

**BUSINESS EDUCATION: A TOOL FOR DEVELOPING CORE MANAGEMENT COMPETENCIES  
AMONG SMALL AND MEDIUM ENTERPRISES OWNERS' IN FAGGE LOCAL GOVERNMENT  
AREA OF KANO STATE**

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**Abstract**

*This study investigated the role of business education as a practical tool for developing core management competencies among Small and Medium Enterprises (SMEs) owners in Fagge Local Government Area, Kano State. Small businesses are the backbone of the local economy, yet many owners struggle with growth due to significant gaps in key managerial skills such as financial record-keeping, strategic planning, and operational management. The research sought to determine if existing training effectively addresses these needs and to propose a more suitable, locally-relevant programme design. Using a descriptive survey design, data were collected through questionnaires from 140 owners and staff of motorized tricycle businesses across fifteen SMEs in Fagge. The findings revealed strong agreement that critical competency gaps exist in financial management, planning, operations, and access to finance. The study also identified a critical disconnect: while the topics of existing training were considered relevant, the programmes themselves were rated as highly inaccessible and logistically unsuitable for business owners and their staff due to lack of time as the up and down of their businesses are always placed first. Consequently, the study proposes key recommendations for a more effective intervention. These include implementing scheduled, practical workshops in accessible community venues, upgrading business education curricula in local institutions to include applied skill-building, and mandating the distribution of practical take-home toolkits to ensure immediate application of learned skills. The results indicate that for business education to successfully develop management competencies, it must evolve from a theoretical exercise into an accessible, practical support system. This shift is essential to equip SME owners with the skills needed to build sustainable, growing enterprises and enhance Fagge's local economy.*

**Keywords:** Business Education, Management Competencies, SME Development, Fagge LGA, Entrepreneurial Training.

## **1.0 Introduction**

The Small and Medium Enterprises (SMEs) that power the local economy and the vibrant busy centre of Kano State, where the unrelenting energy of Fagge Market meets the resolute spirit of its people. According to the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN, 2022), these enterprises are the real pillars of commerce and the foundation of employment and innovation in Nigeria. However, despite their crucial role, many owners face difficult obstacles like erratic cash flow, fierce informal rivalry, and restricted access to formal markets, relying mainly on personal perseverance, inherited knowledge, and hands-on experience.

According to Adebayo and Olonisakin (2020), the Nigerian business environment is complex, especially for SMEs, requiring resilience in the face of regulatory uncertainties and infrastructural deficiencies. These national challenges are intensified by local market dynamics for SME owners in Fagge LGA. Consequently, the essential managerial competencies required for sustained growth such as strategic financial management, digital marketing, formal record-keeping, and strategic planning are frequently underdeveloped, despite an abundance of entrepreneurial instinct (Ejemeyovwi and Osabuohien, 2020).

This gap between innate hustle and formal managerial skill highlights a critical opportunity. Business education holds the potential to bridge this divide, but its conventional, theoretical format often fails to resonate. To be transformative, it must be reframed from an abstract academic exercise into a more useful, culturally sensitive tool for empowerment. Relevant business training can provide the essential link between surviving and thriving by equipping owners with the tools to systematize operations, secure funding, and seize new opportunities (Nwidum, 2021).

Therefore, to move from recognizing this potential to understanding its practical application, this study is designed to investigate structured business education as a direct tool for developing these core management competencies. It specifically focuses on SME owners within Fagge LGA, moving beyond theoretical frameworks to examine how context-relevant training can directly enhance the managerial skills necessary for business resilience, growth, and the conversion of daily labour into enduring legacies.

