

## Research Article

# SMEs Managers' Ratings on Accounting and Personal Skills Needed by Business Education Graduates for Entrepreneurship Development in Anambra State

<sup>1</sup>Prof. Justina I. Ezenwafor (Ph.D., FABEN, MNIM) and <sup>2</sup>Ogwumike, Pauline Chizoba

<sup>1&2</sup>Department of Technology and Vocational Education, Faculty of Education, Nnamdi Azikiwe University, Awka.

<sup>1</sup>Email: justed1988@yahoo.com, ji.ezenwafor@unizik.edu.ng; <sup>2</sup>Email: ogwunikeo@gmail.com

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**Abstract:** The need to better equip Business Education students with skills for self-employment on graduation necessitated this study on SMEs managers' rating of accounting and personal skills needed by the graduates for entrepreneurship development in Anambra State. Two research questions guided the study and four null hypotheses were tested. Descriptive survey research design was adopted for the study. The population consisted of 339 SMEs managers registered with the Anambra State Ministry of Commerce and Industry. The proportionate stratified random sampling technique was used to draw a sample size of 90 SMEs managers from manufacturing and merchandise businesses while the entire population of 38 SMEs managers from service businesses was used for the study. Instrument for data collection was a structured questionnaire with five-point rating scale which contained 15-items in two clusters. The instrument was validated by four experts. Cronbach alpha was used to determine the internal consistency of instrument, and an overall reliability coefficient value of 0.65 was obtained. Mean and standard deviation were used to answer the research questions and determine the homogeneity of the respondent mean ratings, while the t-test and analysis of variance (ANOVA) were used to test the null hypotheses at 0.05 level of significance. The findings revealed that accounting and personal skills were highly needed by Business Education graduates for entrepreneurship development in Anambra State. Gender and educational qualification do not significantly influence the respondents' mean ratings on needed personal skills but they did not on accounting skills. Based on the findings, it was concluded that unless graduates of Business Education adequately acquire accounting and personal skills, they will not contribute to entrepreneurship development in Anambra State as expected. It was, therefore recommended among others that, business educators should identify and used suitable teaching strategies to ensure that students adequately taught accounting and personal skills among others for entrepreneurship ventures upon graduation.

**Keywords:** SMEs managers, accounting skills, personal skills, Business Education graduates, entrepreneurship development.

## Introduction

Entrepreneurship development is one of the models deemed critical for formulation and implementation of new and innovative strategies to stimulate and sustain growth in national economies. It enables developing and undeveloped countries to sustain socio-economic development and better the quality of life of the citizens. This is employment generation and empowerment of the disadvantaged segments of the population such as women and the poor. In Nigeria, entrepreneurship development is facilitated when individuals' entrepreneurs are successful in their field and contribute effectively in employment and wealth creation. It focuses on parching and prospective entrepreneurs

possess requisite knowledge and skills. According to Akingunola (2011), entrepreneurship development empowers entrepreneurs to create new enterprises, new commercial activities and new economic sectors. It can also generate jobs for others, produce goods and services for the society, introduce new technologies and improve or lower cost of outputs and increase foreign exchange earnings through export expansion or the substitution of imports. Owualah as cited by Osemeke (2012) posited that these roles led successive Nigerian governments to establish institutions and agencies such as Entrepreneurship Development Programmes (EDP) and the National Directorate of Employment (NDE) among others to provide varieties of support services to entrepreneurs.

Others government agencies that are established for the purpose of entrepreneurship development include Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), Small and Medium Industries Equity Investment Scheme (SMIEIS) and Development Finance Institutions (DFIs). These agencies were charged with helping to remove constraints on entrepreneurs and expand the opportunities available to them by providing information and needed training and financial assistance which are considered germane to entrepreneurial development. However, Osemeke (2012) observed further that the government efforts towards entrepreneurship development in Nigeria are not yielding positive results due to poor performance and poor governmental policy implementation which are adversely affecting graduates of various tertiary institutions in the country. The objectives of entrepreneurship development can only be achieved with successful business endeavours resulting from application of relevant knowledge and skills.

