the following are challenges facing human capital development in Nigeria.

- Inadequate teaching experience
- Inadequate research experience
- Lack of industry/practical experience
- Lack of professional training in teaching
- Inadequate command of knowledge in the subject matter/field to be taught.
- Low academic qualification
- Inadequate control of technical skills of teaching that facilitates learning.
- Lack of communication skills relevant to teaching.
- Poor disposition and personality
- Poor attitude to work
- Low morale and lack of motivation
- Excess workload
- Inadequate use of teaching aids
- Poor educational background
- Low student entry point
- Poor attitude to learning and low learning ability
- Poor student/teacher relationship
- Poor funding of education
- Inadequate laboratory/workshop materials
- Lack of modern equipment for practical
- High student teacher ratio
- Disruption of academic calendars through strikes and student/social disturbances
- Absence of conducive learning environment
- Low entry requirements
- Poor implementation of student's industrial work experience scheme a draw back to human capital development.
- Social conditions in Nigeria negatively affect human capital development in tertiary institutions.

Olajide (2005) revealed the university education does not adequately prepare graduates for work because of deficiencies exhibited by the graduates in the workplace. These include among others the following:

- Lack of analytical and information and communication technological (ICT) skills.
- Lack of entrepreneurial and problem solving decision making skills, inadequate vocation and technical skills exhibited by inability to appropriately apply required knowledge.
- Inadequate practice skill exhibited by inability to appropriately apply required knowledge.
- Inadequate practice skills due to lack of linkage with commerce and industry during their education.
- Lack of professionalism and professional ethics.

Role of Business Teacher Education in Human Capital Development in Nigeria

Following the belated realization of the Federal Government that vocational technical education of which business education is an integral part is actually the "Cinderella" of education and it is about the most viable way forward for a nation's economic emancipation. This is derived from the fact that business education is a comprehensive programmes of which when carefully implemented, can meet the business as well as economic need of a nation such as Nigeria. Thus, the prevocational curriculum is intended to provide the learner with basic knowledge of business studies, develop skills in office education as well as orientation and skills for starting life by those who may not proceed beyond the secondary school level and for those who may choose between further education and training and early- employment.

An analysis of the objectives of business education is expressed within three dimensions of educational process, that is, in addition to general education; business education includes the study of technologies and related subjects and the acquisition of practical skills and knowledge relevant to given areas that are properly

equipped with requisite competencies for productive work life. In other words, Business Education is a career and human capital orientation education in the sense that while the learner is being given qualitative general education, he/she is, in addition, being prepared for careers in production and service industry, either as employee, self employed or employer. There is need to review the general role of business education as this will enable one to determine the role it plays or should play in the inculcation of employability skills in the students passing through the educational programme. Some of the major roles reflect previous education and experience, career need, learning goals and personal aspirations of students.

- It provides career guidance to adult students to increase their awareness of various job opportunities and changing requirements for career entry and advancement.
- It provides training which reflects changes in business brought about by technological advancement.
- It gives attention to the development of human relations skills.
- It meets the need of not only youths and adult normal persons but also handicapped, disadvantaged and gifted persons.
- Besides, Business Education maintains a constant, updated check on business requirements and standards, keeps an update on manpower needs with respect to business employment opportunities, especially as they relate to office and distributive occupations and reflects these findings, in courses and individual counseling (Dada, 2003).

Apart from the foregoing roles, Business Education also played a tremendous role in the manpower development of European nations. From their inception in the 19th century, the independent business schools offered evening and week-end instruction for adults. In so many ways, business education helps in human capital development for any nations.

Business Education represents a broad and divers discipline that is included in all types of educational delivery system, elementary and schools, colleges of education and universities. Business education can begin at any level. It can be interrupted for varying periods of time and it can be continued throughout life span of an individual. Business education includes for office occupations, distributions and marketing occupation, business teaching, business administration and economic understanding. Business education performs the following addition roles:

- It educates individuals for and about business.
- It provides a continuous programme of planned learning experiences designed to equip individuals to fulfill effectively three roles:
 - a. To produce and distribute goods and services.
 - b. To use the results of production as consumer and
 - c. To make judicious socio-economic decisions as citizens
- It provides career information that helps students relate their interest, needs and abilities to occupational opportunity in business.
- It provides educational opportunity for students preparing for careers in field other than business to acquire business knowledge and skills needed to function effectively in those careers (Amesi, Wogboroma & Nwokocho, 2008, Osuala, 2009).

Through the knowledge of Business Education, the students can gain an awareness of how the labour market functions, the present and future conditions for employment in the labour market, the source of gaining entrance and advancing in the world of work, the laws affecting personal economic matters, how to make rational decisions by applying such economic tools of analysis as opportunity cost and law of diminishing returns. Business Education students have been trained on how to reason rationally on how individuals should spend, save, invest and borrow. A good knowledge of general business enables the individuals to contribute decisions, which are in the interest of society (Agomuo, 2008; Ogbuvbu & Okoro, 2008).