## **1.2 Statement of the Problem**

Small and Medium Enterprises (SMEs) in Fagge Local Government Area of Kano State play a vital role in employment generation and local economic development. However, many SME owners operate with limited formal training in business and management practices. Deficiencies in core management competencies such as planning, financial control, marketing, and decision-making have constrained the growth and sustainability of these enterprises. Business failures, poor record-keeping, and ineffective resource management are common challenges among SMEs in the area. Although Business Education is designed to equip individuals with relevant managerial knowledge and practical skills, its potential contribution to SME development remains underutilized. There is limited empirical evidence on the extent to which Business Education enhances core management competencies among SME owners in Fagge Local Government Area. This gap necessitates an investigation into the role of Business Education as a tool for developing essential management competencies among SME owners in the study area.

## **1.3 Purpose of the Study**

The main purpose of this study is to investigate the role of structured business education as a practical tool for developing core management competencies among SME owners in Fagge LGA, Kano. It seeks to move beyond theoretical frameworks and examine how context-relevant training can directly enhance the managerial skills necessary for business resilience and growth. In line with this purpose, the study is guided by the following specific objectives:

1. To identify the specific gaps in core management competencies such as financial record-keeping, strategic planning, and operational management that most critically hinder the growth and sustainability of SME owners in Fagge LGA.
2. To assess the accessibility, relevance, and perceived effectiveness of existing business education in addressing the identified competency gaps among SME owners in the area.
3. To outline a practical, locally-suited business education programme that specifies what will be taught (e.g., record-keeping, planning) and how it will be delivered (e.g., workshops, language, timing) to Fagge SME owners.

#### 1.4 Research Questions

To guide this study, business education: a tool for developing core management competencies among small and medium enterprises (SMEs) owners in Fagge local government area, Kano, the study seeks to answer the following questions:

1. What specific gaps in core management competencies (such as financial record-keeping, strategic planning, and operational management) are most critical for the growth and sustainability of SME owners in Fagge LGA?
2. To what extent are existing business education accessible, relevant, and effective in addressing the identified competency needs of SME owners in Fagge LGA?
3. How can a practical business education programme be designed in terms of core content and delivery method to effectively develop management competencies among SME owners in Fagge LGA?

#### 2.0 Methodology

This study employed a descriptive survey research design. This design is suitable for the study's objectives as it allows for the systematic collection and analysis of data to accurately describe the perceptions and existing management competencies of a defined population in this case, SME owners in Fagge LGA (Bell, Bryman, and Harley, 2022). The primary instrument for data collection was a structured questionnaire, a method aligned with the descriptive survey approach for its efficiency in gathering quantifiable and comparable data from a sample across a specific timeframe.

#### 2.1 Population of the Study

The population of this study specifically consist of fifteen small medium enterprises owners and staff that are into Motorized tricycle locally called 'Keke-ape' in Nigerians term situated in Fagge local government area, Kano. The figure of the population is two hundred and twenty-four (224) owners and staff drawn from fifteen small medium enterprises that are into Motorized Tricycle. The breakdown of the population is captured in table 2.1 below.

Table 2.1: Population for the study

S/N	SMALL MEDIUM ENTERPRISES DEALING IN MOTORIZED TRICYCLE	NUMBER OF STAFF
1	Alheri Tricycle Transport Ltd	15
2	Nagari Motors Keke Division	10
3	Yan Taya Keke Enterprises	23
4	Chukwudi Ltd	12
5	Obi and Sons Enterprise	19
6	Ugochukwu Import Ltd	11
7	Alhaji Shinkafa Business Hub	20
8	Igwe the King	9
9	Andrew and Sons Keke Dealers	12
10	Alhaji Gida Gida Dealer in Tricycle	9
11	Samuel and Sons Importers	20
12	Babatude Ltd	7
13	Etim Controller	22
14	Alhaji Tunde Enterprise	19
15	Bayome and Sons Ltd	16
	<b>GRAND TOTAL</b>	<b>224</b>

**Source:** Office of respective owners of Small and Medium Enterprises that are specialised in Motorized Tricycle (2025).

#### 2.2 Sample Size

One hundred and forty (140) owners and staff of Small and Medium Enterprises that specialise in Motorized Tricycle were retained and this also was the total number of respondents. Table 1.2 below shows the breakdown of the sample size and respondents arrived at by using G-power software to determine appropriate sample size.