Entrepreneurship is the willingness and ability of an individual to seek investment opportunities and take advantage of scarce resources to exploit the opportunities profitably. Entrepreneurship focuses on the desire and ability of a person to search for investment opportunities within their environment, set up and run small and medium enterprises (SMEs) based on the identified opportunities. The Central Bank of Nigeria (CBN, 2010) defined small and medium enterprises (SMEs) as an enterprise that has asset base (excluding land) of between N5million-N500 million and labour force of between 11 and 300. There are several such entrepreneurship ventures in different nooks and crannies in Nigeria which sustain the national economy because of their capacity to enhance the economic productivity and improve the standard of living of the citizens (Akingunola, 2011). It is the need to equip Nigerian graduates with entrepreneurship skills to become successful entrepreneurs that necessitated the inclusion of Business Education, which is a skill-based programme, in tertiary institutions in the country.

Business Education has been described as education for business and about business which makes a person to perform well as an entrepreneur. This is due to the fact that it equips the recipients with relevant knowledge, skills and attitudes needed for business success. The National Open University of Nigeria (NOUN, 2008) defined Business Education as an aspect of vocational education that equips people with necessary skills and theoretical knowledge needed for performance in business either for job occupation or self-employment. This is due to the fact that based on the content of Business Education, it has the potential of equipping the recipients with skills in record keeping, accounting, marketing, communication, business management, business law, office technology and management (OTM), quantitative analysis, economics, personal skills, and human relations skills among others which are very essential for the promotion and survival of a business enterprise. This study, however, covered accounting and personal skills because they appear to be of utmost importance in the survival and success of entrepreneurship ventures.

Accounting activities in the operation of business enterprise entail recording, classifying and summarizing the enterprise's monetary transactions and interpreting the results for both internal and external end users of such information. They are thus, a potent tool for promoting financial prudence and business success. Akande (2011) noted that accounting skills include ability to keep financial records and secure loans from financial institutions as well as inventory control and profit determination to keep the business afloat in changing environment in order to achieve business

growth and success. Ubulom and Ogwunte (2017) revealed that Business Education graduates need accounting skills to function well as entrepreneurs in the current era of economic meltdown in Nigeria. Binuomote and Okoli (2015) noted that accounting skills are highly needed by entrepreneurs for entrepreneurship survival, success and development.

According to Chang and Rieple (2013), personal skills are skills needed by an entrepreneur to attain self-awareness, emotional maturity, and willingness to accept responsibility. Ejeka and Mgbonyebi (2016) opined that personal skills are highly needed by graduates of Office Technology and Management (OTM), which is an option in the Business Education programme for self-employment. Akpotohwo (2017) reported that operators of small and medium scale business organizations in Delta State rated personal skills as very much needed by Business Education graduates for successful entrepreneurship.

In spite of all the view in support of graduates of Business Education being in position to succeed as entrepreneurs, Ezenwafor and Olaniyi (2017) regretted that graduates seem to lack interest and confidence in entrepreneurship activities for self-reliance. Instead, they join in the search for scarce paid employment thereby increasing the already high unemployment rate in the country despite the abundant entrepreneurship opportunities. In addition, Ezenwafor and Onokpaunu further noted that the Nigerian education system has grossly over-flooded the labour market with graduates who cannot contribute to national development by starting and successfully operating their own small scale enterprises. These affect the economy negatively as productive services do not yield much income. This trend creates doubts in the minds of SMEs managers as to whether these graduates possess skills required to successfully engage in entrepreneurship development. Therefore, the opinion of the SMEs managers on accounting and personal skills Business Education graduates need for entrepreneurship development has become a necessity considering the current status of the small and medium enterprises in Nigeria especially in Anambra State.

