

Funding Business Education Programmes for Sustainable Development in the Niger Delta

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Abstract

The study investigated funding business education programmes for sustainable Development in the Niger Delta. Two research questions were posed to guide the study and one hypothesis was formulated and tested at 0.05 level of significance. The entire population of 138 was studied by the researchers and no sample/sampling was considered necessary as the study observed a purposive design. Data for this study were collected by means of questionnaire developed by the researchers and titled "Funding of Business Education Programmes for Sustainable Development in the Niger Delta (FBEPFSDND)". A total of 120 lecturers who returned their instrument amounting to 89 percent return rate were studied. The FBEPFSDND has two parts "A" and "B". Part A sought information on the selected personal background of the respondents, and it contained three items. Part B sought information on the view of the lecturers regarding the topic of the study and was broken into two as each contained six question items. The questionnaire adopted a modified four point Likert scale designed as Strongly Agreed (SA = 4 points); Agreed (A = 3 points); Disagreed (DA = 2 points) and Strongly Disagreed (SDA = 1 point). Test-retest method was used to test the reliability of the items with face and content validity. Validity was done by six lecturers, other than those used for the study and a reliability co-efficient of 0.89 was obtained. Mean rating and standard deviation was used to analyse the research questions while Z-test was used to test the hypothesis. Findings revealed that business education programmes is not effectively funded within the Niger Delta Area, also the challenges in business education programmes can be minimized through specific budgetary allocation, favourable government policies with effective funding of business education programmes, effective management of available financial and material resources and experts in headship of business education programmes. Based on the findings, discussions were made and conclusions drawn, recommendations made amongst others were that Federal and State Government should adequately fund business education programmes to overcome some of its challenges, experts in business education should be used as headship of the programmes. This is because non-experts as headship of business education will not understand the actual need and challenges to the programmes, TETFUND, ETF and PTDF should be made to fund the universities appropriately which in turn will help business education programmes if adequate allocation is given to the universities, and a chatter on funding business education programmes in our institutions of learning should be the focus of business educators.

Keywords: Funding, Business Education, Programmes, Sustainable, Development, Niger Delta.

Introduction

Business Education represent a broad and diverse discipline that is included in all types of educational delivery systems-elementary, secondary and post-secondary. Business education can begin at any level, it can be interrupted for varying periods of time, it can be continued throughout the life span of an individual (Amesi, 2010). Business education includes education for an office occupations, distribution and marketing occupations, accounting, business teaching, secretarial studies, business administration and economic understanding. The foregoing points out that business education covers a wide range of spectrum of economic life activities in any society, and also refers to the pedagogical and desirable business competencies necessary for self-employment or being employed with a view to making the recipient self-reliant with appropriate funding of infrastructures and equipment for learning (Amesi, 2010). Thus business education can by appropriate training and effective funding ensure for individuals full employment even in our present decadent economy by equipping them with life-long skills. However, department or programmes that cannot provide for her citizenry basic skills to overcome the incidents in the educational system makes the citizens to continue to wallow in deprivation.

Several definitions of business education exist as it encompasses knowledge, attitudes and skills needed by all citizens in order to effectively manage their personal business and economic system and advancement in a broad range of business careers (Amesi; Akpomi & Okwuanaso, 2014). In this vain, it is necessary to state that business education means education for business or training skills, which are required in business offices and clerical occupation. To this effect, it implies that funding is very necessary in business education as no programmes or department can exist without funds. According to Adegbenjo (2007), in Nigeria, the major source of institution funds is the government. These are in the forms of allocation from government or inform of taxes like the Education Trust Fund (ETF) and Tertiary Education Trust Fund (TETFEND). The government carries the primary responsibility of funding education, including vocational education which business education is part of it. Despite this, the government has not provided adequate funds from its annual budgetary allocation

to run the institutions efficiently. This is usually attributed to the economic recession in the country. Vocational education which business education is embedded suffers more in the sense that the necessary equipment, machines, and materials needed have to be imported for teaching, learning and research (Akpomi & Amesi, 2013).

