

CHAPTER ONE

INTRODUCTION

Background of the Study

Education is the bed rock of a nation's economy. It is the suitable legacy with which a child should be left in order to successfully exist in life and to remain productively capable in any economy. Education is also seen to be the robust step in paving the way for the citizenry of a nation to achieve their desired interest in the world of business. Education has also been viewed as the instrument used to impart in-depth knowledge and understanding so as to advance the youths to new frontier of knowledge in different walks of life (Enwere, Ugwu, & Olawoyin, 2013). It is not a gain saying that a nation could be bailed from the syndrome of unemployment if a well-tailored education cum training is provided by the government of a country. One of the educational programmes that are available in Nigerian tertiary educational institutions in order to promote self-reliance is Business Education.

Business Education is a type of education that is designed to inculcate in individuals skills, knowledge, business spirit and acumen needed to thrive in the world of work and to become self reliant. Nwaigburu and Eneogwe (2013) opined that Business Education represents a broad and diverse discipline that is included in all types of educational delivery systems-elementary, secondary and tertiary

institutions. It includes education for office occupation, distribution, marketing occupations, accounting, business teaching, business administration, business management, typewriting, stenography and secretarial education or studies. Business Education will produce responsible, productive and self-reliant citizens. This highlights the importance of Business Education in inculcating in the recipients knowledge, values, attitudes and skills needed in the business world (Ezeani, 2012). Business Education programme is offered in educational institutions including college of education.

College of Education is an educational institution established to prepare individuals to become professionally trained teachers and individuals who will be able to be productive in the society. At this stage of education, one of the programmes offered is Business Education which prepares its recipients for teaching profession, undertake job in industry and or creation of venture that is owned, managed and controlled by the recipients after graduation. Ability to create self venture is as a result of necessary skills which would have been imparted in the trainees during the programme in the institutions. The growth and development of the economy depend largely on the kind of skills that the graduates of educational institutions are equipped with (Owenubiugie & Edigbonya, 2014). At the completion of Business Education programme in colleges of education, it is expected that the objectives for which Business Education programme is organized

must have been achieved by the individuals and leading to the award of Nigeria Certificate in Education (NCE).

The objectives of Business Education at NCE level as enshrined in National Commission for Colleges of Education (2012 ed.) are to produce well qualified and competent NCE graduates who will possess minimum qualification for teaching in primary schools; to produce NCE business teachers who will be able to inculcate the vocational aspects of Business Education into the society; to produce NCE business teachers who will be involved in the much desired revolution of vocational development right from the primary and secondary schools; to equip students with the necessary competencies so as to qualify them for a post NCE degree programme in Business Education; to equip graduates with the right skills that will enable them to engage in a life of work in the office as well as self employment. It could therefore be inferred that for any graduate of College of Education to be able to stand on his or her own economically, such graduates must have acquired relevant skills that are germane in making one fit for self-employment.

Self-employment is starting and running a successful business or social enterprise and is equally a lifestyle choice achievable by setting up a business, either on a full-time basis or alongside a part-time job; working as a freelancer or contractor and buying into a franchise (Laing, 2011). Self-employment therefore is

a situation whereby individual persons engage in any economic activity and manages it on their own. Department of Human Services (2017) viewed self-employment as a situation whereby individual operates a business or profession as a sole proprietor, partner in a partnership or Corporation, independent contractor or consultant and draw income from the trade or business while the person must demonstrate that he or she is in business for the purpose of making a profit. Someone who organizes or sets up, owns, manages, funds and controls a venture or business rather than being engaged by government or private organisation could be termed to be in self employment. Such person remains economically independent and as such a contributor to national development. A person who has acquired requisite skills in the course of training in educational institution is expected to have understanding of managing business and be able to stand on his own in the business world. Skills are therefore important tools in national development.

Skill can be referred to mean ability and dexterity which if employed on a particular vocation such as business, the result will commensurate with the predetermined objective and thus brings about improved economic status (Olawoyin & Adegoke-Samuel, 2018). Olawoyin and Adegoke-Samuel (2018) further explicated that a person who acquires adequate skills in business activities during the course of training stands the chance of setting up an occupation of his choice and even capable of employing many others after the training. A skill as

opined by Etonyeaku, Kanu, Ezeji, and Chukwuma (2014) is an ability to perform an activity in a competent manner. A skill is any established habit of performing a task in a way that is acceptable by a worker in his specialization. It is the ability to use one's knowledge effectively and readily in performing an act or a habit of doing a particular task competently (Skillscan, 2012). It could therefore be concluded that skill is the aptitude to handle a particular task in a professional manner towards achieving the desired aim. However, for a person to be self-sufficient or self-reliant and contribute productively to the society where he or she belongs and to the national development, he or she has to be in self-employment. Certain skills should be acquired by trainees for them to be in self-employment after graduation. Ezenwafor and Olaniyi (2017) asserted that skills for operating a business enterprise are needed for the business to succeed in the competitive market. Some of the skills include time management skills, self motivation skills, interpersonal skills, human resource management skills, financial management skills and customer service skills.

Time management is the act of planning and exercising conscious control over the amount of time spent on specific activities, especially to increase effectiveness, efficiency and productivity. Time management is the process of organizing and planning how to divide one's time between specific activities (Mindtools, 2017). Juneja (2018) opined that time management refers to managing

time effectively so that the right time is allocated to the right activity. The success of a business owner hinges on his/her ability to manage his/her time effectively. Managing time in the business world occupies a high place owing to the fact that it facilitates the yield of high productivity. In the world of business, time is an important element which must be judiciously used. That is why it is of high importance to instill in the students of Business Education skills of time management to prevent them from wasting time meant for productive activities in the world of work. However, time management skills include skills needed to adapting plans to changing circumstances; allocating time for specific tasks; auditing how time is spent; avoiding excessive small talk with co-workers; avoiding procrastination; eliminating time wasters; facilitating efficient meetings; grouping similar tasks together to limit transition time; maintaining an organized work area and prioritizing requests and demands. To be able to carry out all the skills, one needs to be self motivated.

Self motivation as explained in Business Dictionary (2018) is the ability to do what needs to be done, without influence from other people or situations. People with self motivation can find a reason and strength to complete a task, even when challenging, without giving up or needing another to encourage them. Self-motivation is the force that drives one to do things. Self-motivation is the force that keeps pushing one to go on and it is the internal drive to achieve, produce, develop,

and keep moving forward (Mindtools, 2017). Self-motivation is the ability to do what needs to be done without being prompted by others or the willingness to take a fresh approach (Career centre, 2016). Self-motivation involves personal drive to achieve; the desire to improve or to meet certain standards; commitment to personal or organisational goals; initiative, which is readiness to act on opportunities; and optimism, the ability to keep going and pursue goals in the face of setback. Ile and Nwokoli (2016) expressed that an individual who desires to become a successful enterprise manager in the competitive market needs appropriate level of self-motivation skills. Self-motivation skills can be supported by interpersonal skills in a bid to achieve greater independence in relation to self employment.

Interpersonal skills are capabilities to effectively communicate, socialize, connect, and cooperate with people in life, whether it is an individual or a group (Study.com, 2003). According to Investopedia (2018), interpersonal skills are the skills used by a person to interact with others properly. In the business domain, the term generally refers to an employee's ability to get along with others while getting the job done. Interpersonal skills include everything from communication and listening skills to attitude and deportment. Good interpersonal skills are a prerequisite for many positions in an organization. Terrell (2018) asserted that interpersonal skills are the skills that are used when communicating and

collaborating with others. Interpersonal skills are the skills used every day when persons communicate and interact with other people, both individually and in groups. Other skills that are of great importance in the quest for self employment are a set of human resource management skills.

Human resource management is the process of hiring and developing employees so that they become more valuable to the organization (Business, 2018). Human resource management includes conducting job analyses, planning personnel needs, recruiting the right people for the job, orienting and training, managing wages and salaries, providing benefits and incentives, evaluating performance, resolving disputes, and communicating with all employees at all levels. Examples of core qualities of HR management are extensive knowledge of the industry, leadership, and effective negotiation skills. Human resource management is a strategic, integrated and coherent approach to the employment, development and well-being of the people working in organisations (Armstrong, 2016).

Human resource management is the process through which management builds the workforce and tries to create the human performances that the organisation needs (Boxall & Purcell, 2016). Riordan (2017) explicated that human resource management is concerned with all aspects of how people are employed and managed in organisations. Coyle-Shapiro, Hoque, Kessler, Pepper,

Richardson and Walker (2013) defined human resource management as the art and science of coordinating activities within a firm, via a process of managerial decision-making, including areas such as finance, operations, sales and marketing, and human resources.

Human resource management is the process of managing people of an organization with a human approach. Human resources approach to manpower enables the manager to view the people as an important resource. It is the approach through which organization can utilize the manpower not only for the benefits of the organization but for the growth, development and self satisfaction of the concerned people. Human resource management skills are the skills required of a business owner to be able to control and ensure that people perform the task within their best capacity as individuals and to work well with others. Such skills are therefore necessary for creation and sustenance of self-employment in any nation. To be able to successfully manage the people and resources of any venture, the requisite skills of human resource management have to be supported with financial skills so that a lot of financial resources are not wasted in the course of managing resources in a business environment.

Financial management is at the heart of running a successful business. It affects every aspect, from managing cash flow and tracking business performance to developing plans that ensure that business owners can make the most of

opportunities. Juneja (2018) defined financial management to mean planning, organizing, directing and controlling the financial activities such as procurement and utilization of funds of the enterprise. Acquisition of financial management skills will assist business owners in applying general management principles to financial resources of the enterprise. According to the institute of cost and works accountants of India (2010), financial management is managerial activity which is concerned with the planning and controlling of the firm's financial resources. Paramasivan and Subramanian (2017) pinpointed that financial management is mainly concerned with the effective funds management in the business. Financial management is the application of the general management principles in the area of financial decision-making, namely in the areas of investment of funds, financing various activities, and disposal of profits (Engineering, 2017). Financial management skill is critical for putting a plan into practice. Financial management skills let business education graduates track and measure performances, identify problem areas and new opportunities, and minimise risks. Acquisition of financial management skills will aid a business owner in the areas of estimation of capital requirements, determination of capital composition, choice of sources of funds, investment of funds, disposal of surplus, management of cash and financial control. Apart from financial management skills, an enterprise owner needs skills

in the area of customer service to assist in gaining success in the business activities.

Doyle (2018) posited that customer service involves having a thorough knowledge of business inventory, experience with company's products, and being able to help customers make the best choices for them. Customer service is the act of taking care of the customer's needs by providing and delivering professional, helpful, high quality service and assistance before, during, and after the customer's requirements are met (Mckinney, 2018). According to Investopedia (2018), Customer service is the process of ensuring customer satisfaction with a product or service. Often, customer service takes place while performing a transaction for the customer, such as making a sale or returning an item. Customer service can take the form of an in-person interaction, a phone call, self-service systems, or by other means. A self-employed person needs the afore-mentioned skills in order to wax in the achievement of business objectives which will in turn bring about national development.

National development as viewed by Bawa (2018) is a process of reconstruction and development in various dimensions of a nation and development of individuals. Lawal and Oluwatoyin (2011) described national development as the overall development or a collective socio-economic, political as well as religious advancement of a country or nation. National development is

the ability of a country or countries to improve the social welfare of the people by providing social amenities like quality education, potable water, transportation, infrastructure and medical care (Anonymous, 2014). One of the geo-political zones in Nigeria where people need to be provided with sound education and skills training that will aid individuals in self-employment and facilitate national development is South-West.

The South-West geo-political zone states engage in business of various forms ranging from local textile, crop production, poultry farming, manufacturing of soaps and detergent, manufacturing of leather footwear, pure water firms, dying of cloth. In these states (Oyo, Ogun, Osun, Ondo, Ekiti and Lagos), business activities are predominantly the occupation of people. There are Colleges of Education which are either owned by government or private individual. Those that are owned by government can either be owned by state or federal government and are established in order to cater for the educational needs of the people. Besides, the students are made up of male and female and the students used maximum of three years in the school. Also some of the students are from business background home and have acquired prerequisite training at their different homes and nothing to show for the knowledge acquired. This situation is suggestive of the fact that the graduates of business education still need certain relevant skills to facilitate smooth running of businesses and thereby be able to stand on their own and remain

economically productive to the nation and consequently reduce the rate of unemployment in the country.

The increasing incidence of unemployment and or under employment in Nigeria has called for rethink and thus requires development and impartation of skills in the youths who undergo business education programme. Njige (2018) asserted that youth unemployment is very serious in Nigeria and other Africa countries. In addition, Njige explained that Federal Government has commenced work on a programme plan termed “Youth Employment and Skills Development” so as to fight the menace of unemployment situation in Nigeria. Hence the self-employment skills needed for effectiveness in the job market is of utmost importance.

Statement of the Problem

The graduates of business education are roaming the streets searching for white collar jobs that are rarely available. This ordeal has beckoned dwindling position of Nigerians standard of living in the country. The business education graduates who have gone through the undergraduate programme in colleges of education are expected to have acquired self-employment skills such as time management skills, self-motivation skills, interpersonal skills, financial management skills, human resource management skills and customer service skills that will enable them own and manage their businesses and become employers of

labour. With nonexistence of these skills, Business Education graduates roam about the streets of Nigeria in search for white collar jobs that are not obtainable.

Notwithstanding, Business Education programme currently lacks the capacity to impact on and develop in students the needed skills for self-employment. In other words, the traditional Business Education programme is no longer sufficient to develop the skills needed for successful business activities in the present day knowledge economy. This situation is conspicuously reflected by the alarming rate of unemployed Business Education graduates in Nigeria. This study was therefore organised to determine self-employment skills needed by business education students in colleges of education in South-West, Nigeria.

Purpose of the Study

The purpose of this study was to ascertain self-employment skills needed by business education students in colleges of education in south-west, Nigeria. Specifically, the study determined the:

1. time management related skills needed by business education students in colleges of education for self-employment.
2. self-motivation related skills needed by business education students in colleges of education for self-employment.
3. Interpersonal communication related skills needed by business education students in colleges of education for self-employment.

4. human resource management related skills needed by business education students in colleges of education for self-employment.
5. financial management related skills needed by business education students in colleges of education for self-employment.
6. customer services related skills needed by business education students in colleges of education for self-employment.

Significance of the Study

The findings of this study could be of tremendous benefits to the Government, the society, teachers, students, prospective entrepreneurs and employers of labour.

The findings of this study would benefit tiers of government. For instance, if the time management related skills needed by business education students are determined, it would form the basis for argument for curriculum review. In this vein, it implies that the findings of the study threw open the need for updating the prevailing curriculum at the college of education system in Nigeria that does encourage self-reliance among students after graduation. This awareness could cause the government to inaugurate curriculum review committee at national or state level to look into the academic affairs of colleges of education in the country.

The outcome of this study could be of benefit to the teachers. The results would provide information on interpersonal skills needed for collaboration and

interaction in the teaching/learning process and thereby removing the synthetic separation between the different disciplines and between theory and practice that characterises the traditional learning method. To the students, the findings could expose them to ample opportunities available for them to work with people from different cultures through the aid of communication skills. As a result, the students will gain advantage inherent in working as a team and also facilitate global awareness.

The findings of the study could be of immense benefit to the entrepreneurs in providing information on how to make vital business decisions. The achievement of customer service skills will benefit the entrepreneur and would be business owners in identifying their potential customers; persuade them to buy their product or services.

The findings on financial skills could be of benefit to employers of labour because the whole of business life revolves within the ability to maintain accurate records of all business transaction in an organisation. As such, the findings could reveal the necessary knowledge, skills and attitude necessary for efficient planning and financial calculation required for occupational competence, measurement of economic activities of an organization, recording and communicating interest to parties for analysis and interpretation.

Scope of the Study

This study ascertained self-employment skills needed by business education students in colleges of education in south-west, Nigeria. Though, there are a number of self-employment skills such as time management skills, technical skills, marketing skills, risk management skills, financial management skills, information and communication technology skills, self motivation skills, innovative skills, human resource management skills, creative skills, accounting skills and customer services skills. The study was delimited to time management skills, self motivation skills, interpersonal skills, human resource management skills, financial management skills and customer service skills.

Research Questions

The following research questions guided the study:

1. What are the time management related skills needed by business education students in colleges of education for self-employment?
2. What are the self-motivation related skills needed by business education students in colleges of education for self-employment?
3. What are the interpersonal communication related skills needed by business education students in colleges of education for self-employment?

4. What are the human resource management related skills needed by business education students in colleges of education for self-employment?
5. What are the financial management related skills needed by business education students in colleges of education for self-employment?
6. What are the customer services related skills needed by business education students in colleges of education for self-employment?

Hypotheses

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

1. There is no significant difference in the mean ratings of respondents on the time management related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).
2. There is no significant difference in the mean ratings of respondents on the time management related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).
3. There is no significant difference in the mean ratings of respondents on the self motivation related skills needed by business education students of

colleges of education for self-employment based on their gender (male and female).

4. There is no significant difference in the mean ratings of respondents on the self motivation related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).
5. There is no significant difference in the mean ratings of respondents on the interpersonal communication related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).
6. There is no significant difference in the mean ratings of respondents on the interpersonal communication related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).
7. There is no significant difference in the mean ratings of respondents on the human resource management related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).
8. There is no significant difference in the mean ratings of respondents on the human resource management related skills needed by business education

students of colleges of education for self-employment based on their institution type (federal and state).

9. There is no significant difference in the mean ratings of respondents on the financial management related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).
10. There is no significant difference in the mean ratings of respondents on the financial management related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).
11. There is no significant difference in the mean ratings of respondents on the customer services related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).
12. There is no significant difference in the mean ratings of respondents on the customer services related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter reviews the views of other authors as they relate to the current study. The review is done under the following sub-headings:

Conceptual Framework

Self-Employment

Skills

Business Education Programme

Theoretical Framework

Human Capital Theory (1958)

Kohler's Theory of Learning (1920)

Theoretical Studies

Contribution of Private Enterprise to the National Development

Role of Business Education in National Development

Methods of Teaching Skills in Business Education

Materials for Teaching Skills in Business Education

Role of Business Education towards Self-Employment

Relevance of Business Education Programme

Policy Intervention Agencies on Self-Employment

Self-Employment Skills

Empirical Studies

Review of Related Empirical Studies

Summary of Review of Related Literature

Conceptual Framework

Self-Employment

Self employment is synonymous to self-reliance. A self-employed person is self-reliant. Self-employment is a situation in which an individual works for himself instead of working for an employer that pays a salary or a wage (Investopedia, 2018). A self-employed individual earns his income through conducting profitable operations from a trade or business that he operates directly.

According to Organisation for Economic Co-operation and Development (OECD) (2018), Self-employment is defined as the employment of employers, workers who work for themselves, members of producers' co-operatives, and unpaid family workers. The latter are unpaid in the sense that they lack a formal contract to receive a fixed amount of income at regular intervals, but they share in the income generated by the enterprise. Unpaid family workers are particularly important in farming and retail trade. All persons who work in corporate enterprises, including company directors, are considered to be employees. Self-employment may be seen either as a survival strategy for those who cannot find any other means of earning an income or as evidence of entrepreneurial spirit and a

desire to be one's own boss. However, Dawson, Henley and Latreille (2009) asserted that Self-employment is a form of labour market status which may encompass a wide range of different activity. Individuals may choose to be self-employed for many different reasons, and as a result the self-employed as a group may be highly heterogeneous. At one end of a possible spectrum the self-employed may be identified as entrepreneurial, single employee micro-businesses. Self-employed persons could also be seen as entrepreneurs, using self-employment as an observable category which, albeit imperfectly, identifies the stock of entrepreneurial talent in the economy.

At the other end of this spectrum, self-employment may comprise a far less desirable state chosen reluctantly by individuals unable to find appropriate paid employment under current labour market conditions. Self-employment has to do with persons operating individual enterprises, perhaps employing others or perhaps not (the latter sometimes being called “own-account workers”), plus persons operating or working in household enterprises in a country (Fields, 2013).

Ogbonna (2012) posited that self reliance refers to dependence on one's own abilities, judgments, or resources or independence. It thus means the ability to rely on oneself to do whatever should be done. It entails the development of local markets, local production, local processing of previously imported goods, and greater cooperation amongst local economic entities. Self-reliance is the ability,

commitment, and effort to provide the spiritual and temporal necessities of life for self and family (Enwere, Ugwu, & Olawoyin, 2013). To Umunadi (2014), an individual is said to be self-reliant when her/she can depend less on other people and his family in the management of her human and material resources. Self-reliance is the social and economic ability of an individual, a household or a community to meet essential needs (including protection, food, water, shelter, personal safety, health and education) in a sustainable manner and with dignity. Self-reliance is a state of mind that regards one's own mental and material resources as the primary stock to draw on in the pursuit of one's objectives, and finds emotional fulfillment not only in achieving the objectives as such, but also in the very fact of having achieved them primarily by using one's own resources (Rahman, 1993). Umunadi (2014) argued that an individual is said to be self-reliant when her/she can depend less on other people and his family in the management of her human and material resources. Self-Employment could therefore be operationally described as having to do with individuals carrying out businesses or managing enterprises either by employing others or not for the purpose of providing for himself and his family and thereby promote economic well being of himself and as well contribute to national development.

Skills

Skill is referred to mean ability and dexterity which if employed on a particular task such as business, the result will commensurate with the predetermined objective and thus brings about improved economic status (Olawoyin & Adegoke-Samuel, 2018). Olawoyin & Adegoke-Samuel (2018) further pinpointed that a person who acquires adequate skills in business activities during the course of training stands the chance of setting up an occupation of his choice and even capable of employing many others after the training. United Nations Educational, Scientific and Cultural Organisation (UNESCO) (2014) viewed skill as the acquisition of practical competencies, know-how and attitudes necessary to perform a trade or occupation in the labour market. Skill A skill is the learned ability to carry out a task with pre-determined results often within a given amount of time, energy, or both (Gordon, 2018). Skills can often be divided into domain-general and domain-specific skills. In the domain of work, some general skills would include time management, teamwork and leadership, self-motivation and others, whereas domain-specific skills would be used only for a certain job. Skill usually requires certain environmental stimuli and situations to assess the level of skill being shown and used. People need a broad range of skills to contribute to a modern economy.

In Business Dictionary (2018), skill is described as an ability and capacity acquired through deliberate, systematic, and sustained effort to smoothly and adaptively carryout complex activities or job functions involving ideas (cognitive skills), things (technical skills), and/or people (interpersonal skills). Skills are the expertise or talent needed in order to do a job or task. Job skills allow you to do a particular job and life skills help you through everyday tasks. There are many different types of skills that can help you succeed at all aspects of your life whether it's school, work, or even a sport or hobby. Skills as explained by Your Dictionary (2018) are what makes one confident and independent in life and are essential for success. It might take determination and practice, but almost any skill can be learned or improved. Set yourself realistic expectations and goals, get organized and get learning. Skills are simply the things a person learns that enable such person to perform certain tasks (Career, 2018). A skill therefore is the dexterity with which a person discharges or performs a task or duty diligently and in conformity with the expectation.

Business Education

Owing to the spate of unemployment which results to poverty in Nigeria, the necessary instrument to alleviate such poverty in Nigeria is through a credible programme like business education which is designed for skill orientation and attitudes to be self sufficient. Osuala (2004) asserted that business education is a

programme of instruction which consists of two parts: office education is education for office careers through initial, refresher and upgrading education and general business education programme that provide students with information and competencies which are needed by all in managing personal business affairs and in using the services of business. Business education is a programme of study which offers students who wish to pursue a career in business an opportunity to develop skills, abilities and understanding that will enable them to enter, perform and progress in business occupation after graduating from high school or the university (Ebinga, 2014). According to Nwaigburu and Eneogwe (2013), business education represents a broad and diverse discipline that is included in all types of educational delivery systems-elementary, secondary and tertiary institutions. It includes education for office occupation, distribution, marketing occupations, accounting, business teaching, business administration, business management, typewriting, stenography and secretarial education or studies.

As a result, Business Education produces man-power that possesses the requisite knowledge, skills and attitude for harnessing other resources and bringing them into cooperative relationship, to yield the goods and services demanded by the society such training helps in the development of the society and socio-economic competences which make people more intelligent consumers of such goods and services. Oborah (2006) opined that Business Education bequeath to the

recipients necessary skills and knowledge needed to take active part in entrepreneurial ventures. It will make Nigeria job producers rather than job seekers. For instance, a Business education recipient is sufficiently exposed to all the techniques and intrigues in the purchasing and selling of consumable items, offering of consulting service to business organizations in record keeping system, purchase, selling and management of GSM accessories, operation of business centres. Okwuanaso (2004) also defined Business Education as a programme designed to make one know, have skills, understand and modify ones attitude in order to do whatever is needed to be done in business activities whether as makers and users of goods and services. The opportunities of self-employment are enormous and endless for recipients of Business Education. And it is high time that the present political leaders at all levels of governance should organize skill training programme for entrepreneurial development of Business education students. Form the foregoing, Business Education could be viewed as that type of education that is designed to be inculcated in individual persons or trainees or students skills necessary for usefulness of such persons to successfully operate on his or her own and be self-sufficient in the world of work.

Igboke (2000) defined Business Education as a dynamic field of study geared towards preparing youths and adults for and about business. Igboke (2000) further elucidated that education for business is a preparation for a career in

business when instruction is designed to prepare youths and adults for actual practice in the world of business. On the other hand, education about business has to do with preparation of youths and adults for intelligent and effective consumption of economic goods and services offered to society in our free enterprise economy. Business Education is as an educational programme that prepares students for entry and advancement in jobs within business and to handle their business affairs as well as to function intelligently as consumers and citizens in a business economy. Nwaigburu and Eneogwe (2013) opined that Business Education represents a broad and diverse discipline that is included in all types of educational delivery systems-elementary, secondary and tertiary institutions. It includes education for office occupation, distribution, marketing occupations, accounting, business teaching, business administration, business management, typewriting, stenography and secretarial education or studies. Business Education will produce responsible, productive and self-reliant citizens. That is why Ezeani (2012) highlights the importance of Business Education in inculcating in the recipients knowledge, values, attitudes and skills needed in the business world. The growth and development of the economy depends largely on the kind of skills that the graduates of our educational institutions are equipped with (Owenvbiugie & Ediabonyia, 2014). Olawoyin and Adegoke-Samuel (2018) characterised Business Education as a type of education that is designed to inculcate in individuals skills,

knowledge, business spirit and acumen needed to thrive in the world of work and to become self reliant. Business Education is an educational programme that is designed to prepare students for both entry and advancement in jobs within business and to handle their business affairs as well as to function well as consumers and experts in a business world (Olawoyin, 2017). Osuala (2004) defined Business Education as that aspect of vocational education, which emphasizes job competency, career preparation and work adjustments. Business Education has to do with acquisition of requisite skills in business subject areas. Njoku (2006) explained that Business Education is an educational programme that equips individuals with functional and sustainable skills, knowledge, attitude and value that would enable the individuals operate in the environment such individuals find themselves. Business Education could be operationally defined as the education that is organized, designed and planned to be imparted in the students, trainees, youths certain required skills, understanding, and knowledge about business activities with a motive of turning the recipients to self-reliant and or self-employed beings and thereby combat unemployment and aid national development.