The SMEs managers' rating of accounting and personal skills needed by Business education graduates for entrepreneurship development may differ according to gender and educational qualification. Shmailan (2016) revealed that male entrepreneurs differ with their female counterparts on decision making skills, risk tolerance, goals for the business, accounting and personal skills. Similarly, Brush stated that there are differences between men and women when it comes to entrepreneurship. Females tend to pursue degrees in liberal arts rather than fields like engineering or more technical disciplines required for entrepreneurship development. Furthermore, the view of SMEs' managers could differ based on educational qualification. SMEs managers with those that have higher degrees (M.Ed/M.Sc/Ph.D) may also differ with those that have first degrees while those that have with first degrees may differ with those that have NCE/Diploma. In support, Mengel and Wouters (2015) noted that there is a relationship between educational levels (qualification) and the entrepreneurship skills acquisition. Mengel and Wouters stated further that higher education is associated with more knowledge and skills acquisition for SMEs practices. This could be attributed to exposure to different entrepreneurship skills over the years. It was against this background that the researchers sought to ascertain SMEs managers' rating of accounting and personal skills needed by Business Education graduates for entrepreneurship development in Anambra State.

### **Statement of the Problem**

The main objective of Business Education programme in tertiary institutions in Nigeria is to equip the graduates with requisite knowledge, skills and attitudes for employment in different sectors of the economy as paid employees or self-employed and employed creators. However, it has been observed with literature support that many graduates of the programme remain unemployed several years after graduation. This is as a result of their inability to secure paid employment and lack of confident to venture into entrepreneurship. Unfortunately too, many of the graduation who took the bold step to venture into entrepreneurship do not appear to be succeeding as expected. This is a clear evidence of the graduates' lack of requisite skills, knowledge and attitudes for entrepreneurship success.

The problem of this study is that graduates of Business Education who, by the nature and content of the programme are expected to easily secure and progress in paid employment or create employment for themselves and others remain unemployed several years after graduation.

### **Purpose of the Study**

The purpose of this study was to ascertain SMEs managers' ratings of accounting and personal skills needed by Business Education graduates for entrepreneurship development in Anambra State. Specifically, the study ascertained:

- 1) SMEs managers' ratings on accounting skills needed by Business Education graduates for entrepreneurship development in Anambra State.
- 2) SMEs managers' ratings on personal skills needed by Business Education graduates for entrepreneurship development in Anambra State.

### **Research Questions**

The following research questions guided the study:

- 1) What is SMEs managers' rating on accounting skills needed by Business Education graduates for entrepreneurship development in Anambra State?
- 2) What is SMEs managers' rating on personal skills needed by Business Education graduates for entrepreneurship development in Anambra State?

### **Hypotheses**

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

- 1) Male and female respondents do not differ significantly in their mean ratings on accounting skills needed by Business Education graduates for entrepreneurship development in Anambra State.
- 2) Respondents do not differ significantly in their mean ratings on accounting skills needed by Business Education graduates for entrepreneurship development in Anambra State as a result of educational qualification (NCE/SSCE, B.Ed/B.Sc. and M.Ed/ M.Sc/Ph.D).
- 3) Male and female respondents do not differ significantly in their mean ratings on personal skills needed by Business Education graduates for entrepreneurship development in Anambra State.
- 4) Respondents do not differ significantly in their mean ratings on personal skills needed by Business Education graduates for entrepreneurship development in Anambra State as a result of educational qualification (NCE/SSCE, B.Ed/B.Sc. and M.Ed/ M.Sc/Ph.D).

### **Method**

Descriptive survey research design was adopted for the study. The population for this study consisted of 339 SMEs managers registered with the Anambra State Ministry of Commerce and Industry, Awka, as at June, 2021. Proportionate stratified sampling technique was used to draw a sample size of 90 SMEs managers from manufacturing and merchandise sectors while entire population of 38 SMEs managers from service businesses was used for the study. A 15-items structured questionnaire titled "Accounting and Personal Skills Needed for Entrepreneurship Development (APSNEDEQ)" was used to collect data for the study. The instrument has two main sections of section A and B. Section A contained two items on the personal data of the respondents while section B was broken into two clusters of B1 and B2 in line with the research questions seven and eight items respectively on a five-point rating scale with response categories of Very Much Needed (VMN), Much Needed (MN), Fairly Needed (FN), Little Needed (LN) and Very Little Needed (VLN).