Table 2.2: Sample of the Study

S/N	SMALL MEDIUM ENTERPRISES DEAIN IN MOTORIZED TRICYCLE	NUMBER OF STAFF	RESPONDENTS
1	Alheri Tricycle Transport Ltd	15	10
2	Nagari Motors Keke Division	10	10
3	Yan Taya Keke Enterprises	23	16
4	Chukwudi Ltd	12	5
5	Obi and Sons Enterprise	19	8
6	Ugochukwu Import Ltd	11	7
7	Alhaji Shinkafa Business Hub	20	7
8	Igwe the King	9	9
9	Andrew and Sons Keke Dealers	12	10
10	Alhaji Gida Gida Dealer in Tricycle	9	7
11	Samuel and Sons Importers	20	11
12	Babatude Ltd	7	7
13	Etim Controller	22	12
14	Alhaji Tunde Enterprise	19	10
15	Bayome and Sons Ltd	16	11
	<b>GRAND TOTAL</b>	<b>224</b>	<b>140</b>

### 2.3 Instrument for Data Collection

A structured questionnaire was used to collect data for the study. Section A of the instrument contained personal information of the respondents, while section B contained twelve (12) questions aim at enquiring about different issues on the research questions. The instrument had a modified four-point rating scale with the response mode of: Strongly Agree (SA-4), Agree (A-3), Disagree (DA-2), Strongly Disagree (SD-1) respectively.

### 2.4 Procedure for Data Collection and Analysis

The researcher collected data through the administration of questionnaire from the sampled owners and staff of Small and Medium Enterprises that are specialised in Motorized Tricycle. The collection of data was done through personal administration. In analysing the mean of the statistical responses, all the strongly agreed and agreed were analysed as agreed. Similarly, all the disagreed and strongly disagreed were analysed as disagreed.

**Decision Rule:** A weighted mean score of 2.49 and below were considered as disagreed, while 2.50 and above were considered as agreed with respect to the research questions respectively. The mean rating of  $4+3+2+1 = 10/4 = 2.5$  was adopted.

Table 2.3: Analysis of Owners and Staff of Small and Medium Enterprises Respondents

S/N	Respondents of Small and Medium Enterprises that are into Motorized Tricycle	Number of Respondents	Percentage %
1	Alheri Tricycle Transport Ltd	10	7.14
2	Nagari Motors Keke Division	10	7.14
3	Yan Taya Keke Enterprises	16	11.43
4	Chukwudi Ltd	5	3.57
5	Obi and Sons Enterprise	8	5.71
6	Ugochukwu Import Ltd	7	5
7	Alhaji Shinkafa Business Hub	7	5
8	Igwe the King	9	6.43
9	Andrew and Sons Keke Dealers	10	7.14
10	Alhaji Gida Gida Dealer in Tricycle	7	5
11	Samuel and Sons Importers	11	7.86
12	Babatude Ltd	7	5
13	Etim Controller	12	8.57
14	Alhaji Tunde Enterprise	10	7.14
15	Bayome and Sons Ltd	11	7.86
	<b>GRAND TOTAL</b>	<b>140</b>	<b>100</b>

Table 2.3 revealed the different numbers of respondents and also their percentage when compared to the total number of respondents.

## 2.5 Data Analysis

In order to answer the three research questions that were formulated for the study, the researcher developed a questionnaire as detailed in Appendix 1. Below are the analyses of responses to these questions.

### 2.5.1 Research Question One

What specific gaps in core management competencies (such as financial record-keeping, strategic planning, and operational management) are most critical for the growth and sustainability of SME owners in Fagge LGA?

In answering this research question, items 1 - 4 of the questionnaire were developed to elicit responses from owners and staff of Small and Medium Enterprises that are specialised in Motorized Tricycle in Fagge. The summary of the responses is presented in Table 2.4 below.