Funding can be defined in several ways by several authors in the field of education. The word funding is the act of providing resources, usually in form of money (financing), or other values such as effort or time (sweat equity), for a project, a person, a business, or any other private or public institutions. The process of soliciting and gathering fund is known as fund raising which is all about providing financial resources to finance a need, programme, or project (Funding, 2010). In general, the term fund is used when a firm fills the need for cash from its own internal reserves, and the term 'financing' is used when the need is filled from external or borrowed money. It can also be seen as grant of authority to an agency, department, or unit to incur monetary obligations and to pay for them. In institution, funds are injected into the system as capital by the government and are not usually taken as loans by borrowers, rather they are used for investment or procurement of facilities into the institution, which in turn will be allocated to programmes within the faculty. Funding such as donations, subsidies, and grants that have no direct requirement for return of investment are described as "soft funding" or "crowd funding". Funding that facilitates the exchange of equity ownership in an organization or institution for capital investment via an online funding portal is known as "equity crowd funding" (Amesi, 2010).

Aspect of Business Education that Need to be Funded

For adequate development of any nation, a lot of funds need to be pumped in to business education programmes to achieve desired result. Inadequate funding is one of the constraint on business education as it has made the programmes to suffer some serious problems that has limited its effective contribution. These problems according to Amesi (2010) and Akpomi (2013), includes poor infrastructures, workshop, equipment, studio, inadequacies of human and material resources and so on. Unfortunately, such funds are not provided by either the government or the private sector. Business education is very important and necessary to all aspect of national development, be it economic, social and political as the case may be. The following aspects of business education programmes should be adequately funded in order to fulfil the aims of business education.

Industrial Training (IT): Students of business education needs to go on industrial attachment and payment of allowance to the students need to be funded, also fund need to be allocated to the lecturers going on to inspect the students. This is the only way industrial training could be taken seriously by both students and lecturers (Alasa, 2005).

Educational Technology: This is a course taken by the business education students and it is otherwise known as instructional materials in this context. Thus, for learning to be effective and efficient, investment should be made on acquiring educational technology equipment and materials for sustainable development (Davies & Amesi, 2009).

Qualified Personnel: One of the problems facing business education is that of shortage of qualified teachers, instructors, lecturers and workshop attendants. There are many schools like colleges of education and polytechnic with qualified business teachers, efforts should be made at training more business teachers. Remuneration should be added to business employed teachers, lecturers and instructors in the university system.

Secretarial Studies Studio: This is a major problem facing business education programmes as there is barely well equipped studio with adequate computer, and information and communication technology gadgets for teaching and learning to take place. Studio should be provided and funded in business education for adequate sustainable development (Amesi & Akpomi, 2014).

Equipment: This is also a problem as learners learn without equipment, a typical example is a course titled business machines. This course is often time taken without the learners filling and touching the necessary equipment meant to be used in teaching them, as a result, equipment should be provided and funded in all our institutions that offers business education programmes within the Niger Delta (Amesi & Akpomi, 2014)..

Constraints in Financing Business Education Programmes

In the context of financing scarcity, business education has to provide clear evidence of both economic and social returns. Such evidence should be seen in the learner's sustainable development and empowerment. In most countries which Nigeria is a part, such evidence is lacking thereby posing challenges to business education and leading to questioning business education programmes ability in overcoming the incidents in the educational system to sustainable development both economically and socially. According to Ibeneme (2005) and Amesi (2010), the following can be sources of said to be financial setbacks in business education programmes:

1. Lack of specific budgetary allocation.
2. Lack of understanding of the difference between business education and general education by both

government and individual.

3. Mismanagement of available financial and material resources meant for business education programmes.
 4. Diversion of International Donor Assistance Funds, equipment and materials.
 5. Unfavourable government policies which negates effective financing of business education programmes.
 6. Headship of Business Education Programmes (HBEP) in institutions by non-business education programmes experts who do not understand the needs and demands of business education programmes.
- If these are looked into, the constraint in financing business education programmes will be minimized or reduced.

Proposed Strategies for Sources of funding

There is the need to consider ways of generating funds in order to meet the needs of business education. According to Adegbenjo (2007) and Amesi (2011), the following are areas in which funds can be generated for effective running of business education. The department can embark on projects that can bring additional funds, which may be used to improve the quality of business education programmes, such projects as:

Consultancy Services: The department may use the expertise of the staff in executing the projects in the institution or department instead of contracting them to outsiders. This may save cost and would create avenue to expose the learners in the department to some practical work.