Theoretical Framework

Theory is a set of principles on which the subject of a study is based (Hornby, 2001). This shows that a theory offers needed data about a given subject

matter. In the view of Nwachukwu (2001), when a theory is applied in teaching and learning, it provides the principles, which directly governs it. Hornby (2001) further explained that for a theory to be useful, it should play two important roles, namely:

1. It should serve as a process of systematizing information in an area of knowledge thereby leading to the discovery of unknown facts; and
2. It should summarize information in such a manner that is easily used to explain a given concept.

The following theories are reviewed one after the other. The review is done to support the current study.

Human Capital Theory

Human capital theory was propounded by Jacob Mincer (1958). The human capital theory of Mincer (1958) cited in Teixeira (2015) stipulated that income varies directly with investment in education and training. Making reference to industry, race, gender, or city, Mincer wrote that “the greater the average amount of training in the group, the greater the inequality in its income distribution”. Human capital theory is a theory of earnings, one of the major determinants of poverty. This theory explains both individuals’ decisions to invest in human capital (education and training) and the pattern of individuals' lifetime earnings. Individuals’ different levels of investment in education and training are explained

in terms of their expected returns from the investment. Investments in education and training entail costs both in the form of direct expenses (e.g., tuition) and foregone earnings during the investment period, so only those individuals who will be compensated by sufficiently higher lifetime earnings will choose to invest. Mincer emphasized that younger people are more likely to invest in human capital than older people because they have a longer remaining work life to benefit from their investment and their foregone wages and so costs of investing are lower. Earnings then increase rapidly with age as new skills are acquired.

This theory is therefore related to the present study because the theory emphasises on the acquisition of relevant skills needed by the young ones for the economic and human capital development in the future which could be achieved through Business Education programme. However, this theory only hinges on the need to invest in human capital and acquisition of skills for economic development but does not capture practical way of acquiring such skills that focus development. Hence, the need to review theory of learning as propounded by Wolfgang Kohler.

Kohler's Theory of Learning (1920)

Wolfgang Kohler, a psychologist, was one of the brains behind the development of Gestalt psychology which views learning and intellectual life as a structural whole. Kohler (1920) cited in Weibell (2011) carried out an experiment to find out how human being learns in 1920. Kohler (1920) regarded animal's

problem solving as an abrupt, sudden, completed and perfect insightful learning which could not be improved upon gradually and slowly through any reinforcement procedure. He carried out series of studies using primates his subjects. The most important and outstanding of Kohler's experimental studies was that he carried it out with a chimpanzee. For this experiment, Kohler prepared an experimental cage.

The chimpanzee was made hungry and kept in a cage. However, outside the cage was a short stick, while on the near end of the projected wooden "T" like stick long enough to reach the farthest end of the cage. On sighting the bananas outside the cage, the chimpanzee was agitated and highly motivated to catch and eat the bananas. It made some unsuccessful efforts to reach the bananas, without the stick, but just suddenly, the chimpanzee used the short stick to pull the "T" stick nearer within arm-reach, got hold of it and finally used the long "T" stick to hook the bananas nearer to the cage and picked it up.

From this experiment, Kohler concluded that animals have sudden and complete solution to their problem explainable only as having arisen from insightful learning that was neither gradual nor slow. In this study, Banana could be equated with self-employment while the stick could be likened to self-employment skills. This theory is therefore related to the present study in view of the fact that without the stick it would be difficult for the chimpanzee to reach the

banana, national development could also be difficult to achieve without acquisition of essential skills. Also, acquisition of relevant skills will enable Business Education students understand how to manage business and thereby help in self-employment. Students need to possess clear understanding of the necessary skills needed for goal attainment for any business activities.

Theoretical Studies

Contribution of Private Enterprise to the National Development

Self-employed persons play a huge role in any economy. These roles contribute to the growth of the economy. The economic importance to the industrialist in the world history has been recognized for decades. Schumpeter who was perhaps, the first major economist to analyze the role of entrepreneurship in the economic development, attributed innovation to the entrepreneur is to study the central figure in the modern economic history". The entrepreneur is the center of an integrated model of economic development. He is an innovator, one who carries a combination of the following: the introduction of a new product, the opening of a new market, the conquest of material, and the organization of new industry.

Role of Business Education in National Development

Since many Nigerians are under the influence of poverty, in spite of government efforts to ameliorate the situation. The only option that is necessary to

alleviate poverty in Nigeria is through a credible programme like business education which is designed for skill orientation and attitudes to be self sufficient.

Consequently, Business Education produces man-power that possesses the requisite knowledge, skills and attitude for harnessing other resources and bringing them into cooperative relationship, to yield the goods and services demanded by the society such training helps in the development of the society and socio-economic competences which make people more intelligent consumers of such goods and services. However, the introduction of entrepreneurial training skills is what is essential. This will enable Nigerians to attain full potential and functional entrepreneurial pursuit. Due to lack of mass literacy on wealth creation and the lack of occupational skills among graduates still, poverty and unemployment continues to revenge the lives of many Nigerians. Business Education by its objectives is geared towards creating career opportunities and promoting self-reliance through self-employment. Therefore, Business Education has the potentials to equip her recipients with skills acquisition, techniques and eradicate poverty.

The opportunities of self-employment are enormous and endless for recipients of Business Education. And it is high time that the present political leaders at all levels of governance should organize skill training programme for entrepreneurial development of Business education students. From studies

conducted by various researchers or critics, it was discovered that skills training in Business Education has the potential to eradicate poverty and equip business education students with ideals to be sufficient, create wealth and generate income which will be used to provide all basic necessities or amenities of life.

Relevance of Business Education Programme

Below are some relevance of business education before and after graduation of recipients of the programme as enunciated by Nwaigburu and Eneogwe (2013):

1. The knowledge gained from business education can be used by the students to be able to flow effectively in the labour market.
2. The knowledge of business education will help the students to be experts in the production of powder soap, setting up barbing salon, tailoring business/computer centre, etc.
3. It will help the students to use modern machines in terms of communication and recording and storing of information.
4. It will help the students to interact and gain information, which will help boost teaching and learning.
5. Establishing printing publishing in the rural areas and will save the people there, the transport of going to the town to buy books and other stationeries.
6. Items will be sold at cheaper rates and would also get to the hand of the poor individuals at reasonable prizes.

7. The knowledge of skill will help the graduate of business education open up nursery/primary schools, secondary schools, extra mural lessons, etc. which will be useful to the society and enable them generate income as well, thereby bringing about sustainable development.

8. It encourages wealth creation which could lead to higher gross domestic product (GDP)

9. It would provide convenience for people in the country.

10. It helps to raise the standard of living of business beneficiaries and like most industrialized nations, may survive in a complex society.

Materials for Teaching Skills in Business Education

Since business subjects are skill oriented, they can only be taught in a practical way and the teaching materials must be the specimens, models or prototypes of the actual entrepreneurship equipment and material being used in offices. These materials can appeal to student's sense of sight, sound, touch, smell and taste. The use of teaching material in Business education can extend the student's experiences beyond the classroom such as when a film on the 'stock exchange' is shown. In addition, the experience also becomes more realistic. The following are the relevant materials for teaching entrepreneurship (Binuomote, 2011):

Textbook: Relevant books are essential materials for teaching entrepreneurship therefore, teachers should see that the contents of the textbooks used in the entrepreneurship class are relevant to local situations. Professional entrepreneurship teachers as well as associations should see this as challenges for them to come up with textbooks that reflect Nigeria situation.

The Chalkboard: This still remains the most convenient teaching materials. It should be used freely. The teacher should write clearly and legibly for all students to see. A movable board can also be provided as a supplement with permanent or semi-permanent lines drawn to set up certain forms in accounting and to write up shorthand outlines.

The Bulletin Board: This can be used for displaying business forms and papers under discussion e.g. invoice, vouchers, balance sheet, income statements and so on. Student's outstanding performance, current news on business practices can also be displayed on a bulletin board to motivate students to learn. The board should be kept attractive, neat and up-to-date.

The Flannel Board: This is used for presenting. It displays quicker and neater than the chalkboard. It can be used for building up accounting concepts and procedures. Flash cards of shorthand outlines, short forms and phrases can be displayed quickly on the board. This will improve the interest and attention of students.

The Tape Recorder: The shorthand laboratory is the ideal instructional material for shorthand classes. If this cannot be provided because of its high acquisition cost, the tape recorder is a versatile teaching material and should be a necessity in a shorthand class. It is a voice saver and allows the teacher to have more time for teaching.

The Overhead Projector: In every business class, an overhead projector and a screen are standard equipment and excellent visual device that can be used to a greater extent than the chalkboard. One significant importance of the equipment lies in its attention-producing nature.

Wall Charts: These are very good educational materials that can be used for illustration, review, recall and as reminders in answering students' questions referring to previously covered materials. They are specifically good for reference when permanently mounted on the wall. They can be used in accounting to illustrate recording and posting the opening entry; the book-keeping a trial balance and so on. In shorthand, they can be used to illustrate short form, phrases, consonants, vowels and many shorthand outlines that students seem to find difficult to learn.

Flow Charts: A flow chart is a diagram that shows all the steps involved in a particular activity or procedure, as a teaching device, it can help the student to learn the order of a particular activity or procedure in accounting. It can also help

him understand the relationship between procedures in manual book-keeping as compared with the same operation performed with data processing equipment, that is, computerized accounting. Examples include flow charts of purchasing system, of a sales system, of a cash payments system and of cash receipts system. The author further expressed the following as the learning facilitators in teaching entrepreneurship in business education:

Awards and Contests: Business educators in collaboration with the department or school/college can give a number of award or other special forms of recognition to their students who attain certain standard of achievement in accounting, typewriting and shorthand. The business community can also be contacted to provide certificates of honour, certificates of proficiency and rolls of honour free of charge. This will not only improve town-gown relationship but it will also encourage students to work hard.

Mnemonic Device: These are artificial associations aimed at helping one's memory. When teaching 'Functions of Management' in an office management lesson, 'PODSCORB' may be used to represent planning, organizing, directing, staffing, controlling, reporting and budgeting. Similarly, to teach the objective of advertising in a commerce class; AIDA may be used to denote attention, interest, desire, and action. All entrepreneurship teachers must strive to teach in ways that will help their students to remember what has been taught by means of this device.

Utilization of Community Resources: Business subjects are practical, skill/job oriented and community related. A good entrepreneurship teacher should not only be competent in content and methodology; he must also be well-informed in the utilization of community resources to enrich the learning of his students. He must make available the actual business forms and papers commonly used in local community offices. If not sufficient in number, the few ones obtained can be displayed on bulletin board for students.

Guest speakers like the office manager, the personnel director, the accountant, the programmer, the former business student alumnus working in a business organization can be of help in answering specific questions and in bringing the work of the business office closer to the classroom. In addition to this, field trips to a local bank, an accounting office, computer centre, etc. will be of value to business students.

Equipment and Materials: Students should be familiarized with the following equipment: duplicating machine, photocopier, filing cabinet, guillotine, adding machine, stapling machine, calculators, perforator, stop watches, tapes recorder, alarm clock, punch, shredding machines and franking machine. In addition, the following materials should be made available: incoming mail register, outgoing mail register, dispatch book, store record book, shorthand note book, carbon paper, typing sheets of different standard sizes, typing eraser, stencil, tipex, duplicating

sheets, files tag, ruled ledger sheets, telephone directories, file jackets of different shapes, paper clips, postage book, telephone message pads, rubber stamp, staple remover and rubber bands. Business forms should also be made available. They include invoices, debit notes, credit notes, order forms, delivery notes, cheques, payslips, bank statement, receipts etc.

Role of Business Education towards Self-Employment

The role of business education is important in helping the individuals in all aspects of life especially in a work situation. It is conspicuous that business enterprises both private and public are the engine that powers Nigeria's economy. Education is one of the primary fuels of that engine. To him, education is necessary for the achievement of economic and industrial development of any nation. He therefore sees business education as one of the tools to be used for this achievement. The role of business education is as follows:

1. Business education for instance, within all its objects in the different subjects would enable the owners of small and medium scale business to keep accurate account, file accurately, retrieve documents with ease and develop an effective sale habit.
2. Similarly, business communication helps them to write mailable and convincing letters to their customers. Poorly written letter can deprive

business of customers or cause confusion between entrepreneurs and customers or employers and employees.

3. Marketing will help business to compete favourably with others. The acquisition of good sales techniques help to influence buyer to purchase commodities which are sometime not appealing to them. With the above role businessman would now see the necessity of having knowledge of business education.
4. With the knowledge of typewriting, the businessman can type his official documents instead of sending it out for typing. He has saved money as well as protected his document from leakage.
5. In view of the fact that no country can absorb its entire workforce, a clear understanding of business education would help to sustain the economy and contribute meaningfully to national development. This helps to reduce high rate of unemployment and business failure.

Since business education is an integrated part of vocational and technical education which its main objective is inculcating of practical skills and knowledge to prepare individuals for self-employment, business education is therefore a prerequisite for self-employment skills acquisition, training and education.

Policy Intervention Agencies on Self-Employment

Many interventionist agencies abound. They include the National Directorate of Employment (NDE), Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), Small and Medium Industries Equity Investment Scheme (SMIEIS) and Development Finance Institutions (DFIs). These Agencies help to remove constraints on entrepreneurs and expand the opportunities available to them by providing information and needed training, financial assistance, which are considered germane to entrepreneurial development. For instance, analysis of these agencies showed that NDE, which was established in 1987, has the main task of creating job opportunities and implementing government policies directed at solving the growing unemployment problem of the economy. It also serves as a vehicle for promoting entrepreneurship. The directorate has four programmes viz. (i) Small-scale Industries and Graduate Employment Programme, (ii) National Youth Employment and Vocational Skills Development Programme. (iii) Agricultural sector Employment programme (iv) Special Public Works programmes.

Furthermore, SMEDAN, which was established by the small and medium industries development Act, 2003 to facilitate and promote micro, small and medium enterprises access to resources required for their growth training and Development, and also lay down a structured medium and small industrial

enterprises sector which will encourage and enhance sustainable economic development of Nigeria. The agency is therefore a one-stop shop for starting, resuscitating and growing micro, small and medium enterprises in Nigeria. Recently, SMEDAN has begun training of graduates under National Youth Service Corps (NYSC) on investment and entrepreneurial skills. The programme tagged: Coppers Entrepreneurial Programme (CEP) is being organized with a view to helping in the exploitation of the opportunities that abound, in the country's small-scale industry. The Agency has considered it necessary to intervene on Technical Skill development because life after graduation is becoming more challenging to the youth.

In the past, most graduates depended on government for employment after graduation, but now, that is not the case, and it is therefore necessary for SMEDAN to come up with initiatives to empower NYSC members becoming self-employed and financial independent. The main target for this programme are graduates of Nigerian Universities and Polytechnics on National Services, but there are other programmes from which other youths that fall outside this category can benefit from. In view of this, the Central Bank of Nigeria (CBN) engaged three (3) consultants to evaluate the pilot phase of entrepreneurship development centers, covering the period April 2008 to June 2010. The report has been submitted to management for consideration (CBN Annual Report, 2010) In addition, an analysis

of the small and medium industries equity investment scheme (SMEIS) revealed that it is a voluntary initiative of Bankers committee approved at its 246th meeting held on 21st December 1999. The initiative was in response to the present administration's concerns and policy measures for the promotion and development of small and medium industries (SMI) as vehicles for rapid industrialization, sustainable economic development, poverty alleviation and employment. The scheme requires all banks in Nigeria to set aside (ten) 10 percent of their profit before tax (PBT) for equity investment and promotion of small and medium industries. This serves as the banking industry's contribution to the Federal Government's efforts towards stimulating economic growth, developing local technology and generating employment through adequate entrepreneurial development policies. Funding was provided under the scheme for equity investment in eligible industries. This will reduce the burden of investment and other financial charges expected under normal bank lending, as well as provide financial, advisory, technical and managerial support from banking industries.

Research has shown that as at end-December 2004, the cumulative sum of N28.8billion had been set aside by eight-two (82) banks under the SMEIS, compared with N20.1billion as at end-December, 2003. As the end-December, 2004 Banks had invested the cumulative sum of N8.billion, compared with N7.1 in the previous year. The value of investments made by banks in 2004 amounted to

N1.4billion, compared with N4.7million recorded in 2003. An analysis on the cumulative investments showed that the aggregate volume and value of investment, as the end December 2004 stood at 168 and N8.5 billion, respectively. The share of the real sector was 68.0% (114 projects) and 66.0% (N5.5billion), respectively. Investments in the services sector accounted for 32.0% (54 projects) and 34.0% (2.9\$ billion) respectively. (CBN, Annual Report, 2010).

A further breakdown showed that 81 investments were made in the manufacturing sub-sector (including printing and publishing) and accounted for 48.0% and 44.0% of total number and value of projects respectively, (CBN Annual Report, 2004). Going forward, after the banking consolidation in 2004, the cumulative sum set aside by 21 banks as at end December, 2008 was N42.0billion compared with a revised figure of N37.4 billion in2007. This represented an increase of N4.6 billion (12.3 percent). The sum of N28.2 billion or 67.1 percent of the sum set aside was invested as against N21.2 billion or 56.5 percent of the sum set aside in 2007. The investments were in 333 projects, out which the real sector accounted for 205 projects, and the service-related sector excluding trading, accounted for 128 projects, while Micro-enterprises did not attract any investment. In terms of the geographical spread of the investment, Lagos State received the highest of 41.3 percent or 205 projects followed by Ogun State with 6.8 percent or 26 projects and Oyo State with 1.6 percent or 18 projects. Abia, Edo and Kano

States collectively accounted for 6.1 percent or 9 projects. The remaining States accounted for 23.9 percent in 75 projects. Meanwhile, twelve (12) States were yet to record any investment under the scheme (CBN Annual Report 2008). To assess its impact and determine the factors responsible for the disbursement of SMEIS funds, the Literature Survey revealed that there are improvements in both the skills required and the operations on the beneficiaries, which could be attributed to a number of factors, including improved macroeconomic environment and improved access to SMEIS funds. The number of persons trained and employed by the enterprise rose by 72.0 percent from 1,261 before SMIEIS to 2169 in July 2008. Also, the composition on the boards' management on the funded enterprises changed significantly after accessing the SMIEIS facility. The effects of investment of Banks' in the management of the projects were generally favourable.

To further develop SMEIS, the Central Bank of Nigeria in 2010, established N200 billion Small and Medium Scale Enterprises Guarantee Scheme. The main objectives of the scheme were to: fast track the development of the SME/Manufacturing sector of the Nigerian economy; set the pace for the industrialization of the economy; and increase access to credits by promoters of SMEs and manufacturers. The scheme provides guarantees on loans by banks to the sector in order to absorb the risks that had inhibited banks from lending to the real sector. The activities covered under the scheme include: manufacturing, the

agricultural value chain, educational institutions, and any other activity as may be specified by the CBN. Also at end- December, 2010 two applications valued at N7.5million and N100 million had been processed under the scheme. The applications were awaiting management approval. Lastly, Development Finance Institution (DFIs) was set up by the Federal Government of Nigeria at various times to encourage the entrepreneurial developments which are in the form of small and medium scale business in Nigeria. The recent massive economic reform programmes of the Federal Government of Nigeria to synchronize the duplicated activities of Development Financial Institutions culminated in the merger of most of them into larger and more vibrant institutions towards entrepreneurial development. As Nigeria moved into the millennium with sustainable democratic rule, the preponderance of opinion among stakeholders in the economy favoured strengthening the Development Financial Institutions (DFIs) (CBNAnnual Report, 2008). Consequently, as at end-December 2010, some of the re-engineered, reformed and reporting DFIs are:

- (i) The Nigerian Agricultural, co-operative and Rural Development Bank (NACRDB)
- (ii) Nigeria Export-Import Bank (NEXIM)
- (iii) The Federal Mortgage Bank of Nigeria (FMBN),
- (iv) Bank of Industry (BOI) and

(v) Urban development Bank of Nigeria (UDBN).

The aggregate assets of the five reporting DFIs indicated an increase of 95.8 percent to N316.2 billion, compared with N161.56 billion as at the end of the preceding year. Further analysis of the assets base of the five institutions indicated that the Bank of Industry (BOI) accounted for 56.9 percent of the total, FMBN, NACRDB and NEXIM accounted for 24.9, 25.3, 12.0 and 0.2 percent of the total respectively. The combined paid up share-capital of the DFIs was N50.1 billion, while the combined shareholders fund was negative N3.0 billion compared with negative N25.1 billion recorded in the preceding year. Cumulatively, loan disbursed by the five institutions increased by 23.2 percent to N111.8 billion. The share of each institution in the total loan was 49.6, 23.2, 20.2, 6.8 and 0.2 percent for FMBN, BOI, NACRDB, NEXIM, and UDBN respectively. The improved loans portfolio of the DFIs, relative to the preceding year was attributed largely, to the repositioning and restructuring of most of the institutions which enhanced their capacity, efficiency and effectiveness (CBN Annual Report, 2010). The above institutions provided a variety of finance and support services to entrepreneurs, but which do not directly involve themselves in developmental activities.

Self-Employment Skills

Time Management Skills Needed for Self-Employment

Emmanuel (2002) sees time management as being in control of one's time and using it diligently rather than allowing it to control one. The success of a business owner hinges on his/her ability to manage his/her time effectively. Olawoyin and Tihamiyu (2017) expressed that time management is the act or process of planning and exercising conscious control over the amount of time spent on specific activities, especially to increase effectiveness, efficiency and productivity. Juneja (2012) opine that time management refers to managing time effectively so that the right time is allocated to the right activity. Effective time management allows individuals to assign specific time slots to activities as per their importance.

Importance of Time Management

Managing time in the business world occupies a high place as it facilitates the yield of high productivity. Furthermore, time management is, according to Kendall (2015) considered important in the following ways:

1. Limited time could be used to achieve a lot of resources;
2. More tasks can be accomplished with less effort;
3. Time management will bring about improved decision making ability;
4. It enables one to become more successful in the chosen career;

5. Managing time creates learning opportunities everywhere;
6. Time management reduces stress;
7. It creates time for relaxation; and
8. It encourages self-discipline as it gives no room to procrastination.

However, to Juneja (2018), time Management plays a very important role not only in organizations but also in our personal lives. Juneja (2018) identified factors necessary for time management to include:

1. **Effective Planning:** Plan your day well in advance. Prepare a To Do List or a “TASK PLAN”. Jot down the important activities that need to be done in a single day against the time that should be allocated to each activity. High Priority work should come on top followed by those which do not need much of your importance at the moment. Complete pending tasks one by one. Do not begin fresh work unless you have finished your previous task. Tick the ones you have already completed. Ensure you finish the tasks within the stipulated time frame.
2. **Setting Goals and Objectives:** Working without goals and targets in an organization would be similar to a situation where the captain of the ship loses his way in the sea. Yes, you would be lost. Set targets for yourself and make sure they are realistic ones and achievable.

3. **Setting Deadlines:** Set deadlines for yourself and strive hard to complete tasks ahead of the deadlines. Do not wait for your superiors to ask you every time. Learn to take ownership of work. One person who can best set the deadlines is you yourself. Ask yourself how much time needs to be devoted to a particular task and for how many days. Use a planner to mark the important dates against the set deadlines.
4. **Delegation of Responsibilities:** Learn to say “NO” at workplace. Don’t do everything on your own. There are other people as well. One should not accept something which he knows is difficult for him. The roles and responsibilities must be delegated as per interest and specialization of employees for them to finish tasks within deadlines. A person who does not have knowledge about something needs more time than someone who knows the work well.
5. **Prioritizing Tasks:** Prioritize the tasks as per their importance and urgency. Know the difference between important and urgent work. Identify which tasks should be done within a day, which all should be done within a month and so on. Tasks which are most important should be done earlier.
6. **Spending the right time on right activity:** Develop the habit of doing the right thing at the right time. Work done at the wrong time is not of much use. Don’t waste a complete day on something which can be done in an hour

or so. Also keep some time separate for your personal calls or checking updates on Facebook or Twitter. After all human being is not a machine.

Basic Principles of Time Management

Time management enables vocationally trained persons to expand and grow their ventures properly, increase personal and firm's productivity and lessen the encroachment of the business into his or her personal life. Oduma (2012) identified six basic principles of time management as follows:

1. Principle of Desire: The principle requires that the vocationally trained graduates who set up businesses to recognize that he or she is a time waster, that time is an important resources, and that there is a need to change personal attitudes and habits regarding the allocation of time. Therefore, effective time management depends on the entrepreneur's willpower, self-discipline, and motivation to optimize his or her time.
2. Principle of Effectiveness: The principle of effectiveness requires the every business owner to focus on the most important issues, even when under pressure. Whenever possible, an entrepreneur should try to complete each task in a single session, which requires that enough time be set aside to accomplish that task. This eliminates time wasted in catching up to where one left off. Although quality is of course important, perfectionism is not and often leads only to procrastination. The entrepreneur must not spend

excessive time on trying to make a small improvement in one area when time would be better spent in another area.

3. Principle of Analysis: The principle of analysis provides information to the would-be business owner about how time is currently being allocated, which will also highlight inefficient or inappropriate investments of time.
4. Principle of Teamwork: Analysis of time will likely reveal to the business owner that only a small amount of time is actually under his or her control – most of his or her time is taken up by others. The principle of teamwork acknowledges the increasing importance of entrepreneur must require others to take responsibility for the completion of tasks previously undertaken by the entrepreneur.
5. Principle of Prioritized Planning: The principle of prioritized planning requires the vocationally trained graduates to categorize his or her tasks by their degree of importance and then to allocate time to tasks based on this categorization. For example, each day, an entrepreneur should list all tasks to be accomplished and indicate their degree of importance using a scale. The entrepreneur can then focus on those tasks of most important.
6. Principle of Reanalysis: The principle of reanalysis requires the entrepreneur to periodically review his or her time management process. In this reanalysis, entrepreneur can often improve their time management by

investigating more systematic (system-wide) issues and revisiting potential opportunities for delegation.

Effective time management

Effective time management involves three skills that are hereunder discussed:

1. **Prioritization:** This is an arrangement of tasks in their order of preference. First, one needs to make a to-do list for the day, write down all the activities one needs to get done in a day. In achieving prioritization, Seaward (2004) suggested three methods to help prioritize activities to do.

(a) **The ABC rank order methods:** This involves assigning the letters A, B, or C to various tasks;

A = highest priority activities (must do immediately)

B = second-priority activities (not immediately, but you should do soon)

C = low-priority tasks or things you would like to do (can wait to do).

In this method of prioritization, assign tasks from your to-do list to the A, B, or C categories as appropriate to their priority. Once you have prioritized each task as A, B, or C, then complete the A task first, then B, and finally C.

(b) **The Pareto Principle:** This principle states that 20% of the tasks we do give us 80% of the reward or satisfaction. Thus, with a list of ten activities to do, this principle suggests that individuals should give their time and attention to the top

two prioritized tasks in their list. (if one has done the ABC rank ordering, these task would most likely be in the A category).