Table 2.4: Mean Rating Responses on Research Question One

S/N	Questionnaire Items	Number of Respondents				Mean Rating		Remark
	Cluster one	SA	A	D	SD	A	D	
1	To what extent do you agree that a lack of structured financial record-keeping (e.g., not separating business and personal money, not tracking daily income/expenses) is a major obstacle to understanding your business's true profit	110	10	20	-	3.64	-	Agreed
2	To what extent do you agree that operating without a clear business plan (e.g., no set savings goal for vehicle repairs, no plan for business expansion) limits your ability to make strategic decisions for future growth.	94	29	11	6	3.54	-	Agreed
3	To what extent do you agree that poor operational management skills lead to avoidable losses and reduced daily earnings.	135	5	-	-	3.96	-	Agreed
4	To what extent do you agree that difficulty in accessing and managing microfinance or loans hinders your ability to invest in or scale your business.	65	55	11	9	3.26	-	Agreed

Source: Field Survey Data 2025.

Table 2.4 showed that all four questionnaire items had mean scores well above the cut-off mean of 2.50, which indicates a strong consensus among respondents that the most critical gaps in core management competencies for SME owners in Fagge LGA are a lack of structured financial record-keeping, operating without a clear business plan, poor operational management skills, and difficulty in accessing and managing microfinance or loans.

### 2.5.2 Research Question Two

To what extent are existing business education accessible, relevant, and effective in addressing the identified competency needs of SME owners in Fagge LGA?

In answering this research question, items 5 - 8 of the questionnaire were developed to elicit responses from owners and staff of Small and Medium Enterprises that are specialised in Motorized Tricycle in Fagge. The summary of the responses is presented in Table 2.5 below.

Table 2.5 Mean Rating responses on Research Question Two

S/N	Questionnaire Items	Number of Respondents				Mean Rating		Remark
	Cluster Two	SA	A	D	SD	A	D	
5	Business training offered by local institutions, business associations, or government agencies like SMEDAN are available to you in Fagge.	5	10	84	41	-	2.02	Disagreed
6	The present available timing, location, and cost of available business training are suitable for someone running a business like yours.	4	12	29	95	-	1.59	Disagreed
7	To what extent do you agree that the topics covered in existing business trainings are directly relevant to the daily challenges you face in managing your tricycle (keke) business.	78	29	27	6	3.28	-	Agreed
8	To what extent has any business training you attended in the past led to a practical improvement in how you manage your business finances, operations, or planning	65	55	11	9	3.26	-	Agreed

Source: Field Survey Data 2025.

Table 2.5 reveals a mixed perception of existing business education. Items 5 and 6 had mean scores (2.02 and 1.59) below the 2.50 cut-off, indicating that respondents disagreed that these are readily available/accessible and that their timing, location, and cost are not suitable. Conversely, items 7 and 8 scored 3.28 and 3.26, showing strong agreement that the topics covered are relevant to daily challenges and that past training has led to practical improvements in business management. This result suggests a critical gap: while the content of existing is considered relevant and effective, significant barriers to accessibility and logistical suitability prevent SME owners in Fagge from fully benefiting from them.

### 2.5.3 Research Question Three

How can a practical business education programme be designed in terms of core content and delivery method to effectively develop management competencies among SME owners in Fagge LGA?

In answering this research question, items 9 - 12 of the questionnaire were developed to elicit responses from owners and staff of Small and Medium Enterprises that are specialised in Motorized Tricycle in Fagge. The summary of the responses is presented in Table 2.6 below.