Agricultural Projects: The department could be involved in a commercial farm that will produce different products that could generate fund. The project could include poultry, animal husbandry and fishery and so on.

Rental Services: The department may be involved in rental services of the facilities to the public. This include chairs, tables, and halls and so on. Equipment lease arrangement could be entered with interested individuals and corporate bodies at agreed fees.

Alumni Involvement: The old students association of the department could be involved in raising fund for the department. The involvement could be in the provision of buildings, workshop machines and equipment. This can be possible if a link will be made by the department by inviting the old students for special programmes such as convocation lectures, public lectures and meetings by tailoring the need of the department to them.

Investment on Landed Property: The department could encourage investment by private sector on the department/faculty landed property or that of the institution. Such investment could be in form of hostel accommodation and guest house. This may be a build-operate-and-transfer arrangement, where the investors are allowed to develop the property, operate it for an agreed period of time and then transfer the property to the department or institution for ownership. Through this some funds could be raised for the department.

Grants and Aids: This could be sought from multilateral and bilateral bodies. Such assistance could come from foreign embassies in supplying books, learning materials and workshop equipment. The aids might also come in terms of overseas training for business education lecturers, international organizations with special interest in education are such as UNICEF, UNESCO, Ford Foundation, and USAID and so on.

Philanthropists: Philanthropists and wealthy people in the society can be contacted to contribute to business education programmes fund. In this vein, voluntary donations of equipment and materials and granting of scholarship to business education students may be encouraged. The department can also identify people within the community who are willing to support the programmes with their financial resources. Funds could be raised through their support and involvement.

Increase in the National Budget: The Federal Republic of Nigeria should endeavour to make huge investment in funding Business Education Programmes by increasing the percentage allocation for education in the National Budget so that vocational education which business education is part of it and other similar programmes and institutions can have more money to fund their programmes.

Petroleum Trust Fund (PTF): This body can help in the funding of business education programmes. Although PTF has been assisting in the funding of some programmes and institutions. It is to be suggested that it will be better if about 15% of PTF allocated to institutions is subscribed to business education programmes fund (BEPF), where it may be better managed and disbursed to adequately cater for business education needs. Other sources of funds includes credit, venture capital, donations, grants, savings, subsidies and taxes, indirect and direct finance (Amesi; Akpomi & Okwuanaso, 2014).

Role of Business Education for Sustainable Development

Business education is a programmes that cannot be done away with as it prepares individual to acquire the necessary skills for national development. Business education empowerment improves the nation's economy by providing job opportunities, reduces crime rate and encourages creativity and competitiveness in nation building

and development. According to Amesi; Akpomi & Amadi (2014), business education has been set aside as a programmes for national development and growth due to its contributions to the nation as:

1. It creates employment opportunities for both the lecturers and graduates.
2. It is a yardstick for classifying nations into either developed or under-developed, through its skill and entrepreneurial aspect.
3. Self-employment and empowerment are easily made available through business education programmes as it contributes to high rate of self-reliance, creativity and competitiveness among the citizens of a nation.
4. Goods and services are easily available which brings about high standard of living among the citizens of a nation.

The problem here is that despite all the merits accrued to business education, one wonders why business educators are yet to be enjoying all the benefits associated with this form of education. According to Abokede (2006), one of the major constraints in the Nigerian education system is the strong bias towards vocational education which business education programmes is an aspect of it. Hence, business education has suffered inadequate funding which leads to inadequate physical facilities and equipment. A visit to institutions that offers business education programmes reveals inadequate equipment and facilities compared with the student's population. Obsolete equipment and facilities are also being used to train the students who will go out to be exposed to modern and sophisticated ones in the industries, the focus of this paper is based on the issues above .

Purpose

The aim of this study is to:

1. Ascertain the funding nature of business education programmes within the Niger Delta and
2. Determine how the challenges to business education programmes can be minimized without effective funding.

Research Questions

Two basic questions were answered here

1. How is the funding nature of business education programmes within the Niger Delta Area?
2. How can the challenges to business education programmes be minimized?