(c) Important versus urgent matrix: Sometimes it is difficult to differentiate among responsibilities, all of which seem important. In this case, use this technique to help you prioritize tasks. Therefore, attention and time should be focused on activities that are both high in urgency and importance.

2. Scheduling Techniques: Once you have a solid idea of what needs to get done, there are several choices you can make about scheduling your responsibilities.

(a) Boxing: This suggests that a day be divided into five parts; morning, noon hour, afternoon, dinner hour, and evening (or designate other parts of the day if these don't fit your particular daily routine). Then, write down the significant tasks and assign them a block of time that is most suited to your schedule.

(b) Time Mapping: If one has many little activities to do, try the time mapping schedule i.e., allocating time to each activity in the to-do list.

3. Execution Techniques: Execution is the implementation of your prioritized schedule (what you have accomplished with the first two skills of prioritization and scheduling).

The following tips will help you execute your daily schedule:

- a. Assign a deadline (goal) for each task or project;

- b. Break large projects down into smaller tasks, and assign a deadline for each task;
- c. Work on one section of the project or task at a time. Work until it is complete. Experts indicate that it is better to have one or two completed tasks than a handful of unfinished ones; and
- d. Reward your accomplishments with small pleasures to motivate yourself to accomplish designated goals. Avoid immediate gratification that is, reward yourself after satisfactory completion of each job, not before.

To ensure effective time management, cognizance of the following must be taken:

- 1. Know what you want and set a goal for yourself;
- 2. Set up the machinery for achieving the set goal through proper planning;
- 3. Monitor and evaluate your performance to ensure that you are still working towards your objectives; and
- 4. Take a corrective action if any deviation is observed.

Consequences of Practicing Time Management

Dodd and Sundheim (2005) asserted that people who practice good time management techniques often find that they:

- i. Are more productive;
- ii. Have more energy for things they need to accomplish;

- iii. Feel less stress;
- iv. Are able to do the things they want;
- v. Get more things done;
- vi. Relate more positively to others; and
- vii. Feel better about themselves.

Strategies for Time Management

Finding a time management strategy that works best for one depends greatly on one's personality, ability to self-motivate and level of self discipline. In a bid to ensure better time management in every facet of business activities, Chapman and Rupured (2008) identified strategies which if employed will result to better time management.

1. **Know How You Spend Your Time:** Keeping a time log is a helpful way to determine how you are using your time. Start by recording what you are doing for some minutes intervals for a week or two. Evaluate the results; ask if you did everything that was needed; determine the time of day when you are most productive and analyze where most of your time is devoted. In addition, having a good sense of the amount of time required for routine tasks can help you be more realistic in planning and estimating how much time is available for other activities.
2. **Set Priorities:** One of the easiest ways to prioritize is to make a to-do list. Whether you need a daily, weekly or monthly list depends on your lifestyle. Ensure

that you do not allow the list-making to get out of control and do not keep multiple lists at the same time. Rank the items on your to-do list in order of priority (both important and urgent). Keep in mind that your goal is not to make off the most items; rather you want to mark off the highest priority items. Having a prioritized to-do list allows you to say no to activities that may be interesting or provide a sense of achievement but do not fit your basic priorities.

3. Use a Planning Tool: Time management requires using a personal planning tool to improve your productivity. Each tool includes electronic planners, pocket diaries, calendars, computer programmes, wall charts, index cards and notebooks. Writing down your tasks, schedules, and memory joggers can free your mind to focus on your priorities. The key is to find one planning tool that works for you and use that tool consistently.

4. Get Organized: Most people find that disorganization results in poor time management. One needs to first get rid of the clutter. With the clutter gone, the next step is to implement a system that allows you to handle information (e.g. tasks, papers, email, etc) less, only once, when possible.

5. Schedule Your Time Appropriately: Scheduling is not just recording what you have to do, it is also making a time commitment to the things you want to do. Good scheduling requires that you know yourself. Plan your most challenging

tasks for when you have the most energy. Block out time for your high priority activities first and protect that time from interruptions.

6. **Delegate:** Delegation means assigning responsibility for a task to someone else, freeing up some of your time for tasks that require your expertise. Delegation begins by identifying tasks that others can do and then selecting the appropriate person(s) to do them. You need to select someone with the appropriate skills, experience, interest, and authority needed to accomplish the task. Be as specific as possible in defining the task and your expectations, but allow the person some freedom to personalize the task, occasionally, check if the person is progressing and to provide any assistance, while not taking over the responsibility and do not forget to reward the person for a job well done.

7. **Stop Procrastinating:** You may be putting off tasks for a variety of reasons. Perhaps the task seems overwhelming or unpleasant. Try breaking down the task into smaller segments that require less time commitment and result in specific, realistic deadlines. Also, try building in a reward system as you complete each small segment of the task.

8. **Manage External Time Wasters:** Your time may be impacted by external factors imposed by other people and things. You can decrease or eliminate time spent in these activities by using voice mail and set aside time to return calls, establish blocks of time when you are available for visits, start and end a meeting

on time set aside a specific time to view and respond to your mail and e-mail, establish a master calendar for each family member to post their time commitments etc.

9. **Avoid Multi-Tasking:** One stands to lose time when switching from one task to another, resulting in a loss of productivities (Rubinstein, Meyer, & Evans, 2001). Routine multi-tasking may lead to difficulty in concentrating and maintaining focus when needed.

10. **Stay Healthy:** Regardless of the time management strategies you use, you should take time to evaluate how they have worked for you. Ask yourself a few questions: Do I have a healthy balance between work and home life? Am I accomplishing the tasks that are most important in my life? Am I investing enough time in my own personal well being? If the answer is “no” to any of these questions, then reconsider your time management strategies and select ones that work better for you. Take note that successful time management today can result in greater personal happiness; greater accomplishments at home and at work; increased productivity; and a more satisfying future.

Benefits of Time Management

Oduma (2012) discussed the benefits inherent in time management to include the following:

1. **Increased Productivity:** Time management helps the venture to determine the tasks of greatest importance and focuses his or her attention on successfully completing those tasks. This means that there will always be sufficient to accomplish the most important things.
2. **Increased Job Satisfaction:** Increased productivity means that more of the important tasks are successfully completed, which in turn enhance the entrepreneur's job satisfaction. The business owner is less likely to feel "swamped" and overwhelmed by the increasing number of tasks generated from firm growth. Getting more important things done and being more successful in growing and developing the venture will give the venturer more job satisfaction.
3. **Improved interpersonal Relationships:** Although the total time a business owner spends with other individuals in the company may in fact decrease through better time management, the time spent will be of a higher quality (quality time), allowing him or her to improve relationships with others inside and outside the firm (including family). Furthermore, as others in the company experience less time pressure, better results, and greater job satisfaction, relationship within the firm becomes more harmonious and the firm can build as *esprit de corps*.

4. **Reduced Time Anxiety Tension:** Worry, guilt, and other emotions tend to reduce the information-processing capacity of vocationally trained business owners, which can lead to less effective assessment and decisions. Effective time management reduces concerns and anxieties, which “free up” information processing and improves the quality of the vocationally trained graduate’s decision.
5. **Better Health:** By reducing anxiety and tension and improving productivity. Job satisfactory and relationship with others, there is less psychological and physiological strain on the mind and body resulting in improved health. Time management can also include schedule time to eat well and exercise. Good health, the energy that it brings is vital for vocationally and technically trained graduates in his or her business.

Time management skills there is important to be acquired by the students of colleges of education who offer Business Education programme. Such needed time management skills include but not limited to the following:

1. Ability to stick to visitors’ time limit for discussions
2. Ability to avoid unnecessary interruptions
3. Ability to timely complete tasks in the face of constant interruptions
4. Ability to set goals, plan ahead and schedule future events that can be achieved within a specified time

5. Ability to set times during the day for routine administrative tasks
6. Ability to avoid procrastination of activities
7. Ability to reduce unnecessary procedure in the execution of tasks
8. Ability to set target dates to be used with staff when delegating responsibilities
9. Ability to elect and follow priorities
10. Ability to meet deadlines on actions to be taken

Self-Motivation Skills Needed for Self-Employment

Motivation is an internal drive to satisfy an unsatisfied need and to achieve a certain goal (Dobre, 2013). It is also a procedure that begins through a physiological or psychological need that stimulates a performance set by an objective.

Christine (2011) defined self-motivation as the force that drives you to do things. Christine (2011) further explained that self-motivation is a key life skill and something that everybody interested in personal development should think carefully about. It is also a key part of emotional intelligence, one of the three areas of personal skills that are integral to the concept. Self motivation definition is staying motivated due to one's own interest (Siddiqui, 2014). Ile and Nwokoli (2016) also identified certain self-motivation skills that should be acquired by Business Education students of colleges of education so as to facilitate self-

employment after graduation and thus contribute immensely to national development.

Types of Motivation

Work motivation is mostly categorized into two types, being intrinsic and extrinsic motivation showing that different incentives have a distinct impact on employee motivation. Whereas intrinsic motivation is concerned with rewards as the activity itself, the source of extrinsic motivation are external controlling variables as explicit rewards (e.g. money, threat).

Intrinsic motivation as an individuals' need to feel competency and pride in something while extrinsic motivation is defined as the performance of an activity in order to attain some separate outcome and noted that, people can be both intrinsically and extrinsically motivated. Strong intrinsic motivation occurs when three psychological states are created, and these are:

- experienced meaningfulness of the work,
- experienced responsibility for outcomes of the work, and
- Knowledge of the actual results of the work activities.

Extrinsic Motivation on the other hand is defined by Ganta (2014) as one that comes from things or factors that are outside the individual. For example being motivated to work hard at the office because you are looking for a promotion is a

type of extrinsic motivation. Social recognition, money, fame, competition or material achievements are all examples of extrinsic motivation.

Strategies for Motivation

Ganta (2014) suggested seven strategies for motivation and hereunder identified:.

Positive reinforcement / high expectations

Effective discipline and punishment

Treating people fairly

Satisfying employees needs

Setting work related goals

Restructuring jobs

Base rewards on job performance

The self-motivation skills as enunciated by Ile and Nwokoli (2016) which should be inculcated in the recipients of business education programme to enable them set up businesses of their own and guide them in the process of managing the businesses are listed below:

1. Ability to believe in oneself
2. Ability to think positively
3. Ability to set personal goals
4. Ability to realize unrealistic resolutions
5. Ability to commit oneself to pursue personal goals

6. Ability to measure one's performance
7. Ability not to be controlled by personal mood
8. Ability to appreciate oneself
9. Ability to uphold personal beliefs
10. Ability to withstand pressure

However, Craig (2018) identified eight factors that could be employed in order to ensure continuous flow of self-motivation in the business environment. The factors are mentioned below:

Start simple. Keep motivators around your work area – things that give you that initial spark to get going.

Keep good company. Make more regular encounters with positive and motivated people. This could be as simple as IM chats with peers or a quick discussion with a friend who likes sharing ideas.

Keep learning. Read and try to take in everything you can. The more you learn, the more confident you become in starting projects.

Stay Positive. See the good in bad. When encountering obstacles, you want to be in the habit of finding what works to get over them.

Stop thinking. Just do. If you find motivation for a particular project lacking, try getting started on something else. Something trivial even, then you'll develop the momentum to begin the more important stuff.

Know yourself. Keep notes on when your motivation sucks and when you feel like a superstar. There will be a pattern that, once you are aware of, you can work around and develop.

Track your progress. Keep a tally or a progress bar for ongoing projects. When you see something growing you will always want to nurture it.

Help others. Share your ideas and help friends get motivated. Seeing others do well will motivate you to do the same. Write about your success and get feedback from readers.

Interpersonal Skills Needed for Self-Employment

The ability to communicate within an organization depends heavily upon people's interpersonal skills. These are the tools people use to interact and communicate with individuals in an organizational environment. Interpersonal which is otherwise known to interpersonal communication is the term applied to the verbal and non-verbal interaction in one-on-one or small group setting. “People skills and soft skills” are terms often used to describe someone’s interpersonal abilities. Interpersonal communication is a cornerstone in what social scientists refer to as the communication climate – the quality of the personal relationships that exist within an organization. The communication climate reflects the workers’ perception of whether the organisation trusts respects and values them. In other words, factors related to job satisfaction and commitment.

Lombardo (2003) identified seven main areas of interpersonal communication that are important in managing business organisation. The seven areas are:

- Verbal communication
- Non-verbal communication
- Listening skills
- Negotiation
- Problem-solving
- Decision-making
- Assertiveness

Verbal Communication: The definition of verbal communication is how and what words are used to communicate with individuals. It is the ability to communicate through words with the correct tone and manner.

Non-Verbal Communication: Another type of interpersonal skill is non-verbal communication, which consists of facial expressions, body language, and hand gestures. Fred only communicated with negative non-verbal communication, which consisted of frowns and angry stares.

Listening Skills: Listening skills are the ability to hear attentively and process information correctly.

Negotiation: Negotiation is the next type of interpersonal skill that is important to effective business communication. This term means having the ability to discuss and reach an agreement in a professional manner.

Problem-Solving: The fifth type of interpersonal skill is problem-solving. This is a very important skill for business people to have as constant problems are a common result within organizations, the ability to find a solution to a problem after considerable thought. It includes ability to solve numerous issues for the business, including how to increase sales.

Henry (2015) opined that interpersonal skills are the skills required to effectively communicate, interact, and work with individuals and groups. Those with good interpersonal skills are strong verbal and non-verbal communicators and are often considered to be good with people. According to Handerson (2018), Interpersonal skills are those qualities that bring out the best in people you work or live with. Handerson (2018) further explicated that these skills are considered very important when you are working with many people – for many hours each day, these skills are of a collection of personality attributes, social style, verbal communication, personal habits, sociability, and confidence that portray our dealings with other people. Many people believe that we either have them or do not. There is no in-between, and there is no learning process. Handerson (2018)

identified the following as interpersonal skills which are very useful in successful running of business:

Verbal Communication: What you say and how you say things makes a lot of difference in how people perceive you.

Non-verbal Communication: How you communicate your feeling through your body language can have both positive and negative effects on people around you.

Listening Skills: This puts you on the other side of the table – how you interpret the verbal and non-verbal messages sent to you by other people, can define your relationship with them.

Negotiation: Arguing doesn't help anyone. Finding a mutually agreeable outcome on an issue is a great and much-needed skill in any individual.

Problem Solving: Instead of fretting, when a problem shows its ugly face, working with others to identify the source and mutually resolving it.

Decision Making: No matter on which end of the employment table you are, no one likes people who have trouble making decisions. Analyzing options to determine sound outcomes is an important skill.

Assertiveness: Being able to communicate ideas, needs, opinions, and beliefs freely is looked upon as a great interpersonal skill.

Building Rapport: As a state of harmonious understanding, building a positive rapport with peers, supervisors, and clients enables easier communication.

Mediation Skills: As a great way of resolving a conflict between two parties, mediation skills are welcomed by all. With these skills, you can work wonders in meeting deadlines and ensuring harmony in your team.

Elements of Interpersonal Communication

The major elements of interpersonal communication are listening, speaking and non-verbal. These are often regarded as the primary elements of a person's interpersonal communications. They are discussed one after the other:

1. **Listening:** Listening is often referred to as the mental activity that a person goes through whilst he awaits his/her turn to speak. Listening is not the same as hearing. Listening involves comprehending and retaining what is heard.

The Listening Process

The listening process consists of four elements. They are discussed below:

(a) **Hearing:** Hearing is the first element of the listening process. Hearing is a physiological process. When we hear, the auditory nerves are stimulated by sound waves. Everyone hears sounds unless he/she has a hearing impairment.

(b) **Filtering:** Filtering is the elimination of unwanted stimuli. Filtering allows a listener to focus on stimuli that are of specific interest. An individual has difficulty concentrating on an oral message when his/her filtering process is unable to eliminate or at least minimize distracting stimuli.

(c) Interpreting: When interpreting, the listener's mind assigns meaning to the stimuli. This assignment of meaning is done through the use of the person's mental filters. Listeners tend not to consider verbal cues as well as non-verbal cues when interpreting oral messages.

(d) Recalling: Recalling involves remembering at a later time the information that was interpreted earlier. The success of this element depends heavily on the association (relationship) period on the stimuli during the interpretation phase.

2. Speaking, and for that matter, oral communication is the chief means of conveying messages. All forms of speeches, formal one-on-one and group discussions are all forms of communication that is done by word of mouth.

3. Non-Verbal Communication: This third element of interpersonal communication involves the use of all forms of non-verbal cues to communicate. (This topic is discussed fully elsewhere in the pack).

The interpersonal skills required to be able to excel and function well in any business activity without respect to the location of such business may include:

- i. Ability to listen attentively
- ii. Ability to render supportive services to the employer
- iii. Ability to take decisions based on the available facts
- iv. Ability to delegate authority to employees
- v. Ability to interact with people openly and fairly

- vi. Ability to encourage innovation
- vii. Ability to control emotions and situations as the need arises.
- viii. Being sensitive to the needs of others empathetically
- ix. Being trustworthy
- x. To be punctual and regular at work

Human Resource Management Skills Needed for Self-Employment

Sutner (2017) views human resource management as the practice of recruiting, hiring, deploying and managing an organization's employees. The responsibilities of a human resource manager fall into three major areas: staffing, employee compensation and benefits, and defining/designing work. Essentially, the purpose of human resource management is to maximize the productivity of an organization by optimizing the effectiveness of its employees. Human resource management is the function within an organization that focuses on the recruitment of, management of, and providing direction for the people who work in an organization (Heathfield, 2017). According to Society of Human Resource Management (2011), Human resource management is the process of employing people, training them, compensating them, developing policies relating to them, and developing strategies to retain them. Human resource management is the term used to describe formal systems devised for the management of people within an organization.

Human resource management is defined as a system of activities and strategies that focuses on successfully managing employees at all levels of an organization to achieve organizational goals (Byars & Rue, 2006). It is the approach through which organization can utilize the manpower not only for the benefits of the organization but for the growth, development and self satisfaction of the concerned people (Ganesan, 2014). In his own view, Mankad (2015) defined human resource management as a process and philosophy of acquisition, development, utilization, and maintenance of competent human force to achieve goals of an organization in an efficient and effective manner. Human resource management is the process of managing people of an organization with a human approach. Human resources approach to manpower enables the manager to view the people as an important resource.

Schleifer and Bruce (2006) identified the element of human resource management which if embraced in any business activity would enable the business owner wax stronger even in the face of difficulty.

Organization

Human resource management requires an orderly approach. Organized files, strong time management skills, and personal efficiency are keys to human resource effectiveness. You're dealing with people's lives and careers here, and when a

manager requests help with a termination or a compensation recommendation or recognition programme, it won't do to say, "I'll try to get to that if I have time."

Multitasking

On a typical human resource day, an human resource professional will deal with an employee's personal issue one minute, an intermittent leave question the next, and a recruiting strategy for a hard-to-fill job the minute after. And that's to say nothing of social media, wage/hour, engagement, retention, and a whole host of other things, every one critical to someone.

In human resource, if it's not one thing, it's another. Priorities and business needs move fast and change fast, and manager A who needs someone hired doesn't much care if you're already helping manager B who needs someone fired. You need to be able to handle it all, all at once.

Dealing with Grey

A surprisingly large percentage of the issues human resource managers face are in "the grey area." Is it discrimination? Is it harassment? What's a "reasonable" accommodation? How far over backward do you have to lean to approve intermittent leave? Human resource managers have to be able to act with incomplete and "best available" information, and they have to know when to seek the professional help of colleagues, attorneys, and other experts.

Negotiation

Along with grey comes the need to negotiate-there are often two or more opposing views, and the successful human resource pro can find an acceptable middle ground. Remember, the goal of negotiation is to end up with two parties that are satisfied with the outcome, and that's not often easy to achieve.

Communication

Human resource professionals have to communicate up to management, over to managers, out to potential employees, and down to all levels of current employees. And they have to do it in writing, while speaking to large and small groups and, increasingly, human resource tough social media. They have to be convincing, caring, and believable.

Discrete and Ethical

Human resource professionals are the conscience of the company, as well as the keepers of confidential information. As you serve the needs of top management, you also monitor their actions toward employees to be sure that policies and regulations are followed. You need to be able to push back when they aren't in order to keep the firm on the straight and narrow. Not an easy responsibility!

Of course, you always handle confidential information appropriately, and never divulge it to any unauthorized person.

Dual Focus

Employees expect Human Resources professionals to advocate for their concerns, yet you must also enforce top management's policies. The human resource professional who can pull off this delicate balancing act wins trust from all concerned. There are times you must make decisions to protect the individual and other times when you protect the organization, its culture, and values. These decisions may be misunderstood by some, and you may catch flak because of it, but you know that explaining your choices might compromise confidential information. That's something you would never do.

Conflict Management and Problem Solving

News flash! Everyone doesn't always get along with everyone else. High productivity demands that people work together at least civilly. Human resource has to find ways to allow that to happen. And that's to say nothing of the myriad other problems that hit human resource's in-box-you can't be effective without problem-solving ability.

Change Management

Most companies today are in a constant state of flux. Task forces, matrices, and teams spring into being, do their jobs, and disband as others form. Hierarchies have been squashed, and companies have four or five generations working side by side.

A lot of people are freaked out by what's going on. Human resource has to help everyone cope with the constant changes.

Strategic Roles of Human Resource Management in Corporate Organisation

The strategic roles of human resource management as explained in Parameswari and Yugandhar (2015) are discussed below:

1. **Human Capital Value:** Having an in-house human resources function is important. An in-house human resources staff or a human resources expert on staff can increase the understanding of how important human capital is to the company's bottom line. For small businesses, in particular, human capital is critical because so many smaller firms have employees who perform cross-functional duties. With a smaller workforce, if just one person leaves, it leaves the company with a huge gap to fill and a potential threat to the company's profitability.
2. **Conflict Resolution:** Workplace conflict is inevitable, given the diversity of personalities, work styles, backgrounds and levels of experience among employees. A human resources manager or a staff person specially trained to handle employee relations matters can identify and resolve conflict between two employees or a manager and employee and restore positive working relationships.
3. **Budget Control:** Human resources curbs excessive spending through developing methods for trimming workforce management costs, which includes negotiating better rates for benefits such as health care coverage. In addition,

human resources ensures competitive and realistic wage-setting based on studying the labor market, employment trends and salary analysis based on job functions. As some small businesses have budget constraints, this human resources function is especially helpful.

4. Training and Development: Human resources conducts needs assessments for the organization's current workforce to determine the type of skills training and employee development necessary for improving skills and qualifications. Companies in the beginning or growth phases can benefit from identifying training needs for existing staff. It's much less expensive than the cost to hire additional staff or more qualified candidates. In addition, it's a strategy that also can reduce turnover and improve employee retention.

5. Employee Satisfaction: Human resources specialists usually are charged with the responsibility of determining the level of employee satisfaction -- often an ambiguous measurement at best. With carefully designed employee surveys, focus groups and an exit interview strategy, human resources determines what underlies employee dissatisfaction and addresses those issues to motivate employees.

6. Performance Improvement: Human resources develops performance management systems. Without a human resources staff person to construct a plan that measures performance, employees can wind in jobs that aren't suitable for their skills and expertise. Additionally, employees whose performance falls below the

employer's expectations can continue on the payroll, thereby creating wasted money on low-performing employees.

7. **Cost Savings:** The cost to hire new or replacement workers, including training and ramp-up time, can be exorbitant for employers, especially small businesses. With a well-constructed recruitment and selection process, the human resources function can minimize expenses regarding advertising job postings, training new employees and enrolling new employees in benefits plans.

8. **Sustaining Business:** Through succession planning that human resources develops, the company identifies employees with the promise and requisite capabilities to eventually transition into leadership roles with the company. This is an important function as it can guarantee the organization's stability and future success.

9. **Corporate Image:** Businesses want to be known as the "employer of choice." Employers of choice are the companies that receive recognition for the way they treat employees; they are the companies for whom people want to work. Becoming an employer of choice means human resources balances recruiting the most qualified applicants, selecting the most suitable candidates and retaining the most talented employees.

10. **Reliability:** Human resources ensures the workforce embraces the company's philosophy and business principles. From the perspective of a small business,

creating a cohesive work environment is imperative. The first opportunity human resource has to accomplish this is through wise hiring decisions that identify desirable professional traits, as well as orientation and on-boarding programmes.

Having taken note of the above elements, there is need for any prospective business owner to acquire skills in human resource management. The skills should be adequately taught to the recipients of business education programme as such skills will enable them manage human form of the resources of the venture and thereby uplift the status of the business. Those human resource management skills that are germane in carrying out business activity for the purpose of overseeing the affairs of the human resources of the business towards achieving the business goals are as follows:

- i. Ability to handle confidential information with appropriately
- ii. Ability to recruit right persons at the right positions
- iii. Ability to think clearly
- iv. Ability to coordinate human and nonhuman factors in business
- v. Ability to get employee updated in line with new knowledge of task handling through training
- vi. Ability to be self-disciplined
- vii. Ability to determine when to seek professional help
- viii. Ability to enforce management policies on employees

- ix. Ability to manage and resolve conflict
- x. Ability to maintain follow up among employees towards attainment of goals

Financial Management skills Needed for Self-Employment

Finance is the provision of money at the time when it is required. Every enterprise, whether big, medium, small, needs finance to carry on its operations and to achieve its target. In fact, finance is so indispensable today that it is rightly said to be the blood of an enterprise. Without adequate finance, no enterprise can possibly accomplish its objectives.

Maheshwari (2017) opined that financial management is concerned with raising financial resources and their effective utilisation towards achieving the organisational goals. To Brealey (2017), financial management is therefore the process of putting the available funds to the best advantage from the long term point of view of business objectives. Financial management refers to that part of the management activity, which is concerned with the planning, & controlling of firm's financial resources. It deals with finding out various sources for raising funds for the firm. Financial management is practiced by many corporate firms and can be called Corporation finance or business finance. Financial Management is the application of the general management principles in the area of financial decision-making, namely in the areas of investment of funds, financing various activities, and disposal of profits. Financial management is the art of planning;

organizing, directing and controlling of the procurement and utilization of the funds and safe disposal of profits to the end that individual, organizational and social objective are accomplished.

Functions of Financial Management

A financial manager has to concentrate on the following areas of the finance function.

1. Estimating Financial Requirements: The first task of the financial manager is to estimate short term and long-term financial requirement of his business. For this purpose, he will prepare a financial plan for present as well as future. The amount required for purchasing fixed assets as well as the needs of funds for working capital has to be ascertained. The estimation should be based on the sound financial principles so that neither there are inadequate or excess funds with the concern. The inadequacy will affect the working of the concern and excess funds may tempt a management to indulge in extravagant spending.

2. Deciding Capital Structure: The capital structure refers to the kind and proportion of the different securities for raising funds. After deciding about the quantum of funds required it should be decided which type of security should be raised. It may be wise to finance fixed securities through long term debts. Long-term funds should be employed to finance working capital also. Decision about various sources of funds should be linked to cost of raising funds. If cost of rising

funds is high, then such sources may not be useful. A decision about the kind of the securities to be employed and the proportion in which these should be used is an important decision which influences the short term and the long term planning of the enterprise.