The questionnaire was validated by four experts; two experts in Business education, one expert in measurement and evaluation all in the Faculty of Education, Nnamdi Azikiwe University, Awka and one expert in Business Education from Federal College of Education (Technical), Umuze. Cronbach Alpha was used to determine the internal consistency of the instrument and reliability co-efficient values of 0.69 and 0.60 were obtained for clusters B1 and B2 respectively with an overall reliability co-efficient value of 0.65.

Copies of the questionnaire instrument were personally administered by the researchers to the respondents in their offices with the aid of three research assistants who were adequately briefed on the modalities for the exercise. After distributing copies of the instrument, the respondents were relevant given two days for completion before the researchers or assistant returned to retrieve them. Respondents who could not complete and return their copies within the stipulated two days period were allowed two days extra with reminders. The instrument was administered to the subjects in their schools through direct approach which facilitated a response rate of 128 copies of the questionnaire distributed, 126 copies (representing 98 percent) were retrieved with an attrition rate of two copies (representing 2 percent) and used for data analysis. Mean and standard deviation were used to answer the research questions and determine the closeness of the respondents' means. Decision for the research questions was based on the cluster mean relative to the real limits of number on five-point scale. The t-test and analysis of variance (ANOVA) were used to test the null hypotheses at 0.05 level of significance. A null hypothesis was rejected where the calculated p-value was less than significance level ( $P < 0.05$ ), as it meant that there was significant difference. Conversely, where the calculated p-value was equal to or greater than the level of significance ( $P > 0.05$ ) the hypothesis was not rejected as it meant that there was no significant difference. The analysis was done using the Statistical Package for Social Sciences (SPSS) version 23.

## Results

### Research Question 1

What is SMEs managers' rating on accounting skills needed by Business Education graduates for entrepreneurship development in Anambra State?

**Table 1. Respondents' mean ratings on accounting skills needed by Business Education graduates for entrepreneurship development in Anambra State (N = 126)**

S/N	Accounting Skills	$\bar{X}$	SD	Remarks
<b>Ability to:</b>				
1	Exhibit accounting record	4.13	0.73	Much Needed
2	Develop cost analysis, inventory control and profit determination to keep them afloat in changing business environment in the area	4.56	0.68	Very Much Needed
3	Record, classify and summarize the enterprise monetary transaction and the interpretation of the results for both internal and external end users	4.31	0.79	Much Needed
4	Prepare vouchers for payments	3.99	0.86	Much Needed
5	Develop financial reporting and external performance evaluation	4.70	0.58	Very Much Needed
6	Obtain loan from appropriate financial institutions and understand the implication on business	4.17	0.81	Much Needed
7	Make use of original books of an entry	3.67	0.89	Much Needed
<b>Cluster Mean</b>		<b>4.22</b>		<b>Much Needed</b>

Table 1 reveals that two of the seven accounting skills listed have mean scores of 4.56 to 4.70 which mean that they are very much needed. The remaining five accounting skills have mean ratings ranging between 3.67 and 4.31 which indicate that they are much needed. The cluster mean score of 4.22 shows that, on the whole, SMEs managers in Anambra State rated accounting skills much needed by Business Education graduates for entrepreneurship development in Anambra State. The standard deviations for all the items are within .58 to .89. This shows that the respondents are not wide apart in their ratings.

## Research Question 2

What is SMEs managers' rating on personal skills needed by Business Education graduates for entrepreneurship development in Anambra State?