Table 2.6: Mean Rating responses on Research Question Three

S/N	Questionnaire Items	Number of Respondents				Mean Rating		Remark
		SA	A	D	SD	A	D	
9	Cluster Three Prioritizing learning practical financial skills (e.g., using a simple record book, calculating profitable fares, managing driver commissions) in a new business training programme will help improve your business and competency.	78	29	27	6	3.28	-	Agreed
10	Training programme delivered primarily in the Hausa language, with local case studies and examples, would be more effective for you than one delivered only in English.	110	10	20	-	3.64	-	Agreed
11	To what extent would you prefer a short, modular workshop format (e.g., sessions held on weekends for 2-3 hours over a month) over a long, continuous training programme.	84	29	27	-	3.41	-	Agreed
12	To what extent do you believe a training model that includes practical take-home tools (e.g., a simplified record-keeping template, a vehicle maintenance log, a pricing guide) would help you apply the lessons directly to your business.	121	19	-	-	3.86	-	Agreed

Source: Field Survey Data 2025.

Table 2.6 shows that all four questionnaire items had mean scores significantly above the cut-off mean of 2.50, with the highest agreement for a training model that includes practical take-home tools (mean of 3.86). This indicates a strong consensus among respondents on the essential design of a practical business education programme. Therefore, the findings reveal that an effective programme for SME owners in Fagge LGA should: prioritize teaching practical financial skills, the delivery should accommodate the Hausa language with local examples, adopt a short modular workshop format, and crucially, provide practical take-home tools for immediate application. These components are deemed critical for developing management competencies in a way that is accessible, relevant, and actionable for the local business context.

### 3.0 Discussions of Findings

This study aimed to explore structured business education as a tool for developing core management competencies among motorized tricycle SME owners in Fagge LGA, Kano. The findings show a clear progression from identifying critical skill gaps to prescribing a localized intervention model. This confirms that to be effective, business education here must shift from a theoretical concept to a practical, culturally-tuned toolkit.

The analysis for Research Question One confirms severe gaps in key competencies. The strong agreement on poor financial record-keeping, lack of planning, weak operations, and finance access issues (means: 3.26–3.96) identifies the precise vulnerabilities of owners. This aligns with Okeke and Eze (2019) view that SME failure in Nigeria stems more from administrative skill gaps than market issues, confirming these as real, daily barriers to growth in Fagge.

However, findings for Research Question Two reveal a major disconnect in current training. While owners found topics relevant (Mean 3.28) and past training beneficial (Mean 3.26), they rejected their accessibility (Mean 2.02) and logistical suitability (Mean 1.59). This highlights a delivery failure. As Bello and Suleiman



(2021) noted, in Northern Nigeria often use a top-down design, ignoring practical constraints like timing, location, and cost, making them ineffective despite good content.

In response, Research Question Three provides a direct blueprint for redesign. Strong agreement on Hausa-language instruction (Mean 3.64), short modular workshops (Mean 3.41), practical financial skills (Mean 3.28), and take-home tools (Mean 3.86) offers a clear mandate. This directly addresses RQ2's accessibility issues and RQ1's skill gaps with hands-on solutions. As Abdullahi (2020) emphasized, cultural relevance is key for adoption in Hausa-speaking business communities.

#### **4.0 Conclusion**

This study investigated the role of structured business education as a practical tool for developing core management competencies among SME owners in Fagge LGA, Kano. The findings reveal that while significant competency gaps exist particularly in financial record-keeping, strategic planning, operational management, and access to finance, these are due to inadequate training for owners of SMEs. Also, a critical disconnect exists in accessing the relevant existing government programmes and delivery due to inadequate information. SME owners affirmed the value of business education but highlighted major logistical and cultural barriers that prevent effective engagement. In response, the study identified a clear preference for accommodation of context-sensitive model: one delivered in Hausa, focused on practical skills, structured in short modular workshops, and supplemented with tangible take-home tools. Therefore, business education must evolve from a theoretical offering into an applied, accessible, and culturally resonant toolkit to truly foster the managerial competencies needed for SME resilience and growth in Fagge.