3. Selecting a Source of Finance: After preparing a capital structure, an appropriate source of finance is selected. Various sources from which finance may be raised, includes share capital, debentures, financial deposits etc. If finance is needed for short periods then banks, public's deposits, financial institutions may be appropriate. If long-term finance is required the share capital, debentures may be useful.

4. Selecting a Pattern of Investment: When fund have been procured then a decision about investment pattern is to be taken. The selection of investment pattern is related to the use of the funds. A decision has to be taken as to which assets are to be purchased? The fund will have to be spent first. Fixed asset and the appropriate portion will be retained for the working capital. The decision making techniques such as capital Budgeting, opportunity cost analysis may be applied in making decision about capital expenditures. While spending in various assets, the principles of safety, profitability, and liquidity should not be ignored.

5. Proper Cash Management: Cash management is an important task of financial manager. He has to assess the various cash needs at different times and then make

arrangements for arranging cash. Cash may be required to make payments to creditors, purchasing raw material, meet wage bills, and meet day to day expenses. The sources of cash may be Cash sales, Collection of debts, Short-term arrangement with the banks. The cash management should be such that neither there is shortage of it and nor it is idle. Any shortage of cash will damage the creditworthiness of the enterprise. The idle cash with the business mean that it is not properly used. Through Cash Flow Statement one is able to find out various sources and applications of cash.

6. Implementing Financial Controls: An efficient system of financial management necessitates the use of various control devices. Financial control device generally used are;

- a. Return Investment
- b. Ratio analysis
- c. Break even analysis
- d. Cost control
- e. Cost and internal audit.

7. The use of various control techniques: This will help the financial manager in evaluating the performance in various Areas and take corrective measures whenever needed.

8. Proper use of Surpluses: The utilization of profits or surpluses as also an

important factor in financial management. A judicious use of surpluses is essential for the expansion and diversification plans and also protecting the interest of the shareholders. The ploughing back of profit is the best policy of further financing. A balance should be struck in using the funds for paying dividends and retaining earnings for financing expansion plans.

Financial Management Skills

Financial management skills are the skills needed by a business man in order to be wise and prudent in making payments to creditors, purchasing raw materials, meet wage bills, and meet day to day expenses. The skills may however include but not limited to the following:

- i. Ability to identify sources of capital to start a business
- ii. Ability to effectively utilize financial resources
- iii. Ability to undertake financial prudence
- iv. Ability to effectively handle cash transactions to avoid financial loss
- v. Ability to effectively appropriate available financial resources to meet all needs
- vi. Ability to effectively maintain book-keeping records of transactions
- vii. Ability to negotiate credit facilities
- viii. Ability to obtain loan from appropriate financial institutions
- ix. Ability to maintain steady cash flow

- x. Ability to prepare financial statement

Customer Service Skills Needed for Self-Employment

Toporek (2012) asserted that customer service is about creating a relationship of trust and loyalty with customers that transcends the interaction of the moment. Customer service is the support a business offers customers both before and after they buy and use products or services that help them have an easy and enjoyable experience with the services provided (Salesforce, 2017). Offering amazing customer service is important if one wants to retain customers and experience growing business. Today's customer service goes far beyond the traditional telephone support agent. It's available via email, web, text message, and social media. Many companies also provide self-service support, so customers can find their own answers at any time of the day or night. Customer support is more than just providing answers; it's an important part of the promise a brand makes to its customers. Customer service is the process of ensuring customer satisfaction with a product or service (Investopedia, 2018). Often, customer service takes place while performing a transaction for the customer, such as making a sale or returning an item. Customer service skills are the skills requisite for preparation towards owning and controlling a business venture for the purpose developing economically and to be self-reliant. Customer skills that are important for a trainee to acquire in the course of the programme include but not limited to the following

areas:

- i. Ability to use positive language when talking to customers
- ii. Ability to read customer's mind
- iii. Ability to handle customer appropriately with peculiar problem
- iv. Ability to boost customer's happiness with exclamation and emotion
- v. Ability to calm customers in the event of hectic situation
- vi. Ability to handle surprises from customers
- vii. Ability to utilize persuasion when canvassing customers
- viii. Ability to understand and share the feelings of customers
- ix. Ability to be able to end conversation with customers with confirmed satisfaction
- x. Ability to manage non-patient customers.

Related Empirical Studies

Time Management Skills for Self-Employment

Olawayin (2017) conducted a study on entrepreneurial competencies required by Business Education students in colleges of education towards stemming the tide of unemployment in Nigeria. Descriptive survey research design was adopted in the study. A total of 323 out of 1,668 200 and 300 levels Business Education students in Federal and State owned colleges of education in Oyo State, Nigeria were sampled for this study by means of proportionate stratified sampling

technique. Three research questions guided the study while three null hypotheses were formulated and tested at 0.05 level of significance. The instrument titled Competency Required Questionnaire consisting of 30 items was used for data collection. The instrument was validated by three experts. Kuder Richardson formula (KR-21) was used to determine the internal consistency of the items. A reliability coefficient of 0.78 was obtained. The results of the data collected and analysed indicated that time management competencies were rated required. The results of the test of null hypotheses revealed a significant difference in the mean ratings of the respondents on time management competencies. It was however recommended among others, that NCE Business Education students be exposed to the teaching of time management competencies for entrepreneurial purpose. This study relates to the current study as both centers on the time management competencies/skills needed by business education students of colleges of education. This study is different from the current study as a result of the fact that the reviewed study was carried out only in a state while the current study was carried out in the whole South West, Nigeria.

Self-Motivation Skills Needed for Self-Employment

Bryant (2006) carried out a study using semi-structured interviews with 30 entrepreneurs to ascertain the self-motivation skills needed by entrepreneurs; He surveyed the same 30 entrepreneurs plus a control group of 30 non-founder

managers to measure their entrepreneurial self-efficacy. A structured questionnaire with four response categories was used as instrument for data collection. The instrument was validated by three experts in measurement and evaluation while its reliability coefficient was determined using Chronbach Alpha which yielded 0.77. Mean and standard deviation were used to answer research questions while t-test was used to analyze the hypotheses at 0.05 level of significance. The result suggested that self-motivation skills were the entrepreneurial regulatory framework. He stated that the central role played by these skills in that framework suggests that entrepreneurs are habitually oriented toward eager approach means for new task/goals. He concluded that the skill is important for advanced cognitive functioning such as managing complexity and uncertainty, where agents require greater confidence and commitment to perform more sophisticated cognitive task. The study is relevant to the present study since both of them deal with skills/competencies needed in entrepreneurial development while it is different from the present study since this study focused on single skill (motivation skills) which is not enough for business survivability. Also, the study was carried out on entrepreneur and not business education studies of colleges of education in south-west senatorial zone.

Ile and Nwokoli (2016) conducted a study on small and medium scale enterprises managers rating of self-motivation skills needed for business success in

Delta State. The study adopted descriptive survey design. One research question guided the study and one null hypothesis was tested at 0.05 level of significance. The population of 609 small and medium enterprises managers was study without sampling. A structured questionnaire containing 10 items was used to collect data for the study. The instrument was face validated by three experts. Test-retest method was used to establish reliability of the instrument which yielded a coefficient of 0.78 through application of Pearson Product Moment Correlation. Mean was used to answer the research question and standard deviation was used to indicate whether the respondents' opinions cluster around the mean while the null hypothesis was tested using z-test statistics at 0.05 level of significance. Findings from the study revealed that all self-motivation skills are very important for business success. The study recommended that relevant supervisory and regulatory agencies should organize seminars on self-motivation skills required for effective running of business and motivate small and medium enterprise managers to participate. This study relates to the current study as both focus on the self-motivation skills needed for business and or self-employment. However, the study is different from the current study since the reviewed study used small and medium scale enterprise managers as population while the current study used NCE Business Education students as population for the study and that the reviewed study was conducted in Delta State in South-South Nigeria while the current study

will be carried out in South-west Nigeria. The study is also different from the current study since z-test statistics was used to test the null hypotheses while the current study adopted t-test for testing the null hypothesis.

Interpersonal Communication Skills Needed for Self-Employment

Agomuo (2006) carried out a study on the information and communication technology knowledge and skills required of senior secondary school business studies graduates. The population of the study consisted of 60 business centre computer and IT engineers and teachers of computer science in secondary schools in Owerri, Imo state. The study was conducted using survey design. The questionnaire was the main instrument used for data collection. The instrument was face validated by three experts in the Department of Vocational Teacher Education, University of Nigeria, Nsukka. Cronbach alpha reliability test was used for the internal consistency with a coefficient of 0.83. The means scores and Z-test statistical tools used indicated that computer operations skills, networking and media communications skills and knowledge were required of senior secondary school business studies graduates. The paper recommended among other things that computer networking and media communication skills be made part of information technology curriculum for training secondary school business studies graduates in Imo state. Agomuo's study differs from the present study because his study was conducted in Owerri, Imo State with a population of 60 business centre

operators which is the gap the current study filled as the present study was conducted using the population of 2682 NCE III Business Education students of colleges of education in South-West, Nigeria.

Ezenwafor and Olaniyi (2017) carried out a study on ratings skills needed by Business Education graduates for entrepreneurial development in South-West, Nigeria. The study focused and collected data from SME managers. Three research questions guided the study and three hypotheses were tested. The design of the study was descriptive survey. The population was 540 out of which 230 was sampled using proportionate stratified random sampling technique. A 30 item structured 5-point rating scale questionnaire which was developed by the researchers was used to collect data. The instrument was validated by experts in the field of business education. Test-retest method was used to determine the reliability of the instrument and application of Cronbach Alpha for the internal consistency yielded an overall reliability coefficient of 0.75. Mean and standard deviation were used to answer the research questions and determine the cohesiveness or otherwise of respondents' ratings respectively, while z-test was used to test the null hypotheses at 0.05 level of significance. The study revealed that the respondents rated human relation skills, innovative skills and problem-solving skills as highly needed by business education graduates for entrepreneurial development in the area. The study concluded that business education graduates

and practicing entrepreneurs highly needed human relations, innovative and problem-solving skills to succeed in self-employment and contribute to entrepreneurial development in Southwest Nigeria. The study however recommended among others that regulatory agencies for business education programme should review the curriculum to integrate and adequately emphasize the skills rated as highly needed while the implementers should adopt suitable approaches to help the graduates acquire them in order to become successful entrepreneurs who contribute to entrepreneurial development of the area. This study is related to the current study since both focus skills needs, adopt descriptive survey design and the area (South-West, Nigeria). The current study poles apart from the reviewed study as the reviewed study collected data from SME managers while the current study collected data from Business Education students.

Human Resource Management Related Skills Needed for Self-Employment

Ekankumo, Kemebaradikumo and Braye (2011) carried out a study to investigate human resources management skills required of tertiary institution administrators in the Niger Delta States of Nigeria. The study adopted a survey research design. The population for the study consisted of 20 senior lecturers, 34 lecturers below senior cadre and 184 non teaching staff from the 20 tertiary institutions in the four states of South, South zone. The entire population for the study was 238. Four research questions were developed in consonance with what

the study sought to find out, four null hypotheses were formulated and tested at the probability of 0.05 level of significance. 55 structured questionnaire items were developed and used for the study while 3 experts were engaged to face-validate the instrument. The four areas of human resource management skills were tested for reliability with cronbach Alpha, internal consistency of 0.89, 0.86, 0.91 and 0.88 while the average reliability was 0.89. The questionnaire was used for collecting data from 238 respondents made up of teaching and non-teaching staff members. The data collected were analyzed using mean and standard deviation to answer the research questions, and t-test statistics for testing the hypotheses. The study found that human resource management skills are required by the tertiary institution administrators in the Niger Delta States of Nigeria.

This study is related to the current study since both focus on skills, adopt descriptive survey design. The current study poles apart from the reviewed study as the reviewed study collected data from tertiary institution administrators while the current study collected data from Business Education students. Also, the reviewed study was carried out in South-South geo-political zone while the current study was carried out in South-West geo-political zone.

Financial Management Related Skills Needed for Self-Employment

Binuomote and Okoli (2015) carried out a study to examine the Business education students' perception of skill needs for successful entrepreneurship in

Nigeria. Two research questions and two hypotheses were formulated to guide the study. The population consisted of 6002 business education students. 600 respondents were selected through stratified sampling technique. The study adopted survey design. A four point response item structured questionnaire was used for data collection. The instrument was face-validated by three experts in the Departments of Business Education and science education of Ebonyi State University. An internal consistency of 0.98 was obtained using Cronbach Alpha correlation coefficient and the instrument was considered reliable based on the coefficient obtained. Mean and standard deviation were used to answer the research questions while t –test was used to test the null hypotheses at 0.05 level of significance. The study revealed that business education students need technical and financial management skills to function well in this time of economic meltdown in Nigeria. The study concluded that there was need to put in place learning facilities that will help the business education students to acquire the skills. The study recommended that the institutions training Business Education students for entrepreneurship should have well equipped entrepreneurial development centre. This study is in relation to the current study since they both center on skills training and acquisition, emphasises the need for skill training in financial management and both studies focus Business Education students of colleges of education. The study is however different from the current study in the

area of skills emphasised. While the reviewed study emphasises only two skills- financial and management skills, the current study focus on six skill needs of Business Education students for self-employment. The skills include self-motivation skills, time management skills, interpersonal skills, financial skills, human resources management skills and customer service skills.

Eze, Ezenwafor and Igbaraharha (2016) carried out a study on assessment of entrepreneurial skills needed for self-employment by business education graduates in Delta State, Nigeria. Three research questions guided the study and three null hypotheses were tested. Descriptive survey research design was adopted in the study. The population for the study was 377 business education graduates without sampling as the size was manageable. A 5-point rating scale questionnaire containing 30 items in three clusters was used for data collection. The instrument was validated by five experts (three in business education and two in measurement and evaluation) The reliability of the instrument was established after administering the instrument on 30 business education graduates of University of Benin in Edo State. A grand coefficient of 0.80 was obtained using Cronbach Alpha reliability method for internal consistency of the instrument. Mean and standard deviation were used to analyse data to answer the research questions while the z-test was used to test the null hypotheses at 0.05 level of significance. The study found that business education graduates in Delta State highly needed

accounting and office technology and management skills but moderately need marketing skills for self-employment. Also gender did not significantly affect the respondents mean ratings on the extent business education graduates need accounting and office technology and management skills for self-employment but did on the extent they need marketing skills. The study concluded that business education graduates in Delta State need entrepreneurial skills such as accounting, office technology and management, and marketing skills for self-employment. The study recommended among others that business educators should use innovative instructional strategies to adequately equip their students with skills for entrepreneurial success. This study relates to the current study as both center on the skills needed and they both adopt descriptive survey design. The current study is however different from the study as a result of the fact that the reviewed study collected data from Business Education graduates and in respect of entrepreneurship and it was carried out in Delta State in South-South geo-political zone while the current study has the Business Education students of colleges of education as the respondents, focuses on self-employment skills and will be carried out in South-West geo-political zone of Nigeria. The reviewed study was limited to a state- Enugu State which is the gap the current study sought to fill.

In 2017, Olawoyin carried out a study to investigate entrepreneurial competencies required by Business Education students in colleges of education

towards stemming the tide of unemployment in Nigeria. Descriptive survey research design was adopted in the study. A total of 323 out of 1,668 200 and 300 levels Business Education students in Federal and State owned colleges of education in Oyo State, Nigeria were sampled for this study by means of proportionate stratified sampling technique. Three research questions guided the study while three null hypotheses were formulated and tested at 0.05 level of significance. Questionnaire was used for data collection. The instrument was validated by three experts. Kuder Richardson formula (KR-21) was used to determine the internal consistency of the items. A reliability coefficient of 0.78 was obtained. The results of the data collected and analysed indicated that time management, communication and financial management competencies were rated required. The results of the test of null hypotheses revealed a significant difference in the mean ratings of the respondents on time management and financial management competencies. It was however recommended among others, that NCE Business Education students be exposed to the teaching of time management, communication and financial management competencies for entrepreneurial purpose. The reviewed study is related to the current study in the area of skills/competencies and the population used for the study. However, the reviewed study is different from the current study as the reviewed study used NCE II and III business education students of Oyo state colleges of education while the current

study used the whole public colleges of education in South-West, Nigeria which is the gap the current study filled.

Customer Service Related Skills Needed for Self-Employment

Harley, Ogege and Ideji (2014) carried out a study on empirical analysis of effective customers' service on Nigeria banks profitability. It examined the mean profit and how each of the customer service elements adopted by the banks has impacted on the banks profitability and the level of impact of each of them. The population for the study was 47 customers using five big Nigerian banks (First bank of Nigeria, Access bank, Guarantee bank, Union bank and Zenith bank) as a case study within a framework called the Queuing technique. The data collected for the study were from daily activities of the banks. Queuing Analysis revealed that the average time a bank customer spends waiting in the queue to carryout banking transaction has a linear relationship with the bank profitability. After the 2004 Nigerian banks consolidation and the recent failure of banks, leads to the study that examines the effectiveness of customer service on banks profitability. The study found out that poor customer service management in banks may reduce banks profitability and thus may cause bank financial distress. However, the study also establishes that there is an inverse relationship between banks customers' services and profitability in Nigeria banks. This study is related to the current study in the area of customer service which is common to both studies.

However, the reviewed study is different from the current study reason being that the reviewed study was carried out using banks in Nigeria as its target while the current study focused on the students of colleges of education regarding self-employment.

Summary of Review of Related Literature

The researcher summarises the literature based on the subheadings: Conceptual framework, theoretical framework, theoretical studies and empirical studies. Under the conceptual framework, various definitions and opinions of varying authors were vividly reviewed with respect to each of the concepts in the study title. The concepts include self-employment, skills, Business Education programme and development.

Under the theoretical framework, a number of theories that relate to the current study are extensively reviewed. The theories that are reviewed are Kohler's theory of learning of 1920. The fulcrum of these theories is that they all center on the need to adequately acquire certain skills or knowledge in order to facilitate development in that area.

Theoretical studies deal with opinions of different authors as regard the areas related to the study at hand. Various sections that relate to positions of numerous authors are comprehensively reviewed in this chapter.

Also, a quite significant number of empirical studies related to self-employment skills needed by Business Education students for national development are reviewed. The review under this section was done based on the individual skills that form the variables in this study.

However, the literature reviewed revealed that none of the study was carried out specifically on self-employment skills needed by Business Education students in colleges of education in south-west geo political zone of Nigeria for national development which is the major purpose of this study. This gap therefore necessitates the need to investigate self-employment skills needed by Business education students in colleges of education in south-west, Nigeria for national development.

CHAPTER THREE

METHOD

This chapter describes the procedure that was used in the study. It is organised under research design, area of the study, population of the study, sample and sampling technique, instrument for data collection, validation of the instrument, reliability of the instrument, method of data collection and method of data analysis.

Research Design

This study employed the descriptive survey research design. Nworgu (2015) posited that it is most preferable to use survey design when the subject of an investigation centers on individuals opinions or views, attitudes and perceptions purely on personal basis. This design was considered for the study based on the fact that the study aimed at surveying the opinions of the students in the federal and state owned colleges of education in South-West, Nigeria regarding the self-employment skills needed by business education students of colleges of education in South-West, Nigeria.

Area of the Study

The area of the study was South-West geo political zone of Nigeria. South-West geo-political zone consists of Ekiti, Lagos, Ogun, Ondo, Osun, and Oyo States. The south west region of Nigeria offers a wide range of sights and

experiences; from the beaches in Lagos to the natural springs in Osun State and from the historic city of Ibadan to the mountain caves of Ogun State. It is majorly a Yoruba speaking area, although there are different dialects even within the same state. The weather conditions vary between the two distinct seasons in Nigeria; the rainy season (March – November) and the dry season (November – February). The climate is ideal for the cultivation of crops like maize, yam, cassava, millet, rice, plantain, cashew, cola nut, cocoa etc. The landmass of south-west geo-political zone is 76,852 square kilometer and the population is 25.2 millions (National Population Commission, 2006).

South-West geo-political zone has boundaries with the following states in the North Central Kwara State and Niger State, in the west, Republic of Benin, in the North-West, Edo State. It owns and controls 60% of the nation's industrial capacity, 44% of banking assets, 67% of insurance assets and houses to the nation's three sea ports of Apapa, tincan Island, and Moro, the busiest International Airport of Ikeja, three thermal stations of Egbin, Papa Kutoro and omotosho. Today, its three major industrial estates -Agbara, Ikeja and Otta are all linked to gas under the western African gas pipeline. The south-west population today is the most educated as the western education came through there. The researcher considered south-west geo-political zone suitable because it houses and accommodates colleges of education offering business education programme.

Also, the researcher decided to use the zone owing to the fact that the researcher is from the zone and so it would enable the researcher to reach the respondents easily in terms of administration and collection of the instrument for the study.

Population of the Study

The population for this study consisted of 2,682 NCE III Business Education students of the Federal and State owned colleges of education in South-West geo-political zone of Nigeria. The population information was obtained from business education Department of each of the public colleges of education in South-West, Nigeria. The population was made up of 1,081 male students and 1,601 female students. There were 12 government owned colleges of education in South-West geo political zone. Out of this number, four were Federal owned colleges of education while the remaining eight were state owned colleges of education. The population distribution by Federal and State colleges of education is shown in (Appendix C, pg 184).

Sample and Sampling Technique

The sample for the study was 348 NCE III Business Education students of the government owned colleges of education in South-West geo-political zone of Nigeria. The sample was arrived at using Taro Yamane sample size determination formula (See Appendix D, pg 185). The sample was drawn from the entire population using proportionate stratified sampling technique. The distribution of

the sample according to each college under study is shown in Appendix E page 190. Thereafter, the subjects in each of the colleges were stratified into two strata according to their gender. The subjects were then selected using proportionate sampling technique to arrive at the number of subjects in each of the college. The rationale behind this technique is that it would facilitate even distribution of male and female subjects in each college for participation as respondents in the study. The said proportionate distribution of the respondents according to their gender is shown in Appendix E page 186.

Instrument for Data Collection

The instrument that was used for collection of data for the study was structured questionnaire. The instrument was titled Self-Employment Skills Questionnaire (SESQ) developed by the researcher. The SESQ consisted of two parts, A and B. Part A focused on respondents' personal and demographic data such as; gender and institution type while part B was made up of six sections, B₁ to B₆ based on the six research questions. The instrument consisted of 60 items in part B. B₁ with 10 items focused on time management skills to address research question 1, B₂ with 10 items focused self-motivation skills to answer research question 2, B₃ focused on interpersonal skills to answer research question 3, B₄ which had 10 items focused on human resource management skills and addressed research question 4, B₅ also with 10 items elicited information on financial

management skills to answer research question 5 and B₆ which also had 10 items focused on customer service skills to collect relevant information relating to research question 6. The respondents were required to fill the structured questionnaire developed by the researcher to rate the self-employment skills needed for self-employment using the 5 point rating scale as follows:

Strongly Agree	SA	5
Agree	A	4
Undecided	U	3
Disagree	D	2
Strongly Disagree	SD	1

Validation of the Instrument

In order to determine the face and content validity of the instrument, two experts from Department of Science Education, University of Nigeria Nsukka and Department of Technology and Vocational Education, Faculty of Education, Nnamdi Azikiwe University, Awka and one expert from the Department of Science Education, Nnamdi Azikiwe University, Awka were given the instrument alongside the purpose of the study, research questions and null hypotheses. These experts were chosen in consideration of the fact that they have the knowledge and experience in construction of research instruments. They were requested to verify the validity of the instrument with respect to appropriateness of language and

clarity of the questionnaire items, the possibility of the instrument to elicit the exact data required from the respondents and the extent to which the questionnaire items cover the subject matter. The experts' comments and suggestions were taken into consideration in producing the final copy of the instrument which was approved by the researcher's supervisor for the study.

Reliability of the Instrument

In order to establish the reliability of the instrument, Chronbach Alpha procedure of ascertaining internal consistency was applied. Chronbach Alpha was used based on the fact that the instrument scores were polychotomous in nature (i.e. scores ranges from 1 to 5). The instrument was administered on 30 NCE III Business Education students from college of education, Ekiadolor, Benin City, Edo State. The researcher chose this institution based on the fact that the college of education offers Business Education programme.

The data collected using the instrument which was sub-grouped into six clusters (sections B₁-B₆) were analysed using Chronbach Alpha statistical method which yielded the following reliability indexes: section B₁ is a 10-item which measured time management skills with reliability coefficient of 0.74; 0.79 for the section on self-motivation skills; 0.83 for the section on interpersonal skills; 0.87 for the section on human resource management; 0.72 for the section on financial skills; 0.88 for the section on customer service skills. Furthermore, to establish the

internal consistency of the whole instrument, the Cronbach Alpha was also computed and a reliability coefficient of 0.86 was obtained for all the items. These values were considered by the researcher as an acceptable level of reliability. This is in conformity with the assertion of Ogundare (2008) that 0.7 or above is deemed acceptable as reliability value.

Method of Data Collection

The instrument was administered on NCE III Business Education students in each of the colleges of education in South-West, Nigeria by the researcher and 10 research assistants. The research assistants were briefed on the procedure for administering and collecting the instrument. The respondents were expected to fill copies of the questionnaire as the researcher and research assistants went for the retrieval of the completed questionnaire for coding and data analysis.

Method of Data Analysis

The data which were collected for this study were analysed using descriptive statistics and inferential statistics. Mean and summated score percentage were used to answer the six research questions while standard deviation was used to determine the homogeneity or otherwise of the respondents views. The Statistical Package for Social Sciences software (SPSS) version 19 was used in analyzing the data that were collected. In answering the research questions, any mean found

between 3.00 and 5.00 indicated “Agree” while any mean found below 3.00 indicated “Disagree”.

In the test of the null hypotheses, inferential statistics (t-Test statistics) was employed to test all the null hypotheses at a significance level of 0.05. In the test of null hypotheses using t-test, p-value was used to determine the rejection or acceptance of the null hypothesis. Null hypothesis was rejected if p-value is less than or equal to the level of significance (0.05), if the p-value is greater than 0.05, the null hypothesis was accepted. In statistical significance testing, p-value is the probability of obtaining a sample statistic as extreme or more extreme than the one that was actually observed, under the assumption that the null hypothesis is true (Stigler, 2008). A researcher will reject the null hypothesis when the p-value turns out to be less than or equal to a significance level, of 0.05 (that is, when $p\text{-value} \leq 0.05$). If the p-value is greater than the significance level, the null hypothesis is accepted (Dallal, 2012).

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

The data collected based on the research questions and hypotheses were analysed and presented in this chapter. The presentation is organised according to research questions and hypotheses.

Answers to Research Questions

Research Question 1

What are the time management related skills needed by business education students in colleges of education for self-employment?

Analysis of data relating to this research question is presented in Table 1.

Table 1

Mean ratings and standard deviation of respondents on time management related skills needed by business education students in colleges of education for self-employment.