**Table 2. Respondents' mean ratings on personal skills needed by Business Education graduates for entrepreneurship development in Anambra State (N =126)**

S/N	Personal Skills	$\bar{X}$	SD	Remarks
<b>Ability to:</b>				
1	Foster good inter personal relationship	4.53	0.63	Very Much Needed
2	Plan ahead and think all strategic	4.45	0.69	Much Needed
3	Develop professional integrity	4.69	0.54	Very Much Needed
4	Provide visionary leadership	4.24	0.81	Much Needed
5	Apply inner control and discipline	4.20	0.84	Much Needed
6	Foster innovativeness and remain proactive to keep businesses afloat in a competitive environment	4.28	0.76	Much Needed
7	Manage time, reduce stress and respect colleagues and clients	4.61	0.59	Very Much Needed
8	Foster social networking that enables the use of contacts to fuel the business success	4.52	0.65	Very Much Needed
<b>Cluster Mean</b>		<b>4.44</b>		<b>Much Needed</b>

Table 2 reveals that four of the eight personal skills listed have mean scores ranged between 4.52 to 4.69 which indicate that they are very much needed. The remaining four personal skills have mean scores ranging between 4.20 and 4.45 which show that they are much needed. The cluster mean score of 4.44 shows that, on the whole, SMEs managers in Anambra State rated personal skills much needed by Business Education graduates for entrepreneurship development in Anambra State. The standard deviations for all the items are within .54 to .84. This shows that the respondents are not wide apart in their ratings.

## Hypothesis 1

Male and female respondents do not differ significantly in their mean ratings on accounting skills needed by Business Education graduates for entrepreneurship development in Anambra State.

**Table 3. Summary of t-test analysis of male and female SMEs' managers' rating on the accounting skills needed by Business Education graduates for entrepreneurship development (N=126)**

Gender	N	$\bar{X}$	SD	$\alpha$	df	t-cal	p-value	Decision
Male	84	3.19	.12	0.05	124	2.43	.01	Significant
Female	42	3.02	.13					

Table 3 indicates that the calculated t-value is 2.43 at degree of freedom of 124 and .01 p-value. Since the p-value of .01 is less than the alpha value ( $P < 0.05$ ), it means that male and female respondents differed significantly in their ratings on accounting skills needed by Business Education graduates for entrepreneurship development in Anambra State. The null hypothesis was, therefore, rejected.

## Hypothesis 2

Respondents do not differ significantly in their mean ratings on accounting skills needed by Business Education graduates for entrepreneurship development in Anambra State as a result of educational qualification (NCE/OND/SSCE, HND/B.Ed/B.Sc. and M.Ed/ M.Sc/Ph.D).

**Table 4. Summary of one-way Analysis of Variance (ANOVA) on the ratings of SMEs managers on accounting skills needed by Business Education graduates for entrepreneurship development as a result of educational qualification (N=126)**

Source of Variance	Sum of Squares	Df	Mean Square	F-ratio	P-value	Decision
Between Groups	432.68	2	216.34	24.77	.00	Significant
Within Groups	2043.64	123	8.73			
<b>Total</b>	<b>2476.31</b>	<b>125</b>				

Table 4 shows that the calculated F-value is 24.77 at 2 and 123 degree of freedom with a p-value of .00 which is less than the alpha level of 0.05. This means that there is significant difference in the mean ratings of the respondents as a result of educational qualification. Therefore, the null hypothesis was rejected.

### Hypothesis 3

Male and female respondents do not differ significantly in their mean ratings on personal skills needed by Business Education graduates for entrepreneurship development in Anambra State.

**Table 5. Summary of t-test analysis of male and female SMEs' managers' rating on the personal skills needed by Business Education graduates for entrepreneurship development (N=126)**

Gender	N	$\bar{X}$	SD	$\alpha$	df	t-cal	p-value	Decision
Male	84	3.10	.12	0.05	124	0.93	.32	Not Significant
Female	42	3.16	.14					

Table 5 indicates that the calculated t-value is 0.93 at degree of freedom of 124 and .01 p-value. Since the p-value of .32 is greater than the alpha value (0.05), it means that male and female respondents do not differ significantly in their mean ratings on accounting skills needed by Business Education graduates for entrepreneurship development in Anambra State. The null hypothesis was, therefore, not rejected.