It is important to consider business education in relation to human capital development. In broad terms, human capital refers to the workforce of a nation. This includes the number of available people who are ready to work, that is, individuals who possess the requisite cognitive and affective competencies to work. In fact, Becker (2008) saw human resources as being more important than other factors of production; human capital- not capital or income or material resources, constitute the basis of wealth of nations. Capital and natural resources build social, economic and political organizations and carry forward national development.

Any nation which is unable to develop the skills and knowledge of its people, utilize them effectively in the national economy, will be unable to do anything else. This viewpoint poses grave challenges to business education, particularly in terms of planning, execution and control of business education programme, which is different from the kind of medication, which is sometimes initiated after school or employment.

The philosophy of business education, according to Nwalado & Uluabia (2009) vehemently opposed to a limiting concept of a technology-based human capital development. An intelligently articulated business education programme must seek to achieve well-reasoned goals, namely;

- Development of individuals who are equipped with requisite knowledge and skills for productive work life.

- Development of individuals who are capable of meeting the modern technological challenges.
- Development of a pool of competent and reliable technical manpower capable of being mobilized in terms of national and economic emergency.
- Developing in the youths the right attitude and skills towards work.
- Equipping the youth with requisite knowledge and skills for paid self-employment.
- Preparing the youth for meeting community, state and national human resource needs.
- Enabling the individuals to develop sound economic decisions either as producers or consumers.
- Enabling the youths to relate their expertise to the needs for their local communities.
- Preparing business and industrial managers who are capable of meeting technological and managerial complexities of modern industrial society.
- Establishing and maintaining, liaising between school and industry on matters affecting vocational education and the world of work.

The central consideration in the formulation of a good business education policy is that its goal must meet the needs of the nation, the community, the learner and the employer. Structurally, the curriculum of such a programme must take cognizance of the age and level of the learner including the objectives, the content and the occupational area in which the learner intends to operate (Nwalado & Uluabia, 2009; Ikechi, 2008; Osuala, 2009).

Conclusion/Recommendations

One of the most pressing demands in the field of Business Education is the determination of what constitutes adequate preparation for the new types of positions available in a business world of data processing, punch cards, word processing and computers. The major responsibility of business educators is to develop among prospective teachers, individuals who will assume leadership roles in bringing about innovations and changes in business and industry. The curriculum for prospective business teacher education must provide experiences that will instill an attitude of responsiveness to change and an ability to assess the significance of changes.

Much has been said and written about the need for prospective business educators to have a reasonable understanding of data/word processing and the use of computers. To date, not much has really been accomplished in this connection in Nigeria and not greater will be until the curriculum for business teachers included substantive learning in this area, system analysis, work flow and design, methods and procedures, administrative office management and similar business subjects should be a part of this total concept and must be included in the business curriculum pattern. The demand and the challenges from the business world exist. Business teacher must meet this challenge in the preparation of business teachers and should not be left for the interlopers (Osuala, 2009).

The traditional skills business education courses such as book-keeping, accounting, shorthand, transcription and typewriting must relate to the modern occupational scene. Skills and knowledge learnt in the above subjects should be considered a part of the total operation and not merely isolated segments of learning.

Effective business and functional programme must as a rule, provide students with a variety of dynamic and viable learning experiences so that they will be ready to perform in a professional manner upon entrance into the first career position. Concerted effort should therefore be made to bring about needed changes in the business teacher education programmes.

In addition to the above, and in order for business teacher education graduates to meet the challenges of human capital development in Nigeria, the following recommendations are imperatives.

1. The curriculum of colleges of education, polytechnics and universities should be revisited so as to expose the trainee business education teachers to the manipulation of diverse instructional material.
2. The skill components of the business teacher education programme must be solidly built to ensure that graduates who embrace self-employment have enviable and salable skills for production of goods and services for the market.
3. Unemployment should be tackled by providing business educators with self-reliance skills achieved through integrating business, pedagogic and entrepreneurial skills in the business education curriculum.
4. Business Education teachers at all levels of education should learn and be trained in the use of high technology materials, such as overhead projector, computers and the internet.
5. Periodic seminars, workshops and conferences on the need for instructional resources utilization for effective instructional delivery should be organized for all stakeholders in Business Education (Nwalado & Uluabia, 2009).