N=348

S/N	Items Statement	Mean	SD	%A	%D	Remarks
1.	Ability to stick to visitors' time limit for discussions	4.65	0.63	95.11	4.89	Agree
2.	Ability to avoid unnecessary interruptions	4.41	0.78	89.66	10.34	Agree
3.	Ability to timely complete tasks in the face of constant interruptions	4.35	0.78	86.78	13.22	Agree
4.	Ability to set goals that can be achieved within a specified time	4.51	0.77	87.64	12.36	Agree
5.	Ability to set times during the day for routine administrative tasks	4.16	0.95	73.85	26.15	Agree
6.	Ability to avoid procrastination of activities	4.21	0.84	76.44	23.56	Agree
7.	Ability to reduce unnecessary procedure in the execution of tasks	4.28	0.90	79.31	20.69	Agree
8.	Ability to set target dates to be used with staff when delegating responsibilities	4.47	0.69	89.37	10.63	Agree
9.	Ability to elect and follow priorities	4.32	0.82	82.75	17.25	Agree
10.	Ability to meet deadlines on actions to be taken	4.29	0.90	81.31	18.69	Agree
Grand Mean		4.37	0.81	77.01		Agree

Key: SD= Standard Deviation, VHN= Very Highly Needed, HN= Highly Needed, MN= Moderately Needed, LN= Lowly Needed, NN= Not Needed

Table 1 presents the mean ratings of respondents on the time management related skills needed by Business Education students of Colleges of Education for self-employment. Items 1 and 4 recorded mean scores of 4.51 and 4.65

respectively indicating very highly needed while items 2, 3, and 5-10 had mean scores ranging from 4.16 to 4.47 indicating highly needed. Standard deviation ranges from 0.62-0.95 indicating that the respondents were not far from one another in their opinions. The grand mean of 4.37 and standard deviation of 0.81 showed that Business Education students of colleges of education highly need time management related skills for self-employment and national development.

Research Question 2

What are the self-motivation related skills needed by business education students in colleges of education for self-employment?

Analysis of data relating to this research question is presented in Table 2.

Table 2

Mean ratings and standard deviation of respondents on self-motivation related skills needed by business education students in colleges of education for self-employment.

N=348

S/N	Items Statement	Mean	SD	%A	%D	Remarks
11.	Ability to believe in oneself	4.21	0.77	81.31	18.69	Agree
12.	Ability to think positively	4.07	0.88	77.01	22.99	Agree
13.	Ability to set personal goals	4.24	0.95	79.31	20.69	Agree
14.	Ability to realize unrealistic resolutions	4.20	0.88	79.02	20.98	Agree
15.	Ability to commit oneself to pursue personal goals	3.93	1.04	72.41	27.59	Agree
16.	Ability to measure one's performance	3.97	0.84	73.56	26.44	Agree
17.	Ability not to be controlled by personal mood	4.19	1.01	81.32	18.68	Agree
18.	Ability to appreciate oneself	4.05	1.02	79.60	20.40	Agree
19.	Ability to uphold personal beliefs	4.20	0.94	77.87	22.13	Agree
20.	Ability to withstand pressure	4.27	1.07	82.47	17.53	Agree
Grand Mean		4.13	0.94			Agree

Key: SD= Standard Deviation, VHN= Very Highly Needed, HN= Highly Needed, MN= Moderately Needed, LN= Lowly Needed, NN= Not Needed

Table 2 shows the mean ratings of respondents on the self-motivation related skills needed by Business Education students of Colleges of Education for self-employment. All the items recorded mean scores ranging from 3.93 to 4.27 indicating highly needed. Standard deviation ranges from 0.77-1.07 indicating that

the respondents were not far from one another in their opinions. The grand mean of 4.13 and standard deviation of 0.94 showed that Business Education students of colleges of education highly need self-motivation related skills for self-employment and national development.

Research Question 3

What are the interpersonal communication related skills needed by business education students in colleges of education for self-employment?

Analysis of data relating to this research question is presented in Table 3.

Table 3

Mean ratings and standard deviation of respondents on interpersonal communication related skills needed by business education students in colleges of education for self-employment.

N=348

S/N	Items Statement	Mean	SD	%A	%D	Remarks
21.	Ability to listen attentively	4.44	0.90	88.51	11.49	Agree
22.	Ability to render supportive services to the customers	4.30	1.06	86.21	13.79	Agree
23.	Ability to take decisions based on the available facts	4.27	0.90	83.05	16.95	Agree
24.	Ability to delegate authority to employees	4.20	0.93	79.60	20.40	Agree
25.	Ability to interact with people openly and fairly	4.03	1.06	78.45	21.55	Agree
26.	Ability to encourage innovation	3.84	1.12	67.24	32.76	Agree
27.	Ability to control emotions and situations as the need arises.	3.99	0.99	70.11	29.89	Agree
28.	Being sensitive to the needs of others empathetically	4.11	0.99	75.29	24.71	Agree
29.	Ability to handle team conflict	4.23	0.86	80.17	19.83	Agree
30.	Ability to handle customer's grievances	4.31	0.91	77.87	22.13	Agree
Grand Mean		4.17	0.97			Agree

Key: SD= Standard Deviation, VHN= Very Highly Needed, HN= Highly Needed, MN= Moderately Needed, LN= Lowly Needed, NN= Not Needed

Table 3 presents the mean ratings of respondents on the interpersonal communication related skills needed by Business Education students of Colleges of Education for self-employment. All the items recorded mean scores ranging

from 3.84 to 4.44 indicating highly needed. Standard deviation ranges from 0.86-1.11 indicating that the respondents were not far from one another in their opinions. The grand mean of 4.17 and standard deviation of 0.97 showed that Business Education students of colleges of education highly need interpersonal communication related skills for self-employment and national development.

Research Question 4

What are the human resource management related skills needed by business education students in colleges of education for self-employment?

Analysis of data relating to this research question is presented in Table 4.

Table 4

Mean ratings and standard deviation of respondents on human resource management related skills needed by business education students in colleges of education for self-employment.

N=348

S/N	Items Statement	Mean	SD	%A	%D	Remarks
31.	Ability to handle confidential information with appropriately	4.30	0.96	81.61	18.39	Agree
32.	Ability to recruit right persons at the right positions	4.11	0.95	80.46	19.54	Agree
33.	Ability to think clearly	4.20	0.96	81.03	18.97	Agree
34.	Ability to coordinate human and nonhuman factors in business	4.27	0.87	86.78	13.22	Agree
35.	Ability to get employee updated in line with new knowledge of task handling through training	4.24	0.84	82.76	17.24	Agree
36.	Ability to be self-disciplined	4.12	1.11	77.30	22.70	Agree
37.	Ability to determine when to seek professional help	4.07	1.01	76.15	23.85	Agree
38.	Ability to enforce management policies on employees	4.04	1.05	69.83	30.17	Agree
39.	Ability to manage and resolve conflict	4.12	1.02	76.72	23.28	Agree
40.	Ability to maintain follow up among employees towards attainment of goals	4.05	1.01	76.72	23.28	Agree
Grand Mean		4.15	0.98			Agree

Key: SD= Standard Deviation, VHN= Very Highly Needed, HN= Highly Needed, MN= Moderately Needed, LN= Lowly Needed, NN= Not Needed

Table 4 reveals the mean ratings of respondents on the human resource management related skills needed by Business Education students of Colleges of Education for self-employment. All the items recorded mean scores ranging from 4.03 to 4.30 indicating highly needed. Standard deviation ranges from 0.84-1.11 indicating that the respondents were not far from one another in their opinions. The grand mean of 4.15 and standard deviation of 0.98 indicated that Business Education students of colleges of education highly need human resource management related skills for self-employment and national development.

Research Question 5

What are the financial management related skills needed by business education students in colleges of education for self-employment?

Analysis of data relating to this research question is presented in Table 5.

Table 5
Mean ratings and standard deviation of respondents on financial management related skills needed by business education students in colleges of education for self-employment.

N=348

S/N	Items Statement	Mean	SD	%A	%D	Remarks
41.	Ability to identify sources of capital to start a business	4.21	0.99	81.03	18.97	Agree
42.	Ability to effectively utilize financial resources	4.14	0.94	77.30	22.70	Agree
43.	Ability to undertake financial prudence	4.08	1.03	77.30	22.70	Agree
44.	Ability to effectively handle cash transactions to avoid financial loss	4.06	1.02	77.59	22.41	Agree
45.	Ability to effectively appropriate available financial resources to meet all needs	4.18	0.99	84.20	15.80	Agree
46.	Ability to effectively maintain book-keeping records of transactions	3.91	1.12	67.82	32.18	Agree
47.	Ability to negotiate credit facilities	4.03	1.09	75.00	25.00	Agree
48.	Ability to obtain loan from appropriate financial institutions	4.07	1.06	75.00	25.00	Agree
49.	Ability to maintain steady cash flow	3.61	1.24	56.61	43.39	Agree
50.	Ability to prepare financial statement	3.80	1.21	63.22	36.78	Agree
Grand Mean		4.01	0.97			Agree

Key: SD= Standard Deviation, VHN= Very Highly Needed, HN= Highly Needed, MN= Moderately Needed, LN= Lowly Needed, NN= Not Needed

Table 5 reveals the mean ratings of respondents on the financial management related skills needed by Business Education students of Colleges of Education for self-employment. All the items recorded mean scores ranging from

3.79 to 4.20 indicating highly needed. Standard deviation ranges from 0.93-1.24 indicating that the respondents were not far from one another in their opinions. The grand mean of 4.01 and standard deviation of 0.97 indicated that Business Education students of colleges of education highly need financial management related skills for self-employment and national development.

Research Question 6

What are the customer services related skills needed by business education students in colleges of education for self-employment?

Analysis of data relating to this research question is presented in Table 6.

Table 6

Mean ratings and standard deviation of respondents on customer services related skills needed by business education students in colleges of education for self-employment.

N=348

S/N	Items Statement	Mean	SD	%A	%D	Remarks
51.	Ability to use positive language when talking to customers	4.08	1.10	77.59	36.78	Agree
52.	Ability to read customer's mind	4.33	0.99	83.33	16.67	Agree
53.	Ability to handle customer appropriately with peculiar problem	4.27	0.98	85.92	14.08	Agree
54.	Ability to boost customer's happiness with exclamation and emotion	4.23	0.94	79.60	20.40	Agree
55.	Ability to calm customers in the event of hectic situation	4.10	1.02	77.87	22.13	Agree
56.	Ability to handle surprises from customers	4.10	0.99	75.86	24.14	Agree
57.	Ability to utilize persuasion when canvassing customers	4.22	1.01	83.05	16.95	Agree
58.	Ability to understand and share the feelings of customers	4.13	0.99	73.56	26.44	Agree
59.	Ability to be able to end conversation with customers with confirmed satisfaction	4.15	0.98	78.16	21.84	Agree
60.	Ability to manage non-patient customers	4.05	1.03	73.85	26.15	Agree
Grand Mean		4.17	1.00			Agree

Key: SD= Standard Deviation, VHN= Very Highly Needed, HN= Highly Needed, MN= Moderately Needed, LN= Lowly Needed, NN= Not Needed

Table 6 shows the mean ratings of respondents on the customer services related skills needed by Business Education students of Colleges of Education for self-employment. All the items recorded mean scores ranging from 4.05 to 4.33

indicating highly needed. Standard deviation ranges from 0.93-1.11 indicating that the respondents were not far from one another in their opinions. The grand mean of 4.17 and standard deviation of 1.00 indicated that Business Education students of colleges of education highly need customer services related skills for self-employment and national development.

Test of Null Hypotheses

Twelve null hypotheses were tested in this section. t-Test statistics was used for analysing data relating to the twelve null hypotheses. All the hypotheses were tested at 0.05 level of significance.

Hypothesis 1

There is no significant difference in the mean ratings of respondents on the time management related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

To test this null hypothesis, students were classified into male and female. The mean responses of the two categories were analysed as shown in Table 7

Table 7

Summary of t-Test Analysis between the Mean Responses of Male and Female Business Education Students regarding the Time Management Related Skills Needed for Self-Employment. N= 348, (Male=140; Female=208)

S/N	Items Statement	\bar{X}_1	SD_1	\bar{X}_2	SD_2	df	t-cal	Sig.	Remarks
1.	Ability to stick to visitors' time limit for discussions	4.86	.36	4.50	.72	346	2.49	.01	S
2.	Ability to avoid unnecessary interruptions	4.39	.91	4.42	.68	346	0.88	.38	NS
3.	Ability to timely complete tasks in the face of constant interruptions	4.46	.79	4.28	.76	346	0.74	.46	NS
4.	Ability to set goals that can be achieved within a specified time	4.58	.73	4.46	.79	346	0.03	.98	NS
5.	Ability to set times during the day for routine administrative tasks	4.42	.91	3.98	.94	346	0.52	.61	NS
6.	Ability to avoid procrastination of activities	4.31	.82	4.13	.85	346	1.33	.18	NS
7.	Ability to reduce unnecessary procedure in the execution of tasks	4.35	.94	4.23	.88	346	2.40	.02	S
8.	Ability to set target dates to be used with staff when delegating responsibilities	4.65	.52	4.34	.76	346	1.76	.08	NS
9.	Ability to elect and follow priorities	4.32	.92	4.32	.75	346	0.09	.92	NS
10.	Ability to meet deadlines on actions to be taken	4.42	.86	4.21	.92	346	2.11	.04	S

Key: \bar{X}_1 = Mean of male business education students of Colleges of Education in South-West, \bar{X}_2 = Mean of female business education students of Colleges of Education in South-West, SD_1 = Standard Deviation of male business education students of Colleges of Education in South-West, SD_2 = Standard Deviation of female business education students of Colleges of Education in South-West, Df = degree of freedom, **Sig.**= probability value (2 tailed), **t-cal**= calculated values of t-test, S= significant, NS= Not Significant.

Table 7 shows each of the calculated t-values and p-values for items 1-10. Only items 1, 7 and 10 have their p-values lower than the level of significance (0.05). However, since the p-values of the remaining 7 items (2, 3, 4, 5, 6, 8 and 9) are greater than the level of significance, there is enough evidence not to reject the null hypothesis. This implies that there was no significant difference in the mean ratings of respondents on the time management related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

Hypothesis 2

There is no significant difference in the mean ratings of respondents on the time management related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

To test this null hypothesis, students were classified according to their institution type (Federal and State). The mean responses of the two categories were analysed as shown in Table 8.

Table 8

Summary of t-Test Analysis between the Mean Responses of Business Education Students of Federal and State Colleges of Education regarding the Time Management Related Skills Needed for Self-Employment. N= 348, (Federal=125; State=223)

S/N	Items Statement	\bar{X}_1	SD_1	\bar{X}_2	SD_2	df	t-cal	Sig.	Remarks
1.	Ability to stick to visitors' time limit for discussions	4.85	.37	4.53	.71	346	4.73	.00	S
2.	Ability to avoid unnecessary interruptions	4.36	.93	4.44	.67	346	0.86	.39	NS
3.	Ability to timely complete tasks in the face of constant interruptions	4.46	.81	4.30	.75	346	1.85	.07	NS
4.	Ability to set goals that can be achieved within a specified time	4.59	.73	4.46	.79	346	1.56	.12	NS
5.	Ability to set times during the day for routine administrative tasks	4.41	.93	4.02	.92	346	3.75	.00	S
6.	Ability to avoid procrastination of activities	4.29	.83	4.17	.85	346	1.29	.19	NS
7.	Ability to reduce unnecessary procedure in the execution of tasks	4.33	.97	4.25	.87	346	0.81	.42	NS
8.	Ability to set target dates to be used with staff when delegating responsibilities	4.67	.51	4.36	.75	346	4.05	.00	S
9.	Ability to elect and follow priorities	4.29	.95	4.34	.75	346	0.44	.66	NS
10.	Ability to meet deadlines on actions to be taken	4.42	.86	4.23	.92	346	1.86	.06	NS

Key: \bar{X}_1 = Mean of business education students of Federal Colleges of Education in South-West, \bar{X}_2 = Mean of business education students of State Colleges of Education in South-West, SD_1 = Standard Deviation of business education students of Federal Colleges of Education in South-West, SD_2 = Standard Deviation of business education students of State Colleges of Education in South-West, Df = degree of freedom, **Sig.**=

probability value (2 tailed), t-cal= calculated values of t-test, S= significant, NS= Not Significant.

Table 8 shows each of the calculated t-values and p-values for items 1-10. Only items 1, 5 and 8 have their p-values less than the level of significance (0.05). However, since the p-values of the remaining 7 items (2, 3, 4, 6, 7, 9 and 10) are greater than the level of significance, there is enough evidence not to reject the null hypothesis. This implies that there was no significant difference in the mean ratings of respondents on the time management related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

Hypothesis 3

There is no significant difference in the mean ratings of respondents on the self motivation related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

To test this null hypothesis, students were classified according to their gender (Male and Female). The mean responses of the two categories were analysed as shown in Table 9.

Table 9

Summary of t-Test Analysis between the Mean Responses of Male and Female Business Education Students regarding the Self-Motivation Related Skills Needed for Self-Employment. N= 348, (Male=140; Female=208)

S/N	Items Statement	\bar{X}_1	SD_1	\bar{X}_2	SD_2	df	t-cal	Sig.	Remarks
11.	Ability to believe in oneself	4.19	.83	4.23	.72	346	0.48	.63	NS
12.	Ability to think positively	4.13	.85	4.04	.89	346	0.94	.35	NS
13.	Ability to set personal goals	4.56	.69	4.01	1.02	346	5.81	.00	S
14.	Ability to realize unrealistic resolutions	4.33	.77	4.10	.94	346	2.32	.02	S
15.	Ability to commit oneself to pursue personal goals	3.96	.99	3.91	1.06	346	0.49	.62	NS
16.	Ability to measure one's performance	3.94	.89	3.99	.81	346	0.57	.57	NS
17.	Ability not to be controlled by personal mood	4.29	.95	4.12	1.04	346	1.50	.14	NS
18.	Ability to appreciate oneself	4.16	.95	3.99	1.06	346	1.54	.12	NS
19.	Ability to uphold personal beliefs	4.49	.67	4.00	1.04	346	4.84	.00	S
20.	Ability to withstand pressure	4.64	.55	4.02	1.24	346	5.57	.00	S

Key: \bar{X}_1 = Mean of male business education students of Colleges of Education in South-West, \bar{X}_2 = Mean of female business education students of Colleges of Education in South-West, SD_1 = Standard Deviation of male business education students of Colleges of Education in South-West, SD_2 = Standard Deviation of female business education students of Colleges of Education in South-West, Df = degree of freedom, **Sig.**= probability value (2 tailed), **t-cal**= calculated values of t-test, S= significant, NS= Not Significant.

Table 9 reveals each of the calculated t-values and p-values for items 11-20. Only items 13, 14, 19 and 20 have their p-values less than the level of significance (0.05). However, since the p-values of the remaining 6 items (11, 12, 15, 16, 17 and 18) are greater than the level of significance, there is enough evidence not to reject the null hypothesis. This implies that there was no significant difference in the mean ratings of respondents on the self motivation related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

Hypothesis 4

There is no significant difference in the mean ratings of respondents on the self-motivation related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

To test this null hypothesis, students were classified according to their institution type (Federal and State). The mean responses of the two categories were analysed as shown in Table 10.

Table 10

Summary of t-Test Analysis between the Mean Responses of Business Education Students of Federal and State Colleges of Education regarding the Self-Motivation Related Skills Needed for Self-Employment. N= 348, (Federal=125; State=223)

S/N	Items Statement	\bar{X}_1	SD_1	\bar{X}_2	SD_2	df	t-cal	Sig.	Remarks
11.	Ability to believe in oneself	4.18	.83	4.23	.72	346	0.62	.54	NS
12.	Ability to think positively	4.09	.88	4.07	.88	346	0.21	.83	NS
13.	Ability to set personal goals	4.61	.68	4.04	1.01	346	5.64	.00	S
14.	Ability to realize unrealistic resolutions	4.37	.76	4.09	.93	346	2.76	.01	S
15.	Ability to commit oneself to pursue personal goals	3.94	1.01	3.92	1.05	346	0.18	.86	NS
16.	Ability to measure one's performance	3.92	.89	4.00	.81	346	0.90	.37	NS
17.	Ability not to be controlled by personal mood	4.26	.99	4.15	1.02	346	0.96	.34	NS
18.	Ability to appreciate oneself	4.16	.97	3.99	1.04	346	1.45	.15	NS
19.	Ability to uphold personal beliefs	4.51	.68	4.02	1.02	346	4.82	.00	S
20.	Ability to withstand pressure	4.68	.50	4.04	1.22	346	5.60	.00	S

Key: \bar{X}_1 = Mean of business education students of Federal Colleges of Education in South-West, \bar{X}_2 = Mean of business education students of State Colleges of Education in South-West, SD_1 = Standard Deviation of business education students of Federal Colleges of Education in South-West, SD_2 = Standard Deviation of business education students of State Colleges of Education in South-West, Df = degree of freedom, **Sig.**= probability value (2 tailed), **t-cal**= calculated values of t-test, S= significant, NS= Not Significant.

Table 10 reveals each of the calculated t-values and p-values for items 11-20. Only items 13, 14, 19 and 20 have their p-values less than the level of significance (0.05). However, since the p-values of the remaining 6 items (11, 12, 15, 16, 17 and 18) are greater than the level of significance, there is enough evidence not to reject the null hypothesis. This implies that there was no significant difference in the mean ratings of respondents on the self-motivation related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

Hypothesis 5

There is no significant difference in the mean ratings of respondents on the interpersonal communication related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

To test this null hypothesis, students were classified according to their gender (Male and Female). The mean responses of the two categories were analysed as shown in Table 11.

Table 11

Summary of t-Test Analysis between the Mean Responses of Male and Female Business Education Students regarding the Interpersonal communication related Skills Needed for Self-Employment. N= 348, (Male=140; Female=208)

S/N	Items Statement	\bar{X}_1	SD_1	\bar{X}_2	SD_2	df	t-cal	Sig.	Remarks
21.	Ability to listen attentively	4.73	.49	4.24	1.05	346	5.19	.00	S
22.	Ability to render supportive services to the customers	4.56	.63	4.10	1.23	346	4.28	.00	S
23.	Ability to take decisions based on the available facts	4.40	.77	4.19	0.97	346	2.18	.03	S
24.	Ability to delegate authority to employees	4.39	.72	4.07	1.03	346	3.13	.00	S
25.	Ability to interact with people openly and fairly	4.12	.85	3.98	1.17	346	1.22	.22	NS
26.	Ability to encourage innovation	4.00	.94	3.73	1.21	346	2.26	.03	S
27.	Ability to control emotions and situations as the need arises.	4.14	.83	3.88	1.06	346	2.41	.02	S
28.	Being sensitive to the needs of others empathetically	4.23	.82	4.02	1.08	346	2.01	.05	S
29.	Ability to handle team conflict	4.34	.76	4.16	0.92	346	1.88	.06	NS
30.	Ability to handle customer's grievances	4.57	.67	4.13	0.99	346	4.61	.00	S

Key: \bar{X}_1 = Mean of male business education students of Colleges of Education in South-West, \bar{X}_2 = Mean of female business education students of Colleges of Education in South-West, SD_1 = Standard Deviation of male business education students of Colleges of Education in South-West, SD_2 = Standard Deviation of female business education students of Colleges of Education in South-West, Df = degree of freedom, **Sig.**=

probability value (2 tailed), t-cal= calculated values of t-test, S= significant, NS= Not Significant.

Table 11 shows each of the calculated t-values and p-values for items 21-30. Only items 25 and 29 have their p-values greater than the level of significance (0.05). However, since the p-values of the remaining 8 items (21, 22, 23, 24, 26, 27, 28 and 30) are less than the level of significance, there is enough evidence to reject the null hypothesis. This implies that there was significant difference in the mean ratings of respondents on the interpersonal communication related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

Hypothesis 6

There is no significant difference in the mean ratings of respondents on the interpersonal communication related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

To test this null hypothesis, students were classified according to their institution type (federal and state). The mean responses of the two categories were analysed as shown in Table 12.

Table 12

Summary of t-Test Analysis between the Mean Responses of Business Education Students of Federal and State Colleges of Education regarding the Interpersonal communication related Skills Needed for Self-Employment. N= 348, (Federal=125; State=223)

S/N	Items Statement	\bar{X}_1	SD_1	\bar{X}_2	SD_2	df	t-cal	Sig.	Remarks
21.	Ability to listen attentively	4.74	.49	4.26	1.02	346	4.83	.00	S
22.	Ability to render supportive services to the customers	4.57	.64	4.14	1.21	346	3.64	.00	S
23.	Ability to take decisions based on the available facts	4.39	.77	4.20	0.96	346	1.86	.06	NS
24.	Ability to delegate authority to employees	4.38	.72	4.09	1.02	346	2.82	.01	S
25.	Ability to interact with people openly and fairly	4.10	.86	4.00	1.15	346	0.88	.38	NS
26.	Ability to encourage innovation	3.98	.94	3.75	1.20	346	1.85	.07	NS
27.	Ability to control emotions and situations as the need arises.	4.12	.84	3.91	1.05	346	1.87	.06	NS
28.	Being sensitive to the needs of others empathetically	4.19	.83	4.06	1.07	346	1.21	.23	NS
29.	Ability to handle team conflict	4.33	.78	4.17	0.91	346	1.59	.11	NS
30.	Ability to handle customer's grievances	4.58	.68	4.17	0.98	346	4.14	.00	S

Key: \bar{X}_1 = Mean of business education students of Federal Colleges of Education in South-West, \bar{X}_2 = Mean of business education students of State Colleges of Education in South-West, SD_1 = Standard Deviation of business education students of Federal Colleges of Education in South-West, SD_2 = Standard Deviation of business education students of State Colleges of Education in South-West, Df = degree of freedom, **Sig.**=

probability value (2 tailed), t-cal= calculated values of t-test, S= significant, NS= Not Significant.

Table 12 shows each of the calculated t-values and p-values for items 21-30. Only items 21, 22, 24 and 30 have their p-values less than the level of significance (0.05). However, since the p-values of the remaining 6 items (23, 25, 26, 27, 28 and 29) are more than the level of significance, there is enough evidence not to reject the null hypothesis. This implies that there was no significant difference in the mean ratings of respondents on the interpersonal communication related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

Hypothesis 7

There is no significant difference in the mean ratings of respondents on the human resource management related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

To test this null hypothesis, students were classified according to their gender (male and female). The mean responses of the two categories were analysed as shown in Table 13.