### Hypothesis 4

Respondents do not differ significantly in their mean ratings on personal skills needed by Business Education graduates for entrepreneurship development in Anambra State as a result of educational qualification (NCE/SSCE, B.Ed/B.Sc. and M.Ed/M.Sc/Ph.D).

**Table 6. Summary of one-way Analysis of Variance (ANOVA) on the ratings of SMEs managers on personal skills needed by Business Education graduates for entrepreneurship development as a result of educational qualification (N=126)**

Source of Variance	Sum of Squares	Df	Mean Square	F-ratio	P-value	Decision
Between Groups	824.24	2	412.12	36.94	.08	Not Significant
Within Groups	2610.77	123	11.16			
<b>Total</b>	<b>3435.01</b>	<b>125</b>				

Table 6 shows that the calculated F-value is 36.94 at 2 and 123 degree of freedom with a p-value of .08 which is greater than the alpha level of 0.50. This means that there is no significant difference in the mean ratings of the respondents as a result of educational qualification. Therefore, the null hypothesis was not rejected.

## **Discussion**

Findings of the study revealed that SMEs managers rated accounting as much needed by business education graduates for entrepreneurship development in Anambra State. The finding is in line with Ubulom and Ogwunte (2017) who revealed that Business Education graduates need accounting skills to function well as entrepreneurs in this time of economic meltdown in Nigeria. This was in agreement with Binuomote and Okoli (2015) who noted that accounting skills are highly needed by entrepreneurs for entrepreneurship development. Furthermore, findings of the study indicated that there was a significant difference in the mean ratings of male and female SMEs managers used in the study on accounting skills needed by Business Education graduates for entrepreneurship development in Anambra State. This disagreed with Abanyam (2014) who noted that SMEs managers irrespective of gender agreed that graduates of Business Education needed entrepreneurial skills for entrepreneurship development. Also, educational qualification influenced SMEs managers' mean ratings on accounting skills needed by Business Education graduates for entrepreneurship development. The finding concurs with that of Mengel and Wouters (2015) which confirmed that educational qualification of SMEs managers influenced their possession of and use of entrepreneurship skills for successful performance of small and medium businesses.

Findings of the study showed that SMEs managers rated personal skills as much needed by Business Education graduates for entrepreneurship development in Anambra State. This finding is in line with Ejeka and Mgbonyebi (2016) who noted that personal skills are highly needed by graduates of Office Technology and Management (OTM) Programme for self-employment. The findings of the study also revealed that gender and educational qualification did not significantly influence respondents' mean ratings on personal skills needed by Business Education graduates for entrepreneurship development in Anambra State. These findings concur with the findings of Akpotohwo (2017) which discovered that operators of small and medium scale business organizations did not differ significantly in their mean ratings of critical personal competencies needed of Business Education graduates for successful entrepreneurship.

## **Conclusion**

Based on the findings of the study, it was concluded that, unless graduates of Business Education adequately acquire accounting and personal skills, they will not contribute to entrepreneurship development in Anambra State as expected.

## **Recommendations**

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

- 1) Business Education students should put in extra efforts to enhance their acquisition of relevant skills for success in self-employment.
- 2) Business Educators should identify and used suitable teaching strategies to ensure that students adequately taught accounting and personal skills among others for entrepreneurship ventures upon graduation.
- 3) Management of tertiary institutions should provide relevant equipment and resources for skills acquisition by Business Education students for their success in employment.
- 4) Management of tertiary institutions in Anambra State should mandate Business Education students to and present business plans to assess their skills in creating jobs for themselves and others before graduation.

**Conflicts of interest:** There is no conflict of interest of any kind.

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