References

Abel, J.R., & Ditz, R. (2012). "Do Colleges and Universities increase their region's human capital?" *Journal of Economic Geography*, 12 (3), 667. [doc:10.1093/jeg/br020](https://doi.org/10.1093/jeg/br020)

- Agomuo, E.C (2008). Business education graduate assessment of ICT skills needed in Business Teacher Education Programmes. *Business Education Journal*, 5 (1), 111 – 121
- Akume, B.C. (2006). Towards enhancing the managerial competencies of NCE (Business Education) graduate entrepreneurs. *Business Education Journal*, 5 (2), 82 – 83.
- Alam, G.M. (2008). The role of technical and vocational education in the national development of Bangladesh, Asia Pacific *Journal of Comparative Education*, 9 (5), 93 – 105.
- Amesi, J., Wogboroma, N. & Nwokocha, P.I. (2008). Women Entrepreneurial Skills and Business Education in Rivers State, Nigeria *Journal of Vocational Teacher Education*, 9 (5), 93 – 104.
- Becker, G.S. (2008). “*Human Capital*,” in David R. Henderson (Ed); Concise Encyclopedia of Economics, (2nd Ed), Indianapolis: Library of Economics and Liberty.
- Crook, T.R., Todd, S.Y., Combs, J.G., Woehr, D.J., & Ketchen, D.J. (2011). Does human capital matter? A meta-analysis of the relationship between human capital and firm performance, *Journal of Applied Psychology*, 96 (3), 443 – 456.
- Dada, F.M. (2003). Business education and the challenges of employability. *Business Education Book of Reading*, 1 (3).
- Ekpeyong, L.E. & Nwabuisi, I. (2002). Business teacher education in Nigeria, projecting a new direction. *Business Education Journal*, 3 (5).
- Federal Republic of Nigeria (2004). *National Policy on Education (revised)*, Lagos; Federal Ministry of Information Printing Division.
- Ikechi, P.I. (2008). Business education and entrepreneurial skills. A paradigm for the attainment of millennium goals (MDGs). *Nigeria Journal of Vocational Teacher Education*, 9 (5), 47 – 49.
- Koko, M.N. (2004). *Foundations of Business Education*, Port Harcourt: Pre Joe Publishers.
- Mahroom, S. (2007). Assessing human resources for science and technology; the 3Ds framework. *Science and Public Policy*, 34(7), 489 – 499.
- Njoku, S.C. (2002). Developing an entrepreneurship business education curriculum: The Secretarial Studies Perspective: *Book of Readings in Business Education*.
- Nwalado, H.S. & Uluabia, J.I. (2009). Meeting the challenges of human resources development in Nigeria through business education, *Journal of Assertiveness*, 92 – 100. Assessed February 1, 2014.
- Odulami, J.O. (2001). “Entrepreneurial Context of Business Curriculum,” *Book of Reading in Business Education, NABE*, 1 (1).
- Ogbuvbu, E.D. & Okoro, J. (2008). Strategies for developing good human relations skills in the administration of business education programme, *Delta Business Education Journal*, 1 (3), 52 – 57.
- Olajide, B. (2005). How to overcome cries in Nigeria’s SMEs, by experts. *TheGuardian of Friday, February 11, pg. 53*.
- Orngu, C.J. & Magaji, M. (2010). *Revamping vocational technical education for human capita development*. A paper presented at the Nigeria educational research association (NERA) annual conference, 4 – 7, November, 2010.
- Osuala, E.C. (1992). Development economic literacy through general business. *Book of Readings in Vocational Education*, 1 (1).
- Osuala, E.C. (2009). *Business and Computer Education*, Enugu: Cheston Agency Ltd.
- Otamiri, S. (2008). *Business education and self-employment: A case for entrepreneurship education*. A paper presented at the 2nd faculty of Business Education Conference, Rivers State College of Education, Port Harcourt.
- Peretomode, V.F. & Peretomode, O. (1999). *Human Resources Management*, Lagos: Artwork Publishers 5 R 3 E32 MW.
- Simkovic, M. (2013). “Risk-based student loans”, Washington and Lee Low *Review*, 70(1), 526.

The IISTE is a pioneer in the Open-Access hosting service and academic event management. The aim of the firm is Accelerating Global Knowledge Sharing.

More information about the firm can be found on the homepage:

<http://www.iiste.org>

CALL FOR JOURNAL PAPERS

There are more than 30 peer-reviewed academic journals hosted under the hosting platform.

Prospective authors of journals can find the submission instruction on the following page: <http://www.iiste.org/journals/> All the journals articles are available online to the readers all over the world without financial, legal, or technical barriers other than those inseparable from gaining access to the internet itself. Paper version of the journals is also available upon request of readers and authors.

MORE RESOURCES

Book publication information: <http://www.iiste.org/book/>

Academic conference: <http://www.iiste.org/conference/upcoming-conferences-call-for-paper/>

IISTE Knowledge Sharing Partners

EBSCO, Index Copernicus, Ulrich's Periodicals Directory, JournalTOCS, PKP Open Archives Harvester, Bielefeld Academic Search Engine, Elektronische Zeitschriftenbibliothek EZB, Open J-Gate, OCLC WorldCat, Universe Digital Library, NewJour, Google Scholar