Table 13

Summary of t-Test Analysis between the Mean Responses of Male and Female Business Education Students regarding the Human Resource Management Related Skills Needed for Self-Employment. N= 348, (Male=140; Female=208)

S/N	Items Statement	\bar{X}_1	SD_1	\bar{X}_2	SD_2	df	t-cal	Sig.	Remarks
31.	Ability to handle confidential information with appropriately	4.46	.82	4.19	1.03	346	2.49	.01	S
32.	Ability to recruit right persons at the right positions	4.16	.81	4.07	1.04	346	0.88	.38	NS
33.	Ability to think clearly	4.25	.87	4.17	1.00	346	0.74	.46	NS
34.	Ability to coordinate human and nonhuman factors in business	4.27	.82	4.27	0.90	346	0.03	.98	NS
35.	Ability to get employee updated in line with new knowledge of task handling through training	4.20	.94	4.25	0.77	346	0.52	.61	NS
36.	Ability to be self-disciplined	4.21	1.00	4.05	1.17	346	1.33	.18	NS
37.	Ability to determine when to seek professional help	4.23	.84	3.97	1.09	346	2.40	.02	S
38.	Ability to enforce management policies on employees	4.16	.91	4.13	1.05	346	1.76	.08	NS
39.	Ability to manage and resolve conflict	4.11	.98	4.13	1.05	346	0.09	.92	NS
40.	Ability to maintain follow up among employees towards attainment of goals	4.19	.90	3.96	1.07	346	2.11	.04	S

Key: X_1 = Mean of male business education students of Colleges of Education in South-West, X_2 = Mean of female business education students of Colleges of Education in South-West, SD_1 = Standard Deviation of male business education students of Colleges of Education in South-West, SD_2 = Standard Deviation of female business education students of Colleges of Education in South-West, Df = degree of freedom, **Sig.**= probability value (2 tailed), **t-cal**= calculated values of t-test, *S*= significant, *NS*= Not Significant.

Table 13 shows each of the calculated t-values and p-values for items 31-40. Only items 31, 37 and 40 have their p-values less than the level of significance (0.05). However, since the p-values of the remaining 7 items (32, 33, 34, 35, 36, 38 and 39) are more than the level of significance, there is enough evidence not to reject the null hypothesis. This implies that there was no significant difference in the mean ratings of respondents on the human resource management related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

Hypothesis 8

There is no significant difference in the mean ratings of respondents on the human resource management related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

To test this null hypothesis, students were classified according to their institution type (federal and state). The mean responses of the two categories were analysed as shown in Table 14.

Table 14

Summary of t-Test Analysis between the Mean Responses of Business Education Students of Federal and State Colleges of Education regarding the Human Resource Management Related Skills Needed for Self-Employment. N= 348, (Federal=125; State=223)

S/N	Items Statement	\bar{X}_1	SD ₁	\bar{X}_2	SD ₂	df	t-cal	Sig.	Remarks
31.	Ability to handle confidential information with appropriately	4.42	.84	4.23	1.02	346	1.78	.08	NS
32.	Ability to recruit right persons at the right positions	4.12	.81	4.10	1.03	346	0.16	.88	NS
33.	Ability to think clearly	4.22	.88	4.20	0.99	346	0.18	.86	NS
34.	Ability to coordinate human and nonhuman factors in business	4.24	.85	4.29	0.89	346	0.60	.98	NS
35.	Ability to get employee updated in line with new knowledge of task handling through training	4.22	.96	4.25	0.77	346	0.33	.75	NS
36.	Ability to be self-disciplined	4.18	1.03	4.08	1.15	346	0.83	.41	NS
37.	Ability to determine when to seek professional help	4.21	.85	3.99	1.07	346	1.89	.06	NS
38.	Ability to enforce management policies on employees	4.14	.91	3.98	1.11	346	1.42	.15	NS
39.	Ability to manage and resolve conflict	4.09	.98	4.14	1.04	346	0.45	.65	NS
40.	Ability to maintain follow up among employees towards attainment of goals	4.17	.90	3.99	1.06	346	1.57	.12	NS

Key: X_1 = Mean of business education students of Federal Colleges of Education in South-West, X_2 = Mean of business education students of State Colleges of Education in South-West, SD_1 = Standard Deviation of business education students of Federal Colleges of Education in South-West, SD_2 = Standard Deviation of business education students of State Colleges of Education in South-West, Df = degree of freedom, **Sig.**= probability value (2 tailed), **t-cal**= calculated values of t-test, *S*= significant, *NS*= Not Significant.

Table 14 shows each of the calculated t-values and p-values for items 31-40. All the items (31, 32, 33, 34, 35, 36, 37, 38, 39 and 40) have their p-values greater than the level of significance (0.05), there is enough evidence not to reject the null hypothesis. This implies that there was no significant difference in the mean ratings of respondents on the human resource management related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

Hypothesis 9

There is no significant difference in the mean ratings of respondents on the financial management related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

To test this null hypothesis, students were classified according to their gender (male and female). The mean responses of the two categories were analysed as shown in Table 15.

Table 15

Summary of t-Test Analysis between the Mean Responses of Male and Female Business Education Students regarding the Financial Management Related Skills Needed for Self-Employment. N= 348, (Male=140; Female=208)

S/N	Items Statement	\bar{X}_1	SD_1	\bar{X}_2	SD_2	df	t-cal	Sig.	Remarks
41.	Ability to identify sources of capital to start a business	4.33	.93	4.12	1.02	346	0.21	.05	S
42.	Ability to effectively utilize financial resources	4.26	.98	4.07	0.89	346	1.86	.06	NS
43.	Ability to undertake financial prudence	4.26	.93	3.97	1.06	346	2.62	.01	S
44.	Ability to effectively handle cash transactions to avoid financial loss	4.12	.93	4.02	1.07	346	0.88	.38	NS
45.	Ability to effectively appropriate available financial resources to meet all needs	4.26	.86	4.13	1.08	346	1.17	.24	NS
46.	Ability to effectively maintain book-keeping records of transactions	4.04	0.96	3.81	1.21	346	1.89	.60	NS
47.	Ability to negotiate credit facilities	4.19	.99	3.93	1.14	346	2.14	.03	S
48.	Ability to obtain loan from appropriate financial institutions	4.08	.98	4.07	1.11	346	0.06	.96	NS
49.	Ability to maintain steady cash flow	3.49	1.23	3.69	1.24	346	1.44	.15	NS
50.	Ability to prepare financial statement	3.83	1.13	3.78	1.26	346	0.38	.71	NS

Key: \bar{X}_1 = Mean of male business education students of Colleges of Education in South-West, \bar{X}_2 = Mean of female business education students of Colleges of Education in South-West, SD_1 = Standard Deviation of male business education students of Colleges of Education in South-West, SD_2 = Standard Deviation of female business education students of Colleges of Education in South-West, Df = degree of freedom, **Sig.**= probability value (2 tailed), **t-cal**= calculated values of t-test, S= significant, NS= Not Significant.

Table 15 shows each of the calculated t-values and p-values for items 41-50. Only items 41, 43 and 47 have their p-values less than the level of significance (0.05). However, since the p-values of the remaining 7 items (42, 44, 45, 46, 48 49 and 50) are more than the level of significance, there is enough evidence not to reject the null hypothesis. This implies that there was no significant difference in the mean ratings of respondents on the financial management related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

Hypothesis 10

There is no significant difference in the mean ratings of respondents on the financial management related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

To test this null hypothesis, students were classified according to their institution type (federal and state). The mean responses of the two categories were analysed as shown in Table 16.

Table 16

Summary of t-Test Analysis between the Mean Responses of Business Education Students of Federal and State Colleges of Education regarding the Financial Management Related Skills Needed for Self-Employment. N= 348, (Federal=125; State=223)

S/N	Items Statement	\bar{X}_1	SD_1	\bar{X}_2	SD_2	df	t-cal	Sig.	Remarks
41.	Ability to identify sources of capital to start a business	4.31	.87	4.14	1.05	346	1.53	.13	NS
42.	Ability to effectively utilize financial resources	4.27	.94	4.07	0.93	346	1.92	.06	NS
43.	Ability to undertake financial prudence	4.29	.88	3.96	1.08	346	2.92	.00	S
44.	Ability to effectively handle cash transactions to avoid financial loss	4.13	.89	4.03	1.08	346	0.89	.37	NS
45.	Ability to effectively appropriate available financial resources to meet all needs	4.22	.88	4.16	1.06	346	0.60	.55	NS
46.	Ability to effectively maintain book-keeping records of transactions	4.00	0.98	3.85	1.19	346	1.18	.24	NS
47.	Ability to negotiate credit facilities	4.14	1.01	3.98	1.13	346	1.30	.19	NS
48.	Ability to obtain loan from appropriate financial institutions	4.02	.99	4.10	1.09	346	0.67	.50	NS
49.	Ability to maintain steady cash flow	3.44	1.20	3.70	1.25	346	1.91	.06	NS
50.	Ability to prepare financial statement	3.75	1.15	3.82	1.24	346	0.54	.56	NS

Key: \bar{X}_1 = Mean of business education students of Federal Colleges of Education in South-West, \bar{X}_2 = Mean of business education students of State Colleges of Education in South-West, SD_1 = Standard Deviation of business education students of Federal Colleges of Education in South-West, SD_2 = Standard Deviation of

business education students of State Colleges of Education in South-West, Df= degree of freedom, Sig.= probability value (2 tailed), t-cal= calculated values of t-test, S= significant, NS= Not Significant.

Table 16 shows each of the calculated t-values and p-values for items 41-50. Only item 43 has its p-value less than the level of significance (0.05). However, since the p-values of the remaining 9 items (41, 42, 44, 45, 46, 47 48 49 and 50) are greater than the level of significance, there is enough evidence not to reject the null hypothesis. This implies that there was no significant difference in the mean ratings of respondents on the financial management related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

Hypothesis 11

There is no significant difference in the mean ratings of respondents on the customer services related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

To test this null hypothesis, students were classified according to their gender (male and female). The mean responses of the two categories were analysed as shown in Table 17.

Table 17

Summary of t-Test Analysis between the Mean Responses of Male and Female Business Education Students regarding the Customer Services Related Skills Needed for Self-Employment. N= 348, (Male=140; Female=208)

S/N	Items Statement	\bar{X}_1	SD_1	\bar{X}_2	SD_2	df	t-cal	Sig.	Remarks
51.	Ability to use positive language when talking to customers	4.34	.79	3.91	1.24	346	3.56	.00	S
52.	Ability to read customer's mind	4.55	.72	4.18	1.11	346	3.49	.00	S
53.	Ability to handle customer appropriately with peculiar problem	4.44	.83	4.15	1.05	346	2.78	.01	S
54.	Ability to boost customer's happiness with exclamation and emotion	4.49	.75	4.05	1.00	346	4.33	.00	S
55.	Ability to calm customers in the event of hectic situation	4.28	.81	3.98	1.13	346	2.73	.01	S
56.	Ability to handle surprises from customers	4.33	0.79	3.94	1.08	346	3.58	.00	S
57.	Ability to utilize persuasion when canvassing customers	4.36	0.89	4.13	1.06	346	2.15	.03	S
58.	Ability to understand and share the feelings of customers	4.33	.89	4.00	1.04	346	3.05	.00	S
59.	Ability to be able to end conversation with customers with confirmed satisfaction	4.30	0.85	4.05	1.05	346	2.32	.02	S
60.	Ability to manage non-patient customers	4.29	0.84	3.89	1.12	346	3.61	.00	S

Key: \bar{X}_1 = Mean of male business education students of Colleges of Education in South-West, \bar{X}_2 = Mean of female business education students of Colleges of Education in South-West, SD_1 = Standard Deviation of male business education students of Colleges of Education in South-West, SD_2 = Standard Deviation of female business education students of Colleges of Education in South-West, Df = degree of freedom, **Sig.**= probability value (2 tailed), **t-cal**= calculated values of t-test, S= significant, NS= Not Significant.

Table 17 shows each of the calculated t-values and p-values for items 51-60. All the items (51, 52, 53, 54, 55, 56, 57, 58, 59 and 60) have their p-values greater than the level of significance (0.05), there is therefore enough evidence to reject the null hypothesis. This implies that there was significant difference in the mean ratings of respondents on the customer services related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

Hypothesis 12

There is no significant difference in the mean ratings of respondents on the customer services related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

To test this null hypothesis, students were classified according to their institution type (federal and state). The mean responses of the two categories were analysed as shown in Table 18.

Table 18

Summary of t-Test Analysis between the Mean Responses of Business Education Students of Federal and State Colleges of Education regarding the Customer Services Related Skills Needed for Self-Employment. N= 348, (Federal=125; State=223)

S/N	Items Statement	\bar{X}_1	SD_1	\bar{X}_2	SD_2	df	t-cal	Sig.	Remarks
51.	Ability to use positive language when talking to customers	4.29	.80	3.96	1.23	346	2.72	.01	S
52.	Ability to read customer's mind	4.52	.74	4.22	1.09	346	2.74	.01	S
53.	Ability to handle customer appropriately with peculiar problem	4.43	.86	4.17	1.03	346	2.38	.02	S
54.	Ability to boost customer's happiness with exclamation and emotion	4.46	.78	4.09	0.99	346	3.59	.00	S
55.	Ability to calm customers in the event of hectic situation	4.26	.82	4.01	1.11	346	2.17	.03	S
56.	Ability to handle surprises from customers	4.30	0.83	3.99	1.06	346	2.89	.00	S
57.	Ability to utilize persuasion when canvassing customers	4.34	0.89	4.15	1.06	346	1.67	.09	NS
58.	Ability to understand and share the feelings of customers	4.29	.89	4.04	1.05	346	2.31	.02	S
59.	Ability to be able to end conversation with customers with confirmed satisfaction	4.28	0.86	4.09	1.03	346	1.71	.09	NS
60.	Ability to manage non-patient customers	4.27	0.86	3.93	1.10	346	3.01	.00	S

Key: \bar{X}_1 = Mean of business education students of Federal Colleges of Education in South-West, \bar{X}_2 = Mean of business education students of State Colleges of Education in South-West, SD_1 = Standard Deviation of business education students of Federal Colleges of Education in South-West, SD_2 = Standard Deviation of

business education students of State Colleges of Education in South-West, Df= degree of freedom, Sig.= probability value (2 tailed), t-cal= calculated values of t-test, S= significant, NS= Not Significant.

Table 18 reveals each of the calculated t-values and p-values for items 51-60. Only items 57 and 59 have their p-values greater than the level of significance (0.05). However, since the p-values of the remaining 8 items (51, 52, 53, 54, 55, 56, 58 and 60) are less than the level of significance, there is therefore enough evidence to reject the null hypothesis. This implies that there was significant difference in the mean ratings of respondents on the customer services related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

Summary of Findings

The major findings of the study are hereby summarised as follows:

1. Business education students in colleges of education in South-West, Nigeria need time management related skills for self-employment.
2. Business education students in colleges of education in South-West, Nigeria need self-motivation related skills for self-employment.
3. Business education students in colleges of education in South-West, Nigeria need interpersonal communication related skills for self-employment.
4. Business education students in colleges of education in South-West, Nigeria need human resource management related skills for self-employment.

5. Business education students in colleges of education in South-West, Nigeria need financial management related skills for self-employment.
6. Business education students in colleges of education in South-West, Nigeria need customer services related skills for self-employment.
7. There was no significant difference in the mean ratings of respondents on the time management related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).
8. There was no significant difference in the mean ratings of respondents on the time management related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).
9. There was no significant difference in the mean ratings of respondents on the self motivation related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).
10. There was no significant difference in the mean ratings of respondents on the self motivation related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

11. There was significant difference in the mean ratings of respondents on the interpersonal communication related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).
12. There was no significant difference in the mean ratings of respondents on the interpersonal communication related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).
13. There was no significant difference in the mean ratings of respondents on the human resource management related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).
14. There was no significant difference in the mean ratings of respondents on the human resource management related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).
15. There was no significant difference in the mean ratings of respondents on the financial management related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).

16. There was no significant difference in the mean ratings of respondents on the financial management related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).
17. There was significant difference in the mean ratings of respondents on the customer services related skills needed by business education students of colleges of education for self-employment based on their gender (male and female).
18. There was significant difference in the mean ratings of respondents on the customer services related skills needed by business education students of colleges of education for self-employment based on their institution type (federal and state).

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

This chapter presents the discussion of the findings, conclusion and recommendations. The chapter also dealt with implications of the findings, limitation of the study and suggestions for further study.

Discussion of the Findings

The findings of this study are organised and discussed in line with the research questions and hypotheses that guided the study. The discussion is done using the following headings:

1. Time Management Related Skills Needed by Business Education Students in Colleges of Education for Self-Employment
2. Self-motivation related skills needed by business education students in colleges of education for self-employment.
3. Interpersonal communication related skills needed by business education students in colleges of education for self-employment.

4. Human resource management related skills needed by business education students in colleges of education for self-employment.
5. Financial management related skills needed by business education students in colleges of education for self-employment.
6. Customer services related skills needed by business education students in colleges of education for self-employment.

Time Management Related Skills Needed by Business Education Students in Colleges of Education for Self-Employment

The result of analysis in Table 1 showed that Business Education students of colleges of education very highly needed skills in ability to stick to visitors' time limit for discussions and ability to set goals that can be achieved within a specified time for self-employment. Also, items 2, 3, 5, 6, 7, 8, 9 and 10 revealed that Business Education students of colleges of education in South-West Nigeria highly needed time management related skills in the area of ability to avoid unnecessary interruptions, ability to timely complete tasks in the face of constant interruptions, ability to set times during the day for routine administrative tasks, ability to avoid procrastination of activities, ability to reduce unnecessary procedure in the execution of tasks, ability to set target dates to be used with staff when delegating responsibilities, ability to elect and follow priorities and ability to meet deadlines on actions to be taken. With a grand mean and standard deviation of 4.37 and 0.81 respectively, it was therefore indicated that Business Education students of

colleges of education in South-West Nigeria highly needed time management related skills for self-employment and national development. The standard deviation of 0.81 showed that the respondents were closed in their opinions regarding time management related needed for self-employment and national development. This finding is in line with Olawoyin (2017) who found that time management competencies are required by Business Education students of colleges of education.

However, the result of the test of hypothesis in Table 7 showed that only items 1, 7 and 10 out of 10 items had their p-values less than the level of significance (0.05). This implies that there was no significant difference in the mean ratings of Business Education students regarding the time management related skills needed based on their gender. Besides, the result of test of hypothesis in Table 8 showed that only items 1, 7 and 10 out of 10 items had their p-value less than the level of significance (0.05). This means that there was no significant difference in the mean ratings of Business Education students regarding the time management related skills needed based on the institution type. The finding is in contradiction to Olawoyin (2017) who found that there was significant difference in the mean ratings of respondents on time management competencies.

Self-motivation related skills needed by business education students in colleges of education for self-employment

The results in Table 2 showed that Business Education students of colleges of education highly needed skills in all self-motivation related skills which include ability to believe in oneself, ability to think positively, ability to set personal goals, ability to realize unrealistic resolutions, ability to commit oneself to pursue personal goals, ability to measure one's performance, ability not to be controlled by personal mood, ability to appreciate oneself, ability to uphold personal beliefs and ability to withstand pressure. With a grand mean and standard deviation of 4.13 and 0.94 respectively, it is concluded that Business Education highly needed self-motivation related skills for self-employment and national development. The standard deviation of 0.94 showed that the respondents were closed in their opinions regarding the self-motivation related skills needed for self-employment and national development. The finding of this study is in line with the findings of Bryant (2006) who justified the need for self-motivation skills as the skills are revealed to be important for advanced cognitive functioning such as managing complexity and uncertainty in business activities.

However, the results in Table 9 revealed that only items 13, 14, 19 and 20 out of 10 self-motivation related skills items had their p-values to be less than the level of significance (0.05). This implies that there was no significant difference in the mean responses among the Business Education students on the self-motivation related skills needed based on their gender. In the same vein, the results of the

analysis in Table 10 showed that only items 13, 14, 19 and 20 also had their p-values less than the level of significance. This equally implies that there was no significant difference in the mean ratings of Business Education students regarding the self-motivation related skills needed based on the institution type. The results of the study corroborate the findings of Ile and Nwokoli (2016) who found that gender does not significantly influence the mean ratings of small and medium enterprise managers self-motivation skills needed for business success.

Interpersonal communication related skills needed by business education students in colleges of education for self-employment

The results in Table 3 showed that Business Education students of colleges of education highly needed interpersonal communication related skills. The skills areas include ability to listen attentively, ability to render supportive services to the customers, ability to take decisions based on the available facts, ability to delegate authority to employees, ability to interact with people openly and fairly, ability to encourage innovation, ability to control emotions and situations as the need arises, being sensitive to the needs of others empathetically, ability to handle team conflict and ability to handle customers grievances. The grand mean and standard deviation of 4.17 and 0.97 respectively depicted that Business Education students of colleges of education highly needed interpersonal communication related skills for self-employment and national development. The standard deviation of 0.97 showed that the respondents were not far from one another in their opinions regarding the

interpersonal communication related skills needed for self-employment and national development. This finding is in agreement with the findings of Agomuo (2006) who found that medial communication skill and knowledge were required of senior secondary school business studies graduates. The result is also in agreement with the findings of Ezenwafor and Olaniyi (2017) who found that human relation skills were highly needed by Business Education graduates to succeed in self-employment and contribute to entrepreneurial development.

The results of the analysis in Table 11 showed that only items 25 and 29 out of 10 items on interpersonal communication related skills had their p-values greater than the level of significance (0.05). This indicated that there was significant difference in the mean ratings of Business Education students regarding interpersonal communication related skills needed for self-employment based on their gender. Also, the results of the analysis in Table 12 revealed that only items 1, 2, 4 and 10 out of 10 items had their p-values less than the level of significance value (0.05). This implies that there was no significant difference in the mean ratings of Business Education students regarding interpersonal communication related skills needed for self-employment based on the institution type. This finding is in line with Ezenwafor and Olaniyi (2017) who found that gender does not have significant difference in the mean ratings of Business Education graduates regarding human relation skills needed for self employment.

Human resource management related skills needed by business education students in colleges of education for self-employment

The results of the analysis in Table 4 showed that all the items 31-40 were rated as highly needed by the respondents. Business Education students rated as highly needed the human resource related skills which range from ability to handle confidential information with appropriately, ability to recruit right persons at the right positions, ability to think clearly, ability to coordinate human and nonhuman factors in business, ability to get employee updated in line with new knowledge of task handling through training, ability to get employee updated in line with new knowledge of task handling through training, ability to be self-disciplined, ability to determine when to seek professional help, ability to enforce management policies on employees, ability to manage and resolve conflict and ability to maintain follow up among employees towards attainment of goals. On the whole, the grand mean of 4.15 indicated that the human resource management related skills were high needed by Business Education students for self-employment and national development. The standard deviation of 0.98 indicated that the respondents' opinions were homogenous. The result of this finding is in agreement with Ekankumo, Komebaradikumo and Braye (2011) who found that human resource management related skills are required by tertiary institution administrators in the Niger Delta States of Nigeria.

The results of the analysis in Table 13 showed that only items 31, 37 and 40 had their p-values less than 0.05 level of significance while other items 32, 33, 34, 35, 36 38 and 39 had their p-values greater than the level of significance. This means that there was no significant difference in the mean ratings of Business Education students regarding the financial management related skills needed for self-employment and national development based on their gender. Also, the results of the analysis in Table 14 showed that all the items in respect of human resource related skills had their p-values greater than the level of significance. This equally reveals that the respondents were not significantly different in their opinions regarding the human related skills needed for self-employment and national development based on their institution type. The findings of this study lends credence to the study conducted by Ekankumo, Komebaradikumo and Braye (2011) who found that there was no significant difference in the mean responses of tertiary institutions administrators on skills for human resource management.

Financial management related skills needed by business education students in colleges of education for self-employment

The result in Table 5 showed that all the items 10 items relating to financial management related skills were rated highly needed by the respondents. Business Education students rated as highly needed the financial management related skills for self-employment and national development. The items rated highly needed include skills in the covering ability to identify sources of capital to start a

business, ability to effectively utilize financial resources, ability to undertake financial prudence, ability to effectively handle cash transactions to avoid financial loss, ability to effectively appropriate available financial resources to meet all needs, ability to effectively maintain book-keeping records of transactions, ability to negotiate credit facilities, ability to obtain loan from appropriate financial institutions, ability to maintain steady cash flow and ability to prepare financial statement. With a grand mean of 4.01, the respondents indicated that they highly needed financial management related skills for self-employment and national development. The standard deviation of 0.97 showed that the respondents were closely related in their opinions regarding the financial management related skills needed by Business Education students on financial management related skills needed for self-employment and national development. The result of the study is in conformity with Binuomote and Okoli (2015) who reported that Business Education students needed technical and financial management skills to function well in this time of economic meltdown in Nigeria. Also, Eze, Ezenwafor and Igbarahaha (2016) revealed that Business Education students highly needed accounting and office technology and management skills for self-employment.

However, the result in Table 15 indicated that only items 41, 43 and 47 had their p-values less than equal to the level of significance (0.05) while all other items 42, 44, 45, 46, 48, 49 and 50 respectively had their p-values greater than the

level of significance. This shows that there was no significant difference in the mean ratings of Business Education students regarding the financial management related skills needed for self-employment and national development based on their gender. Also, the result in Table 16 showed that only item 43 had its p-value less than the level of significance out of 10 items while the remaining 9 items had their p-values greater than the level of significance. This implies that there was no significant difference in the mean rating of Business Education students regarding the financial management related skills needed for self-employment and national development. This outcome is in contradiction to the study of Olawoyin (2017) who found that there was significant difference in the mean ratings of Business Education students regarding the financial management competencies required towards stemming the tide of unemployment in Nigeria. Also, the outcome of the study is in opposition to Binuomote and Okoli (2015) who reported that there was significant difference in the mean responses of Business Education students regarding the financial skills training needed for successful entrepreneurship.

Customer services related skills needed by business education students in colleges of education for self-employment

The result of the study in Table 6 revealed that all the 10 items were rated highly needed. Business Education students rated highly needed customer service related skills for self-employment and national development. This is because all the items had their p-values ranging from 0.00 to 0.03. The skills include ability to

use positive language when talking to customers, ability to read customer's mind, ability to handle customer appropriately with peculiar problem, ability to boost customer's happiness with exclamation and emotion, ability to calm customers in the event of hectic situation, ability to handle surprises from customers, ability to utilize persuasion when canvassing customers, ability to understand and share the feelings of customers, ability to be able to end conversation with customers with confirmed satisfaction and ability to manage non-patient customers. With the grand mean of 4.17, it is therefore concluded that Business Education students in South-West, Nigeria highly needed customer service related skills for self-employment and national development. The standard deviation of 1.00 is a pointer to the fact that the respondents were very close in their opinions regarding the customer service related skills needed for self-employment and national development. The result of this study lends credence to the study of Harley, Ogege and Ideji (2014) who found that customer service management is engine to improving the profitability of banks.

However, the result of the analysis in Table 17 revealed that all the 10 items on the customer service related skills had their p-values less than the level of significance (0.05). This implies that Business Education students were significantly different in their mean ratings on the customer service related skills needed for self-employment and national development based on their gender.

However, the result of the analysis in Table 18 revealed that only items 57 and 59 had their p-values greater than the level of significance (0.05) while items 51, 52, 53, 54, 55, 56, 58 and 60 had their p-values less than the level of significance. This shows that there was significant difference in the mean ratings on the customer service related skills needed by Business Education students in South-West, Nigeria for self-employment and national development. The result of this study is in contradiction to the findings of Harley, Ogege and Ideji (2014) who reported that there was inverse relationship between banks customers services and profitability in Nigeria banks.