#### **5.0 Recommendations**

Based on the findings of this study, the following recommendations are made

1. Government agencies, particularly SMEDAN and the Kano State Ministry of Commerce, should move beyond awareness campaigns to actively implement scheduled, recurring training workshops within Fagge LGA. These must be held on weekends or evenings in central community venues to respect the demanding schedules of SME owners and ensure practical accessibility.
2. To bridge the gap between policy and practice, the bodies responsible for government entrepreneurship collaboration should mandate partnerships with local business associations, successful SME owners and business education institutions and lecturers in the design and delivery of training. This will ground the curriculum in real-world challenges and ensure content is delivered in a linguistically and culturally accessible manner.
3. Tertiary institutions, especially Colleges of Education and Polytechnics in Kano State, should upgrade their business education offerings to include mandatory, short-term certification courses for existing SME owners and staff. These courses should focus on practical competencies in financial literacy, record-keeping, and business planning, moving beyond theory to applied skill-building.
4. The design of all publicly funded business support must include a tangible "starter kit" of practical tools. The government should budget for and distribute simplified record-keeping booklets, operational checklists, and pricing guides as a standard component of training, enabling immediate implementation of lessons learned.
5. A transparent feedback and monitoring system should be established for government-run business education programmes. SME participants should routinely evaluate the relevance, timing, and impact of trainings, with results used to continually refine programme delivery and hold implementing agencies accountable for effectiveness, not just enrolment numbers.



## Appendix 1 QUESTIONNAIRE

**SECTION A****PERSONAL DATA**

**INSTRUCTION:** Please, kindly tick the appropriate box as it applies to you.

1. Name of SME: \_\_\_\_\_
2. Status:
 

(a) Owner	
(b) Staff	

**SECTION B**

**INSTRUCTION:** Please tick the appropriate response column as it applies to you.

SA = Strongly Agreed

A = Agreed

D = Disagreed

SD = Strongly Disagreed.

**Research Question 1:** What specific gaps in core management competencies (such as financial record-keeping, strategic planning, and operational management) are most critical for the growth and sustainability of SME owners in Fagge LGA?

S/N	ITEMS	SA	A	D	SD
1	To what extent do you agree that a lack of structured financial record-keeping (e.g., not separating business and personal money, not tracking daily income/expenses) is a major obstacle to understanding your business's true profit				
2	To what extent do you agree that operating without a clear business plan (e.g., no set savings goal for vehicle repairs, no plan for business expansion) limits your ability to make strategic decisions for future growth.				
3	To what extent do you agree that poor operational management skills lead to avoidable losses and reduced daily earnings.				
4	To what extent do you agree that difficulty in accessing and managing microfinance or loans hinders your ability to invest in or scale your business.				
<b>Research Question 2:</b> To what extent are existing business education accessible, relevant, and effective in addressing the identified competency needs of SME owners in Fagge LGA?		<b>SA</b>	<b>A</b>	<b>D</b>	<b>SD</b>
5	Business training offered by local institutions, business associations, or government agencies like SMEDAN are available to you in Fagge.				
6	The present available timing, location, and cost of available business training are suitable for someone running a business like yours.				
7	To what extent do you agree that the topics covered in existing business trainings are directly relevant to the daily challenges you face in managing your tricycle (keke) business?				
8	To what extent has any business training you attended in the past led to a practical improvement in how you manage your business finances, operations, or planning				
<b>Research Question 3:</b> How can a practical business education programme be designed in terms of core content and delivery method to effectively develop management competencies among SME owners?		<b>SA</b>	<b>A</b>	<b>D</b>	<b>SD</b>
9	Prioritizing learning practical financial skills (e.g., using a simple record book, calculating profitable fares, managing driver commissions) in a new business training programme will help improve your business and competency				
10	Training programme delivered primarily in the Hausa language, with local case studies and examples, would be more effective for you than one delivered only in English.				
11	To what extent would you prefer a short, modular workshop format (e.g., sessions held on weekends for 2-3 hours over a month) over a long, continuous training programme.				
12	To what extent do you believe a training model that includes practical take-home tools (e.g., a simplified record-keeping template, a vehicle maintenance log, a pricing guide) would help you apply the lessons directly to your business.				

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