Conclusion

The purpose of the study was to determine self-employment skills needed by business education students in colleges of education in south-west, Nigeria for national development. Data were collected, analysed and interpreted. Based on the findings of the study, it was concluded that Business Education students of colleges of education in South-West, Nigeria highly needed skills in time management, self-motivation, interpersonal, human resource management, financial management and customer services, which are germane for self-employment and national development.

Implications of the Study

The implication of the study is that the educational sector is challenged to provide skills training needed by Business Education students in order to own their businesses and become employers of labour after graduation.

The educational sector is also challenged of premature collapse in business enterprises established by Business Education graduates as a result of inadequate knowledge of the skills needed for effective management of self businesses.

Limitations of the Study

The limitations of the study are as follows:

1. The study was carried out in South-West geo-political zone of Nigeria. The entire country would have been studied. However, the researcher considered Business Education students of colleges of education in South-West, Nigeria good representatives of their counterparts in other zones of the country.
2. Only questionnaire was used as the instrument for data collection. Some other forms of instrument such as interviews and checklist would have been used. In any case, the researcher considered questionnaire as appropriate for the investigation.

Recommendations

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

1. Conferences, workshops, seminars and symposia should be organised by the ministry of education and they should be focused on the human resource management skills needed for self-employment. Prospective graduates of Business Education should be invited to participate in these activities for acquisition of skills required for the success of business.
2. Business Education students should be made to see it as compulsory to come up with feasible business plan before graduation in order to build their abilities in establishing businesses on their own for themselves and for the nation at large.
3. Instructional delivery should be more of practical so as to avail the Business Education students with the opportunity of practicing the skills taught them by their lecturers.
4. Business Education students should be exposed to practical handling of business activities through periodical excursion to companies, accounting and audit firms and other related businesses that would offer them with the relevant dexterity.
5. Business Education students at the college of education should be grouped into teams at the beginning of year three and saddled with the responsibility of developing a product, market, sales and record daily transactions and prepare financial statement at the end of the business period and same be

submitted to the coordinator for that purpose before graduation. This exercise is believed to acquaint them with the skills necessary for financial management in self-employment.

Suggestion for Further Study

The following areas are suggested for future studies:

1. Assessment of Business Education students' interest in self-employment in Nigeria.
2. Availability and adequacy of manpower needed for effective teaching of employability skills in colleges of education in Nigeria.

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Appendix A

Letter of Transmittal

Department of Technology & Vocational Education,
Faculty of Education,
Nnamdi Azikiwe University,
Awka.
10th August, 2018.

Dear Sir,

REQUEST TO COMPLETE A RESEARCH QUESTIONNAIRE

I am a post-graduate student of Nnamdi Azikiwe University, Awka. I am conducting a study on self-employment skills needed by business education students in colleges of education for national development in south-west, Nigeria.

The attached questionnaire is designed for collection of relevant data for the study. I humbly request you to assist in completing the questionnaire with the assurance that your input will be used solely for the stated academic purpose.

Thanks for your anticipated co-operation.

Yours faithfully,

Olawoyin, Rasheed Olawale
Researcher

Appendix B

Self-Employment Skills Questionnaire (SESQ)

Part A: Demographic Profile

Listed below are items to elicit data on your personal profile. Please tick (✓) the options in items i-ii as they apply to you

(i) Gender: Male [] Female []

(ii) Institution type: State [] Federal []

Part B

Listed in sections B₁-B₆ below are items on self-employment skills needed by business education students of colleges of education in South-West, Nigeria for national development. Please tick the relevant options in sections B₁-B₆ to indicate the need.

Keys for the codes are:

Strongly Agree	SA
Agree	A
Undecided	U
Disagree	D
Strongly Disagree	SD

Section B₁

Time management related skills needed for self-employment

S/N	Time management skill	SA	A	U	D	SD
1.	Ability to stick to visitors' time limit for discussions					
2.	Ability to avoid unnecessary interruptions					
3.	Ability to timely complete tasks in the face of constant interruptions					
4.	Ability to set goals that can be achieved within a specified time					
5.	Ability to set times during the day for routine administrative tasks					
6.	Ability to avoid procrastination of activities					

7.	Ability to reduce unnecessary procedure in the execution of tasks					
8.	Ability to set target dates to be used with staff when delegating responsibilities					
9.	Ability to elect and follow priorities					
10.	Ability to meet deadlines on actions to be taken					

Section B₂

Self-motivation related skills needed for self-employment

S/N	Self-Motivation skill	SA	A	U	D	SD
11.	Ability to believe in oneself					
12.	Ability to think positively					
13.	Ability to set personal goals					
14.	Ability to realize unrealistic resolutions					
15.	Ability to commit oneself to pursue personal goals					
16.	Ability to measure one's performance					
17.	Ability not to be controlled by personal mood					
18.	Ability to appreciate oneself					
19.	Ability to uphold personal beliefs					
20.	Ability to withstand pressure					

Section B₃

Interpersonal communication related skills needed for self-employment.

S/N	Interpersonal skill	SA	A	U	D	SD
21.	Ability to listen attentively					
22.	Ability to render supportive services to the customers					
23.	Ability to take decisions based on the available facts					
24.	Ability to delegate authority to employees					
25.	Ability to interact with people openly and fairly					
26.	Ability to encourage innovation					
27.	Ability to control emotions and situations as the need arises.					
28.	Being sensitive to the needs of others empathetically					

29.	Ability to handle team conflict					
30.	Ability to handle customer's grievances					

Section B₄

Human resource management related skills needed for self-employment.

S/N	Human resource management skill	SA	A	U	D	SD
31.	Ability to handle confidential information with appropriately					
32.	Ability to recruit right persons at the right positions					
33.	Ability to think clearly					
34.	Ability to coordinate human and nonhuman factors in business					
35.	Ability to get employee updated in line with new knowledge of task handling through training					
36.	Ability to be self-disciplined					
37.	Ability to determine when to seek professional help					
38.	Ability to enforce management policies on employees					
39.	Ability to manage and resolve conflict					
40.	Ability to maintain follow up among employees towards attainment of goals					

Section B₅

Financial management related skills needed for self-employment.

S/N	Financial Management skill	SA	A	U	D	SD
41.	Ability to identify sources of capital to start a business					
42.	Ability to effectively utilize financial resources					
43.	Ability to undertake financial prudence					
44.	Ability to effectively handle cash transactions to avoid financial loss					
45.	Ability to effectively appropriate available financial resources to meet all needs					
46.	Ability to effectively maintain book-keeping records of transactions					
47.	Ability to negotiate credit facilities					
48.	Ability to obtain loan from appropriate financial					

	institutions					
49.	Ability to maintain steady cash flow					
50.	Ability to prepare financial statement					

Section B₆

Customer service related skills needed for self-employment.

S/N	Customer service skill	SA	A	U	D	SD
51.	Ability to use positive language when talking to customers					
52.	Ability to read customer's mind					
53.	Ability to handle customer appropriately with peculiar problem					
54.	Ability to boost customer's happiness with exclamation and emotion					
55.	Ability to calm customers in the event of hectic situation					
56.	Ability to handle surprises from customers					
57.	Ability to utilize persuasion when canvassing customers					
58.	Ability to understand and share the feelings of customers					
59.	Ability to be able to end conversation with customers with confirmed satisfaction					
60.	Ability to manage non-patient customers					

Appendix C

Population Distribution of the Respondents

S/N	Name of Colleges	Ownership	No of Male Students	No of Female Students	Total
1.	Federal College of Education (Special), Oyo	Federal Government	97	142	239
2.	Federal College of Education Osiele, Abeokuta	Federal Government	58	91	149
3.	Federal College of Education Akoka, Lagos	Federal Government	208	262	470
4.	Adeyemi College of Education, Ondo	Federal Government	43	67	110
5.	Emmanuel Alayande College of	Oyo State	187	233	420

	Education, Oyo	Government			
6.	The College of Education Lanlate, Oyo State	Oyo State Government	89	124	213
7.	Tai Solarin College of Education, Ijebu-Ode	Ogun State Government	52	83	135
8.	Adeniran Ogunsanya College of Education, Ijanikin	Lagos State Government	53	77	130
9.	Michael Otedola College of Education, Epe	Lagos State Government	41	79	120
10.	Osun State College of Education, Ilesa	Osun State Government	58	93	151
11.	Osun State College of Education, Ila-Orangun	Osun State Government	144	271	415
12.	College of Education, Ikere- Ekiti	Ekiti State Government	51	79	130
	Total		1,081	1,601	2,682

Source: Field Survey 2018.

Appendix D

Determination of Sample Size Using Taro Yamane Sample Size Determination Formula

$$n = \frac{N}{1 + N(e)^2} \text{ where:}$$

n = Sample Size

N = Total Population = 2,682

e = Level of Precision = 0.05

$$n = \frac{2,682}{1 + 2,682(0.05)^2}$$

$$n = \frac{2,682}{1 + 2,682(0.0025)}$$

$$n = \frac{2,682}{1 + 6.705}$$

$$n = \frac{2,682}{7.705}$$

$$n = 348.08566$$

$$n = 348$$

Appendix E

Proportionate Distribution of the Study Sample

S/N	Name of Colleges	No of Male Students	No of Female Students	Total
1	Federal College of Education (Special), Oyo	13	18	31
2	Federal College of Education Osiele, Abeokuta	7	12	19
3	Federal College of Education Akoka, Lagos	27	34	61
4	Adeyemi College of Education, Ondo	6	9	14
5	Emmanuel Alayande College of Education, Oyo	24	30	54
6	The College of Education Lanlate, Oyo State	12	16	28
7	Tai Solarin College of Education, Ijebu-Ode	7	11	18

8	Adeniran Ogunsanya College of Education, Ijanikin	7	10	17
9	Michael Otedola College of Education, Epe	5	10	16
10	Osun State College of Education, Ilesa	8	12	20
11	Osun State College of Education, Ila-Orangun	19	35	54
12	College of Education, Ikere-Ekiti	7	10	17
	Total	140	208	348

Appendix F

Determination of Reliability of the Instrument

Section B₁

Reliability

Scale: ALL VARIABLES

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.743	10

Section B₂**Reliability****Scale: ALL VARIABLES****Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.791	10

Section B₃**Scale: ALL VARIABLES****Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha ^a	N of Items
.830	10

Section B₄**Scale: ALL VARIABLES****Case Processing Summary**

	N	%
Cases Valid	30	100.0
Excluded ^a	0	.0
Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.874	10

Section B₅**Scale: ALL VARIABLES****Case Processing Summary**

	N	%
Cases Valid	30	100.0
Excluded ^a	0	.0
Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.723	10

Section B₆**Scale: ALL VARIABLES****Case Processing Summary**

	N	%
Cases Valid	30	100.0
Excluded ^a	0	.0
Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.881	10

The Whole Instrument

Scale: ALL VARIABLES

RELIABILITY

```

/VARIABLES=VAR00001 VAR00002 VAR00003 VAR00004 VAR00005 VAR00006 VAR00007 VAR00008
VAR00009 VAR00010 VAR00011 VAR00012 VAR00013 VAR00014 VAR00015 VAR00016 VAR00017
VAR00018 VAR00019 VAR00020 VAR00021 VAR00022 VAR00023 VAR00024 VAR00025 VAR00026
VAR00027
VAR00028 VAR00029 VAR00030 VAR00031 VAR00032 VAR00033 VAR00034 VAR00035 VAR00036
VAR00037 VAR00038 VAR00039 VAR00040 VAR00041 VAR00042 VAR00043 VAR00044 VAR00045
VAR00046 VAR00047 VAR00048 VAR00049 VAR00050 VAR00051 VAR00052 VAR00053 VAR00054
VAR00055
VAR00056 VAR00057 VAR00058 VAR00059 VAR00060
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.

```

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.857	60

Appendix G

Analysis of Mean, Standard Deviation and T-test

Research Question 1

Item Statistics			
	Mean	Std. Deviation	N
VAR00001	4.6494	.62887	348
VAR00002	4.4080	.77804	348
VAR00003	4.3534	.77706	348
VAR00004	4.5057	.77234	348
VAR00005	4.1580	.94869	348
VAR00006	4.2098	.84486	348
VAR00007	4.2759	.90391	348
VAR00008	4.4684	.68884	348
VAR00009	4.3218	.82461	348
VAR00010	4.2960	.90231	348

Research Question 2

Item Statistics

	Mean	Std. Deviation	N
VAR00011	4.2098	.76616	348
VAR00012	4.0747	.87892	348
VAR00013	4.2414	.94781	348
VAR00014	4.1954	.88326	348
VAR00015	3.9310	1.03588	348
VAR00016	3.9741	.83987	348
VAR00017	4.1868	1.01126	348
VAR00018	4.0546	1.01851	348
VAR00019	4.1983	.93802	348
VAR00020	4.2701	1.06640	348

Research Question 3

Item Statistics			
	Mean	Std. Deviation	N
VAR00021	4.4339	.90066	348
VAR00022	4.2960	1.06085	348
VAR00023	4.2730	.89679	348
VAR00024	4.1983	.92876	348
VAR00025	4.0374	1.05540	348
VAR00026	3.8362	1.11792	348
VAR00027	3.9885	.98688	348
VAR00028	4.1063	.98850	348
VAR00029	4.2299	.86496	348
VAR00030	4.3132	.90605	348

Research Question 4

Item Statistics			
	Mean	Std. Deviation	N
VAR00031	4.3017	.96228	348

VAR00032	4.1092	.95406	348
VAR00033	4.2040	.95506	348
VAR00034	4.2730	.87070	348
VAR00035	4.2356	.84314	348
VAR00036	4.1178	1.10822	348
VAR00037	4.0718	1.00604	348
VAR00038	4.0374	1.04718	348
VAR00039	4.1207	1.01705	348
VAR00040	4.0546	1.00998	348

Research Question 5

Item Statistics			
	Mean	Std. Deviation	N
VAR00041	4.2040	.99061	348
VAR00042	4.1437	.93725	348
VAR00043	4.0833	1.02502	348
VAR00044	4.0632	1.01659	348
VAR00045	4.1810	.99797	348
VAR00046	3.9052	1.12076	348
VAR00047	4.0345	1.08909	348
VAR00048	4.0747	1.05751	348
VAR00049	3.6092	1.23919	348
VAR00050	3.7989	1.20985	348

Research Question 6

Item Statistics			
	Mean	Std. Deviation	N
VAR00051	4.0833	1.10355	348

VAR00052	4.3276	.99082	348
VAR00053	4.2672	.97541	348
VAR00054	4.2270	.93763	348
VAR00055	4.0977	1.02234	348
VAR00056	4.1006	.99201	348
VAR00057	4.2241	1.00506	348
VAR00058	4.1322	.99844	348
VAR00059	4.1523	.97951	348
VAR00060	4.0517	1.03410	348

Null Hypothesis 1

Group Statistics

VAR00001		N	Mean	Std. Deviation	Std. Error Mean
VAR00003	Male	140	4.8643	.36404	.03077
	Female	208	4.5048	.72230	.05008
VAR00004	Male	140	4.3929	.91113	.07700
	Female	208	4.4183	.67606	.04688
VAR00005	Male	140	4.4571	.78997	.06676
	Female	208	4.2837	.76223	.05285
VAR00006	Male	140	4.5786	.73031	.06172
	Female	208	4.4567	.79737	.05529
VAR00007	Male	140	4.4214	.90616	.07658
	Female	208	3.9808	.93747	.06500
VAR00008	Male	140	4.3143	.82310	.06956
	Female	208	4.1394	.85397	.05921
VAR00009	Male	140	4.3500	.93628	.07913
	Female	208	4.2260	.88022	.06103
VAR00010	Male	140	4.6571	.51970	.04392

	Female	208	4.3413	.75746	.05252
VAR00011	Male	140	4.3214	.92346	.07805
	Female	208	4.3221	.75315	.05222
VAR00012	Male	140	4.4214	.85720	.07245
	Female	208	4.2115	.92390	.06406

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VAR00003	Equal variances assumed	92.290	.000	5.440	346	.000	.35948	.06608	.22951	.48944
	Equal variances not assumed			6.116	324.004	.000	.35948	.05878	.24384	.47511
VAR00004	Equal variances assumed	2.465	.117	-.298	346	.766	-.02541	.08517	-.19292	.14210
	Equal variances not assumed			-.282	239.062	.778	-.02541	.09015	-.20300	.15218
VAR00005	Equal variances assumed	.007	.935	2.052	346	.041	.17349	.08456	.00718	.33980
	Equal variances not assumed			2.037	291.044	.043	.17349	.08515	.00590	.34108
VAR00006	Equal variances assumed	5.845	.016	1.445	346	.149	.12184	.08430	-.04396	.28764

	Equal variances not assumed			1.470	315.258	.142	.12184	.08286	-.04119	.28488
VAR00007	Equal variances assumed	1.969	.161	4.358	346	.000	.44066	.10112	.24177	.63955
	Equal variances not assumed			4.387	305.089	.000	.44066	.10045	.24299	.63832
VAR00008	Equal variances assumed	1.577	.210	1.900	346	.058	.17486	.09201	-.00611	.35584
	Equal variances not assumed			1.914	305.643	.057	.17486	.09135	-.00490	.35462
VAR00009	Equal variances assumed	.851	.357	1.256	346	.210	.12404	.09873	-.07015	.31823
	Equal variances not assumed			1.241	285.681	.216	.12404	.09993	-.07266	.32074
VAR00010	Equal variances assumed	38.095	.000	4.298	346	.000	.31580	.07348	.17128	.46031
	Equal variances not assumed			4.612	345.861	.000	.31580	.06847	.18113	.45046
VAR00011	Equal variances assumed	2.926	.088	-.008	346	.994	-.00069	.09028	-.17824	.17687
	Equal variances not assumed			-.007	256.765	.994	-.00069	.09391	-.18561	.18424

VAR00012 Equal variances assumed	7.049	.008	2.139	346	.033	.20989	.09814	.01687	.40291
Equal variances not assumed			2.170	312.895	.031	.20989	.09671	.01961	.40017

Null Hypothesis 2

Group Statistics

	VAR00002	N	Mean	Std. Deviation	Std. Error Mean
VAR00003	Federal	125	4.8560	.37468	.03351
	State	223	4.5336	.70869	.04746
VAR00004	Federal	125	4.3600	.93671	.08378
	State	223	4.4350	.67386	.04512
VAR00005	Federal	125	4.4560	.80826	.07229
	State	223	4.2960	.75476	.05054
VAR00006	Federal	125	4.5920	.73062	.06535
	State	223	4.4574	.79226	.05305
VAR00007	Federal	125	4.4080	.93409	.08355
	State	223	4.0179	.92981	.06226
VAR00008	Federal	125	4.2880	.83101	.07433
	State	223	4.1659	.85123	.05700
VAR00009	Federal	125	4.3280	.96533	.08634
	State	223	4.2466	.86845	.05816
VAR00010	Federal	125	4.6640	.50711	.04536
	State	223	4.3587	.75128	.05031
VAR00011	Federal	125	4.2960	.95059	.08502
	State	223	4.3363	.74669	.05000
VAR00012	Federal	125	4.4160	.86308	.07720
	State	223	4.2287	.91862	.06152

Independent Samples Test

	Levene's Test for Equality of Variances	t-test for Equality of Means
--	---	------------------------------

		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VAR00003	Equal variances assumed	73.876	.000	4.727	346	.000	.32237	.06820	.18823	.45651
	Equal variances not assumed			5.549	345.013	.000	.32237	.05810	.20810	.43664
VAR00004	Equal variances assumed	3.242	.073	-862	346	.389	-.07498	.08697	-.24603	.09607
	Equal variances not assumed			-.788	197.113	.432	-.07498	.09516	-.26264	.11269
VAR00005	Equal variances assumed	.034	.853	1.850	346	.065	.16004	.08652	-.01014	.33021
	Equal variances not assumed			1.814	242.486	.071	.16004	.08821	-.01372	.33379
VAR00006	Equal variances assumed	6.360	.012	1.563	346	.119	.13460	.08612	-.03478	.30398
	Equal variances not assumed			1.599	274.678	.111	.13460	.08417	-.03111	.30031
VAR00007	Equal variances assumed	.833	.362	3.748	346	.000	.39006	.10406	.18539	.59474
	Equal variances not assumed			3.744	255.901	.000	.39006	.10420	.18487	.59526

VAR00008	Equal variances assumed	1.823	.178	1.294	346	.196	.12208	.09431	-.06341	.30757
	Equal variances not assumed			1.303	262.111	.194	.12208	.09367	-.06236	.30652
VAR00009	Equal variances assumed	.154	.695	.805	346	.421	.08136	.10105	-.11738	.28011
	Equal variances not assumed			.782	235.015	.435	.08136	.10410	-.12373	.28645
VAR00010	Equal variances assumed	38.455	.000	4.053	346	.000	.30526	.07531	.15713	.45338
	Equal variances not assumed			4.506	334.228	.000	.30526	.06774	.17201	.43850
VAR00011	Equal variances assumed	4.123	.043	-.437	346	.662	-.04032	.09224	-.22175	.14111
	Equal variances not assumed			-.409	210.540	.683	-.04032	.09864	-.23476	.15412
VAR00012	Equal variances assumed	7.381	.007	1.864	346	.063	.18730	.10046	-.01029	.38489
	Equal variances not assumed			1.898	270.546	.059	.18730	.09871	-.00703	.38163

Null Hypothesis 3

Group Statistics

VAR00001		N	Mean	Std. Deviation	Std. Error Mean
VAR00013	Male	140	4.1857	.83611	.07066
	Female	208	4.2260	.71688	.04971
VAR00014	Male	140	4.1286	.85531	.07229
	Female	208	4.0385	.89468	.06203
VAR00015	Male	140	4.5857	.68892	.05822
	Female	208	4.0096	1.02618	.07115
VAR00016	Male	140	4.3286	.77220	.06526
	Female	208	4.1058	.94197	.06531
VAR00017	Male	140	3.9643	.99936	.08446
	Female	208	3.9087	1.06155	.07361
VAR00018	Male	140	3.9429	.88774	.07503
	Female	208	3.9952	.80756	.05599
VAR00019	Male	140	4.2857	.95425	.08065
	Female	208	4.1202	1.04488	.07245
VAR00020	Male	140	4.1571	.95414	.08064
	Female	208	3.9856	1.05628	.07324
VAR00021	Male	140	4.4857	.67308	.05689
	Female	208	4.0048	1.03792	.07197
VAR00022	Male	140	4.6429	.55062	.04654
	Female	208	4.0192	1.24319	.08620

Independent Samples Test

	Levene's Test for Equality of Variances	t-test for Equality of Means							
		F	Sig.	T	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference
									Lower Upper
VAR00013 Equal variances assumed	3.844 .051			-.480	346	.632	-.04025	.08385	-.20516 .12467
VAR00013 Equal variances not assumed				-.466	266.734	.642	-.04025	.08640	-.21035 .12986

VAR00014	Equal variances assumed	.399	.528	.938	346	.349	.09011	.09610	-.09890	.27912
	Equal variances not assumed			.946	307.232	.345	.09011	.09526	-.09733	.27755
VAR00015	Equal variances assumed	14.102	.000	5.817	346	.000	.57610	.09903	.38132	.77088
	Equal variances not assumed			6.266	345.999	.000	.57610	.09194	.39527	.75693
VAR00016	Equal variances assumed	6.952	.009	2.322	346	.021	.22280	.09595	.03408	.41152
	Equal variances not assumed			2.413	332.737	.016	.22280	.09233	.04117	.40443
VAR00017	Equal variances assumed	3.655	.057	.491	346	.624	.05563	.11336	-.16734	.27860
	Equal variances not assumed			.497	310.170	.620	.05563	.11203	-.16481	.27607
VAR00018	Equal variances assumed	3.377	.067	-.569	346	.569	-.05234	.09190	-.23309	.12842
	Equal variances not assumed			-.559	278.870	.577	-.05234	.09362	-.23662	.13195
VAR00019	Equal variances assumed	3.251	.072	1.500	346	.135	.16552	.11035	-.05152	.38257

	Equal variances not assumed			1.527	315.776	.128	.16552	.10841	-.04778	.37882
VAR00020	Equal variances assumed	.078	.781	1.544	346	.124	.17157	.11112	-.04699	.39012
	Equal variances not assumed			1.575	317.728	.116	.17157	.10893	-.04276	.38589
VAR00021	Equal variances assumed	25.985	.000	4.839	346	.000	.48091	.09938	.28544	.67638
	Equal variances not assumed			5.242	345.575	.000	.48091	.09173	.30048	.66133
VAR00022	Equal variances assumed	48.226	.000	5.577	346	.000	.62363	.11183	.40368	.84357
	Equal variances not assumed			6.366	306.476	.000	.62363	.09796	.43087	.81638

Null Hypothesis 4

Group Statistics

	VAR00002	N	Mean	Std. Deviation	Std. Error Mean
VAR00013	Federal	125	4.1760	.83342	.07454
	State	223	4.2287	.72701	.04868
VAR00014	Federal	125	4.0880	.88003	.07871
	State	223	4.0673	.88019	.05894
VAR00015	Federal	125	4.6080	.68269	.06106
	State	223	4.0359	1.01279	.06782
VAR00016	Federal	125	4.3680	.75707	.06771
	State	223	4.0987	.93440	.06257

VAR00017	Federal	125	3.9440	1.01046	.09038
	State	223	3.9238	1.05203	.07045
VAR00018	Federal	125	3.9200	.88536	.07919
	State	223	4.0045	.81372	.05449
VAR00019	Federal	125	4.2560	.99112	.08865
	State	223	4.1480	1.02253	.06847
VAR00020	Federal	125	4.1600	.97053	.08681
	State	223	3.9955	1.04190	.06977
VAR00021	Federal	125	4.5120	.67937	.06077
	State	223	4.0224	1.01539	.06800
VAR00022	Federal	125	4.6800	.50161	.04487
	State	223	4.0404	1.22039	.08172

Independent Samples Test

	Levene's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	T	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VAR00013 Equal variances assumed	1.887	.170	-.615	346	.539	-.05270	.08568	-.22122	.11582	
Equal variances not assumed			-.592	229.065	.554	-.05270	.08903	-.22813	.12273	
VAR00014 Equal variances assumed	.176	.675	.211	346	.833	.02074	.09834	-.17268	.21415	

	Equal variances not assumed			.211	256.930	.833	.02074	.09833	-.17291	.21438
VAR00015	Equal variances assumed	14.803	.000	5.637	346	.000	.57213	.10150	.37250	.77175
	Equal variances not assumed			6.269	334.399	.000	.57213	.09126	.39261	.75164
VAR00016	Equal variances assumed	7.563	.006	2.755	346	.006	.26935	.09777	.07706	.46164
	Equal variances not assumed			2.921	302.840	.004	.26935	.09220	.08791	.45078
VAR00017	Equal variances assumed	2.225	.137	.175	346	.862	.02023	.11590	-.20773	.24820
	Equal variances not assumed			.177	265.680	.860	.02023	.11459	-.20539	.24586
VAR00018	Equal variances assumed	3.238	.073	-.900	346	.369	-.08448	.09387	-.26911	.10014
	Equal variances not assumed			-.879	239.264	.380	-.08448	.09613	-.27385	.10488
VAR00019	Equal variances assumed	1.284	.258	.956	346	.340	.10802	.11301	-.11425	.33028
	Equal variances not assumed			.964	263.677	.336	.10802	.11201	-.11254	.32857

VAR00020	Equal variances assumed	.010	.922	1.448	346	.149	.16448	.11362	-.05899	.38796
	Equal variances not assumed			1.477	272.451	.141	.16448	.11137	-.05477	.38374
VAR00021	Equal variances assumed	19.144	.000	4.818	346	.000	.48958	.10161	.28974	.68942
	Equal variances not assumed			5.369	335.306	.000	.48958	.09119	.31020	.66896
VAR00022	Equal variances assumed	50.777	.000	5.598	346	.000	.63964	.11426	.41491	.86438
	Equal variances not assumed			6.861	323.391	.000	.63964	.09323	.45623	.82305

Null Hypothesis 5

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
VAR00023	Male	140	4.7286	.49228	.04161
	Female	208	4.2356	1.04825	.07268
VAR00024	Male	140	4.5857	.63456	.05363
	Female	208	4.1010	1.23335	.08552
VAR00025	Male	140	4.4000	.76619	.06476
	Female	208	4.1875	.96731	.06707
VAR00026	Male	140	4.3857	.71556	.06048
	Female	208	4.0721	1.03073	.07147
VAR00027	Male	140	4.1214	.85215	.07202
	Female	208	3.9808	1.17116	.08121
VAR00028	Male	140	4.0000	.94450	.07983
	Female	208	3.7260	1.21062	.08394

VAR00029	Male	140	4.1429	.83598	.07065
	Female	208	3.8846	1.06601	.07391
VAR00030	Male	140	4.2357	.81894	.06921
	Female	208	4.0192	1.08107	.07496
VAR00031	Male	140	4.3357	.76441	.06460
	Female	208	4.1587	.92147	.06389
VAR00032	Male	140	4.5786	.66860	.05651
	Female	208	4.1346	.99814	.06921

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
				F	Sig.	T	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference
		Lower	Upper							
VAR00023	Equal variances assumed	58.467	.000	5.191	346	.000	.49299	.09497	.30620	.67979
	Equal variances not assumed			5.887	314.581	.000	.49299	.08375	.32822	.65777
VAR00024	Equal variances assumed	24.829	.000	4.283	346	.000	.48475	.11318	.26215	.70735
	Equal variances not assumed			4.802	326.607	.000	.48475	.10094	.28617	.68333
VAR00025	Equal variances assumed	4.873	.028	2.179	346	.030	.21250	.09751	.02071	.40429
	Equal variances not assumed			2.279	336.871	.023	.21250	.09323	.02911	.39589

VAR00026	Equal variances assumed	17.740	.000	3.128	346	.002	.31360	.10027	.11638	.51081
	Equal variances not assumed			3.350	345.653	.001	.31360	.09362	.12946	.49774
VAR00027	Equal variances assumed	5.505	.020	1.220	346	.223	.14066	.11529	-.08611	.36742
	Equal variances not assumed			1.296	343.876	.196	.14066	.10854	-.07283	.35415
VAR00028	Equal variances assumed	14.615	.000	2.256	346	.025	.27404	.12150	.03507	.51300
	Equal variances not assumed			2.366	338.465	.019	.27404	.11584	.04619	.50189
VAR00029	Equal variances assumed	8.782	.003	2.410	346	.016	.25824	.10714	.04751	.46898
	Equal variances not assumed			2.526	337.938	.012	.25824	.10225	.05711	.45937
VAR00030	Equal variances assumed	4.648	.032	2.012	346	.045	.21648	.10759	.00487	.42810
	Equal variances not assumed			2.122	341.147	.035	.21648	.10203	.01581	.41716
VAR00031	Equal variances assumed	6.818	.009	1.879	346	.061	.17706	.09421	-.00824	.36236

	Equal variances not assumed			1.949	331.152	.052	.17706	.09086	-.00168	.35580
VAR00032	Equal variances assumed	46.881	.000	4.611	346	.000	.44396	.09628	.25460	.63332
	Equal variances not assumed			4.969	345.996	.000	.44396	.08935	.26823	.61969

Null Hypothesis 6

Group Statistics

VAR00002		N	Mean	Std. Deviation	Std. Error Mean
VAR00023	Federal	125	4.7360	.49422	.04420
	State	223	4.2646	1.02533	.06866
VAR00024	Federal	125	4.5680	.63925	.05718
	State	223	4.1435	1.21070	.08107
VAR00025	Federal	125	4.3920	.77143	.06900
	State	223	4.2063	.95510	.06396
VAR00026	Federal	125	4.3840	.71599	.06404
	State	223	4.0942	1.01569	.06802
VAR00027	Federal	125	4.1040	.85971	.07689
	State	223	4.0000	1.15079	.07706
VAR00028	Federal	125	3.9840	.94172	.08423
	State	223	3.7534	1.19954	.08033
VAR00029	Federal	125	4.1200	.83859	.07501
	State	223	3.9148	1.05562	.07069
VAR00030	Federal	125	4.1920	.82985	.07422
	State	223	4.0583	1.06594	.07138
VAR00031	Federal	125	4.3280	.78057	.06982
	State	223	4.1749	.90589	.06066
VAR00032	Federal	125	4.5760	.67518	.06039
	State	223	4.1659	.98379	.06588

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VAR00023	Equal variances assumed	50.962	.000	4.833	346	.000	.47143	.09754	.27958	.66327
	Equal variances not assumed			5.773	339.691	.000	.47143	.08166	.31080	.63205
VAR00024	Equal variances assumed	21.727	.000	3.644	346	.000	.42450	.11649	.19539	.65362
	Equal variances not assumed			4.279	344.968	.000	.42450	.09921	.22937	.61963
VAR00025	Equal variances assumed	4.154	.042	1.860	346	.064	.18572	.09985	-.01066	.38211
	Equal variances not assumed			1.974	303.487	.049	.18572	.09408	.00059	.37086
VAR00026	Equal variances assumed	15.727	.000	2.821	346	.005	.28983	.10275	.08774	.49192
	Equal variances not assumed			3.102	328.240	.002	.28983	.09342	.10605	.47361
VAR00027	Equal variances assumed	4.524	.034	.882	346	.379	.10400	.11796	-.12801	.33601

	Equal variances not assumed			.955	318.636	.340	.10400	.10886	-.11018	.31818
VAR00028	Equal variances assumed	13.276	.000	1.853	346	.065	.23064	.12447	-.01418	.47546
	Equal variances not assumed			1.982	309.243	.048	.23064	.11639	.00162	.45966
VAR00029	Equal variances assumed	7.933	.005	1.868	346	.063	.20520	.10987	-.01090	.42131
	Equal variances not assumed			1.991	306.877	.047	.20520	.10307	.00239	.40801
VAR00030	Equal variances assumed	4.460	.035	1.211	346	.227	.13370	.11037	-.08338	.35079
	Equal variances not assumed			1.298	310.894	.195	.13370	.10298	-.06892	.33632
VAR00031	Equal variances assumed	4.212	.041	1.588	346	.113	.15311	.09643	-.03656	.34278
	Equal variances not assumed			1.655	289.684	.099	.15311	.09249	-.02892	.33515
VAR00032	Equal variances assumed	39.110	.000	4.144	346	.000	.41008	.09896	.21545	.60471
	Equal variances not assumed			4.589	332.066	.000	.41008	.08937	.23428	.58588

Null Hypothesis 7

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
VAR00033	Male	140	4.4571	.81683	.06903
	Female	208	4.1971	1.03774	.07195
VAR00034	Male	140	4.1643	.81010	.06847
	Female	208	4.0721	1.04006	.07212
VAR00035	Male	140	4.2500	.87429	.07389
	Female	208	4.1731	1.00667	.06980
VAR00036	Male	140	4.2714	.82097	.06938
	Female	208	4.2740	.90458	.06272
VAR00037	Male	140	4.2071	.94066	.07950
	Female	208	4.2548	.77240	.05356
VAR00038	Male	140	4.2143	1.00921	.08529
	Female	208	4.0529	1.16805	.08099
VAR00039	Male	140	4.2286	.84260	.07121
	Female	208	3.9663	1.09183	.07570
VAR00040	Male	140	4.1571	.90777	.07672
	Female	208	3.9567	1.12634	.07810
VAR00041	Male	140	4.1143	.97513	.08241
	Female	208	4.1250	1.04662	.07257
VAR00042	Male	140	4.1929	.90479	.07647
	Female	208	3.9615	1.06706	.07399

Independent Samples Test

Independent Samples Test														
		Levene's Test for Equality of Variances		t-test for Equality of Means										
						Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference					
									F	Sig.	t	Df	Lower	Upper
VAR00033	Equal variances assumed	20.232	.000	2.490	346	.013	.26003	.10442	.05466	.46540				

	Equal variances not assumed			2.608	337.549	.010	.26003	.09972	.06388	.45617
VAR00034	Equal variances assumed	2.820	.094	.883	346	.378	.09217	.10433	-.11303	.29737
	Equal variances not assumed			.927	338.630	.355	.09217	.09944	-.10343	.28777
VAR00035	Equal variances assumed	.973	.324	.736	346	.462	.07692	.10448	-.12856	.28241
	Equal variances not assumed			.757	324.332	.450	.07692	.10165	-.12305	.27689
VAR00036	Equal variances assumed	.267	.605	-.027	346	.978	-.00261	.09532	-.19009	.18487
	Equal variances not assumed			-.028	316.893	.978	-.00261	.09353	-.18663	.18141
VAR00037	Equal variances assumed	2.497	.115	-.517	346	.606	-.04766	.09227	-.22914	.13381
	Equal variances not assumed			-.497	258.095	.619	-.04766	.09586	-.23643	.14110
VAR00038	Equal variances assumed	3.221	.074	1.334	346	.183	.16140	.12101	-.07661	.39942
	Equal variances not assumed			1.372	325.154	.171	.16140	.11762	-.06999	.39279

VAR00039	Equal variances assumed	16.810	.000	2.401	346	.017	.26223	.10923	.04738	.47707
	Equal variances not assumed			2.523	339.522	.012	.26223	.10393	.05779	.46666
VAR00040	Equal variances assumed	17.289	.000	1.756	346	.080	.20041	.11413	-.02407	.42490
	Equal variances not assumed			1.831	334.871	.068	.20041	.10948	-.01494	.41576
VAR00041	Equal variances assumed	3.520	.061	-.096	346	.923	-.01071	.11134	-.22970	.20828
	Equal variances not assumed			-.098	312.119	.922	-.01071	.10981	-.22678	.20535
VAR00042	Equal variances assumed	4.881	.028	2.105	346	.036	.23132	.10987	.01523	.44741
	Equal variances not assumed			2.174	328.026	.030	.23132	.10640	.02200	.44064

Null Hypothesis 8

Group Statistics

	VAR00002	N	Mean	Std. Deviation	Std. Error Mean
VAR00033	Federal	125	4.4240	.83535	.07472
	State	223	4.2332	1.02200	.06844
VAR00034	Federal	125	4.1200	.80922	.07238
	State	223	4.1031	1.02805	.06884
VAR00035	Federal	125	4.2160	.87606	.07836

	State	223	4.1973	.99846	.06686
VAR00036	Federal	125	4.2400	.84624	.07569
	State	223	4.2915	.88545	.05929
VAR00037	Federal	125	4.2160	.96373	.08620
	State	223	4.2466	.76945	.05153
VAR00038	Federal	125	4.1840	1.03475	.09255
	State	223	4.0807	1.14795	.07687
VAR00039	Federal	125	4.2080	.85474	.07645
	State	223	3.9955	1.07594	.07205
VAR00040	Federal	125	4.1440	.91320	.08168
	State	223	3.9776	1.11276	.07452
VAR00041	Federal	125	4.0880	.97564	.08726
	State	223	4.1390	1.04125	.06973
VAR00042	Federal	125	4.1680	.90461	.08091
	State	223	3.9910	1.06115	.07106

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VAR00033	Equal variances assumed	15.996	.000	1.780	346	.076	.19082	.10718	-.02000	.40163
	Equal variances not assumed			1.883	301.010	.061	.19082	.10132	-.00857	.39021
VAR00034	Equal variances assumed	4.619	.032	.158	346	.875	.01686	.10675	-.19310	.22682
	Equal variances not assumed			.169	308.718	.866	.01686	.09989	-.17969	.21341

VAR00035	Equal variances assumed	1.041	.308	.175	346	.861	.01869	.10686	-.19149	.22887
	Equal variances not assumed			.181	285.708	.856	.01869	.10301	-.18406	.22144
VAR00036	Equal variances assumed	.028	.867	-.529	346	.597	-.05148	.09739	-.24302	.14007
	Equal variances not assumed			-.535	266.775	.593	-.05148	.09615	-.24079	.13783
VAR00037	Equal variances assumed	3.657	.057	-.325	346	.746	-.03064	.09433	-.21617	.15489
	Equal variances not assumed			-.305	213.239	.761	-.03064	.10042	-.22859	.16732
VAR00038	Equal variances assumed	2.081	.150	.834	346	.405	.10328	.12388	-.14037	.34693
	Equal variances not assumed			.858	279.741	.391	.10328	.12031	-.13355	.34011
VAR00039	Equal variances assumed	12.929	.000	1.897	346	.059	.21248	.11199	-.00778	.43275
	Equal variances not assumed			2.023	306.874	.044	.21248	.10505	.00577	.41920
VAR00040	Equal variances assumed	15.554	.000	1.424	346	.155	.16642	.11683	-.06337	.39621

	Equal variances not assumed			1.505	300.165	.133	.16642	.11056	-.05115	.38400
VAR00041	Equal variances assumed	4.507	.034	-.448	346	.654	-.05101	.11377	-.27478	.17275
	Equal variances not assumed			-.457	271.148	.648	-.05101	.11170	-.27092	.16890
VAR00042	Equal variances assumed	4.536	.034	1.572	346	.117	.17697	.11261	-.04452	.39846
	Equal variances not assumed			1.643	292.020	.101	.17697	.10769	-.03497	.38891

Null Hypothesis 9

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
VAR00043	Male	140	4.3286	.93257	.07882
	Female	208	4.1202	1.02150	.07083
VAR00044	Male	140	4.2571	.98457	.08321
	Female	208	4.0673	.89836	.06229
VAR00045	Male	140	4.2571	.93970	.07942
	Female	208	3.9663	1.06495	.07384
VAR00046	Male	140	4.1214	.93276	.07883
	Female	208	4.0240	1.06974	.07417
VAR00047	Male	140	4.2571	.85974	.07266
	Female	208	4.1298	1.08011	.07489
VAR00048	Male	140	4.0429	.95865	.08102

	Female	208	3.8125	1.21123	.08398
VAR00049	Male	140	4.1857	.98613	.08334
	Female	208	3.9327	1.14432	.07934
VAR00050	Male	140	4.0786	.97500	.08240
	Female	208	4.0721	1.11190	.07710
VAR00051	Male	140	3.4929	1.22619	.10363
	Female	208	3.6875	1.24467	.08630
VAR00052	Male	140	3.8286	1.13126	.09561
	Female	208	3.7788	1.26229	.08752

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
				F	Sig.	t	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference
		Lower	Upper							
VAR00043	Equal variances assumed	1.567	.212	1.932	346	.054	.20838	.10787	-.00378	.42054
	Equal variances not assumed			1.966	315.840	.050	.20838	.10597	-.00011	.41687
VAR00044	Equal variances assumed	1.119	.291	1.859	346	.064	.18984	.10210	-.01098	.39065
	Equal variances not assumed			1.826	279.495	.069	.18984	.10394	-.01477	.39445
VAR00045	Equal variances assumed	.863	.354	2.617	346	.009	.29080	.11112	.07224	.50936
	Equal variances not assumed			2.682	321.742	.008	.29080	.10844	.07745	.50414

VAR00046	Equal variances assumed	2.153	.143	.876	346	.382	.09739	.11117	-.12126	.31604
	Equal variances not assumed			.900	323.695	.369	.09739	.10824	-.11556	.31034
VAR00047	Equal variances assumed	3.566	.060	1.168	346	.244	.12734	.10904	-.08713	.34180
	Equal variances not assumed			1.220	336.325	.223	.12734	.10435	-.07792	.33259
VAR00048	Equal variances assumed	14.289	.000	1.887	346	.060	.23036	.12207	-.00974	.47045
	Equal variances not assumed			1.974	336.957	.049	.23036	.11669	.00081	.45990
VAR00049	Equal variances assumed	3.433	.065	2.136	346	.033	.25302	.11845	.02005	.48600
	Equal variances not assumed			2.199	325.562	.029	.25302	.11507	.02664	.47940
VAR00050	Equal variances assumed	4.206	.041	.056	346	.956	.00646	.11577	-.22125	.23416
	Equal variances not assumed			.057	322.779	.954	.00646	.11284	-.21555	.22846
VAR00051	Equal variances assumed	.111	.739	- 1.439	346	.151	-.19464	.13526	-.46067	.07139

	Equal variances not assumed			- 1.443	301.332	.150	-.19464	.13486	-.46003	.07075
VAR00052	Equal variances assumed	4.443	.036	.376	346	.708	.04973	.13242	-.21073	.31018
	Equal variances not assumed			.384	319.104	.702	.04973	.12962	-.20529	.30474

Null Hypothesis 10

Group Statistics

VAR00002		N	Mean	Std. Deviation	Std. Error Mean
VAR00043	Federal	125	4.3120	.87451	.07822
	State	223	4.1435	1.04711	.07012
VAR00044	Federal	125	4.2720	.94507	.08453
	State	223	4.0717	.92720	.06209
VAR00045	Federal	125	4.2960	.88010	.07872
	State	223	3.9641	1.08161	.07243
VAR00046	Federal	125	4.1280	.88878	.07950
	State	223	4.0269	1.08187	.07245
VAR00047	Federal	125	4.2240	.87864	.07859
	State	223	4.1570	1.06014	.07099
VAR00048	Federal	125	4.0000	.98374	.08799
	State	223	3.8520	1.18951	.07966
VAR00049	Federal	125	4.1360	1.01078	.09041
	State	223	3.9776	1.12884	.07559
VAR00050	Federal	125	4.0240	.99567	.08906
	State	223	4.1031	1.09180	.07311
VAR00051	Federal	125	3.4400	1.20081	.10740
	State	223	3.7040	1.25286	.08390
VAR00052	Federal	125	3.7520	1.15463	.10327
	State	223	3.8251	1.24151	.08314

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VAR00043	Equal variances assumed	3.640	.057	1.525	346	.128	.16850	.11047	-.04878	.38579
	Equal variances not assumed			1.604	296.445	.110	.16850	.10505	-.03823	.37524
VAR00044	Equal variances assumed	.681	.410	1.920	346	.056	.20025	.10432	-.00493	.40543
	Equal variances not assumed			1.909	252.797	.057	.20025	.10488	-.00630	.40681
VAR00045	Equal variances assumed	1.754	.186	2.929	346	.004	.33187	.11330	.10903	.55471
	Equal variances not assumed			3.102	301.950	.002	.33187	.10697	.12137	.54238
VAR00046	Equal variances assumed	2.263	.133	.890	346	.374	.10109	.11362	-.12238	.32457
	Equal variances not assumed			.940	299.944	.348	.10109	.10756	-.11056	.31275
VAR00047	Equal variances assumed	2.977	.085	.601	346	.548	.06705	.11161	-.15247	.28657

	Equal variances not assumed			.633	298.081	.527	.06705	.10591	-.14137	.27547
VAR00048	Equal variances assumed	9.163	.003	1.182	346	.238	.14798	.12515	-.09818	.39414
	Equal variances not assumed			1.247	298.537	.213	.14798	.11869	-.08559	.38155
VAR00049	Equal variances assumed	1.845	.175	1.303	346	.193	.15842	.12157	-.08068	.39752
	Equal variances not assumed			1.344	281.216	.180	.15842	.11785	-.07355	.39039
VAR00050	Equal variances assumed	3.556	.060	-.669	346	.504	-.07914	.11825	-.31172	.15345
	Equal variances not assumed			-.687	277.156	.493	-.07914	.11522	-.30596	.14768
VAR00051	Equal variances assumed	.283	.595	- 1.914	346	.056	-.26404	.13793	-.53532	.00725
	Equal variances not assumed			- 1.937	266.147	.054	-.26404	.13629	-.53238	.00430
VAR00052	Equal variances assumed	1.189	.276	-.540	346	.589	-.07311	.13532	-.33926	.19304
	Equal variances not assumed			-.551	272.804	.582	-.07311	.13258	-.33412	.18790

Null Hypothesis 11

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
VAR00053	Male	140	4.3357	.79214	.06695
	Female	208	3.9135	1.24420	.08627
VAR00054	Male	140	4.5500	.72295	.06110
	Female	208	4.1779	1.11298	.07717
VAR00055	Male	140	4.4429	.83340	.07044
	Female	208	4.1490	1.04576	.07251
VAR00056	Male	140	4.4857	.75375	.06370
	Female	208	4.0529	1.00822	.06991
VAR00057	Male	140	4.2786	.81415	.06881
	Female	208	3.9760	1.12692	.07814
VAR00058	Male	140	4.3286	.79967	.06758
	Female	208	3.9471	1.07770	.07473
VAR00059	Male	140	4.3643	.89129	.07533
	Female	208	4.1298	1.06661	.07396
VAR00060	Male	140	4.3286	.88507	.07480
	Female	208	4.0000	1.04950	.07277
VAR00061	Male	140	4.3000	.84564	.07147
	Female	208	4.0529	1.05046	.07284
VAR00062	Male	140	4.2929	.84391	.07132
	Female	208	3.8894	1.11740	.07748

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VAR00053	Equal variances assumed	23.860	.000	3.558	346	.000	.42225	.11866	.18887	.65564

	Equal variances not assumed			3.867	345.040	.000	.42225	.10920	.20747	.63703
VAR00054	Equal variances assumed	25.457	.000	3.490	346	.001	.37212	.10661	.16243	.58180
	Equal variances not assumed			3.780	345.613	.000	.37212	.09843	.17852	.56572
VAR00055	Equal variances assumed	5.278	.022	2.782	346	.006	.29382	.10561	.08610	.50154
	Equal variances not assumed			2.907	336.189	.004	.29382	.10109	.09497	.49266
VAR00056	Equal variances assumed	9.592	.002	4.329	346	.000	.43283	.09998	.23619	.62947
	Equal variances not assumed			4.576	342.161	.000	.43283	.09458	.24680	.61886
VAR00057	Equal variances assumed	12.846	.000	2.733	346	.007	.30261	.11073	.08481	.52041
	Equal variances not assumed			2.906	344.242	.004	.30261	.10412	.09783	.50739
VAR00058	Equal variances assumed	16.311	.000	3.577	346	.000	.38146	.10665	.17170	.59122
	Equal variances not assumed			3.786	342.686	.000	.38146	.10075	.18328	.57963

VAR00059	Equal variances assumed	13.980	.000	2.145	346	.033	.23448	.10931	.01949	.44946
	Equal variances not assumed			2.221	330.140	.027	.23448	.10556	.02681	.44214
VAR00060	Equal variances assumed	9.846	.002	3.046	346	.002	.32857	.10787	.11641	.54073
	Equal variances not assumed			3.148	328.827	.002	.32857	.10436	.12328	.53387
VAR00061	Equal variances assumed	10.963	.001	2.322	346	.021	.24712	.10641	.03783	.45640
	Equal variances not assumed			2.422	335.010	.016	.24712	.10204	.04639	.44784
VAR00062	Equal variances assumed	22.823	.000	3.631	346	.000	.40343	.11111	.18489	.62198
	Equal variances not assumed			3.831	341.389	.000	.40343	.10531	.19630	.61057

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Group Statistics

	VAR00002	N	Mean	Std. Deviation	Std. Error Mean
VAR00053	Federal	125	4.2960	.80346	.07186
	State	223	3.9641	1.22606	.08210
VAR00054	Federal	125	4.5200	.73616	.06584
	State	223	4.2197	1.09510	.07333
VAR00055	Federal	125	4.4320	.85512	.07648
	State	223	4.1749	1.02706	.06878
VAR00056	Federal	125	4.4640	.77817	.06960

	State	223	4.0942	.99327	.06651
VAR00057	Federal	125	4.2560	.82211	.07353
	State	223	4.0090	1.11092	.07439
VAR00058	Federal	125	4.3040	.82525	.07381
	State	223	3.9865	1.05898	.07091
VAR00059	Federal	125	4.3440	.88994	.07960
	State	223	4.1570	1.06014	.07099
VAR00060	Federal	125	4.2960	.88922	.07953
	State	223	4.0404	1.04545	.07001
VAR00061	Federal	125	4.2720	.86487	.07736
	State	223	4.0852	1.03406	.06925
VAR00062	Federal	125	4.2720	.86487	.07736
	State	223	3.9283	1.10047	.07369

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VAR00053	Equal variances assumed	18.455	.000	2.716	346	.007	.33187	.12219	.09156	.57219
	Equal variances not assumed			3.042	337.650	.003	.33187	.10911	.11725	.54650
VAR00054	Equal variances assumed	20.959	.000	2.738	346	.007	.30027	.10969	.08454	.51600

	Equal variances not assumed			3.047	334.736	.002	.30027	.09856	.10640	.49414
VAR00055	Equal variances assumed	3.958	.047	2.375	346	.018	.25711	.10826	.04417	.47005
	Equal variances not assumed			2.500	297.108	.013	.25711	.10286	.05469	.45954
VAR00056	Equal variances assumed	7.061	.008	3.590	346	.000	.36983	.10301	.16722	.57244
	Equal variances not assumed			3.841	309.653	.000	.36983	.09627	.18040	.55926
VAR00057	Equal variances assumed	10.541	.001	2.174	346	.030	.24703	.11362	.02356	.47051
	Equal variances not assumed			2.362	320.311	.019	.24703	.10460	.04124	.45282
VAR00058	Equal variances assumed	9.056	.003	2.894	346	.004	.31745	.10968	.10173	.53318
	Equal variances not assumed			3.101	310.700	.002	.31745	.10236	.11605	.51886
VAR00059	Equal variances assumed	13.531	.000	1.670	346	.096	.18705	.11201	-.03326	.40735
	Equal variances not assumed			1.754	295.348	.081	.18705	.10666	-.02286	.39696

VAR00060	Equal variances assumed	9.622	.002	2.306	346	.022	.25564	.11087	.03757	.47371
	Equal variances not assumed			2.413	292.509	.016	.25564	.10596	.04711	.46418
VAR00061	Equal variances assumed	8.817	.003	1.712	346	.088	.18680	.10914	-.02787	.40146
	Equal variances not assumed			1.799	296.135	.073	.18680	.10382	-.01752	.39112
VAR00062	Equal variances assumed	15.493	.000	3.009	346	.003	.34375	.11422	.11909	.56841
	Equal variances not assumed			3.217	309.031	.001	.34375	.10684	.13352	.55397