Hypothesis

Only one hypothesis is used for testing of hypothesis

1. There is no significant difference in the mean rating of the respondents and the funding nature of business education programmes with regard to minimizing the challenges to business education programmes.

Method

The study area was in the Niger Delta of Nigeria. According to the Niger Delta Development Commission (NDDC), there are nine states within the Niger Delta area, namely Abia, Akwa Ibom, Bayelsa, Cross River, Delta, Edo, Imo, Ondo, and Rivers. Six out of the nine states are regarded as the core Niger Delta states because these six states make up South-South Geopolitical Zone of Nigeria. The researchers are interested in the six core Niger Delta states which includes Akwa Ibom, Bayelsa, Cross River, Delta, Edo, and Rivers. The study used a descriptive survey research design. The population of the study was 138, made up of all the lecturers in the institutions within the core Niger Delta that offers degree programmes in business education namely, University of Uyo, Niger Delta University, University of Calabar, Cross River University of Technology, Delta State University Abaraka, University of Benin, Ambrose Ali University Ekpoma, Rivers State University of Science and Technology, and Rivers State University of Education. Details of the population is shown in the table below. The entire population was studied by the researchers and no sample/sampling was considered necessary. Data for this study were collected by means of questionnaire developed by the researchers from insight gained from review and titled "Funding of Business Education Programmes for Sustainable Development in the Niger Delta" (FBEPFSDND). The FBEPFSDND has two parts "A" and "B". Part A sought information on the selected personal background of the respondents, and it contained three items. Part B sought information on the view of the lecturers regarding the topic of the study and was broken into two as each contained six question items. The questionnaire adopted a modified four point Likert scale which was as follows: Strongly Agreed (SA = 4 points); Agreed (A = 3 points); Disagreed (DA = 2 points) and Strongly Disagreed (SDA = 1 point). The researchers and three research assistants trained by the researchers personally distributed 135 copies of the questionnaire to the respondents, with accompanying letters of appeal. In all, 120 copies of the instrument sent out were retrieved, which amounts to 89 percent return rate. The initial copy of the questionnaire was face and content validated by six lecturers, other than those used for the study. Test-retest method was used to test the reliability of the items

and a reliability coefficient of 0.89 was obtained. Mean and standard deviation was used to analyse the research questions while Z-test was used to test the hypothesis.

Table 1: Population Distribution

S/n	State	Degree Awarding Institutions	Lecturers	Total
1.	Akwa Ibom	University of Uyo (UNIUYO) (Dept.)	10	10
2.	Bayelsa	Niger Delta University (NDU) (Unit)	8	8
3.	Cross River	Cross River University of Technology	11	20
		University of Calabar	9	
4.	Delta	Delta State University Abaraka (DELSU)	8	8
5.	Edo	University of Benin (UNIBEN) (Dept.)	10	13
		Ambrose Ali University Ekpoma (Unit)	3	
6.	Rivers	Rivers State University of Sci. & Tech.(Dept.)	11	76
		Rivers State University of Education (Faculty)	65	
		Total	=	135
				135

Source: Field Survey, 2015.

Results

The results obtained from the respondents is shown below:

Question 1: How is the funding nature of business education programmes within the Niger Delta Area?

Table 2: Funding Nature of Business Education Programmes within Niger Delta (N = 120)

S/n	Items on Funding Nature of BEP	SA	A	DA	SDA	Mean	S.D	Remark
1.	Federal and State Government gives allocation to business education programmes.	5	30	65	20	2.17	0.75	Strongly Disagreed
2.	Funds are raised through the learners for sustainability of the programmes.	10	50	30	30	2.33	0.94	Strongly Disagreed
3.	Funds are made available to the departmental Heads to acquire equipment and facilities.	10	20	60	30	2.08	0.86	Strongly Disagreed
4.	Funds are raised annually by philanthropists and alumni for procurement of equipment and facilities.	5	25	70	20	2.13	0.73	Strongly Disagreed
5.	The institution administrator provides funds to the programmes for secretarial studio building and equipment, industrial training (IT) and instructional materials.	15	35	40	30	2.29	0.98	Strongly Disagreed
6.	Some percentage of the Petroleum Trust Fund allocation is made available to the programmes	20	35	30	35	2.33	1.06	Strongly Disagreed
	Total Mean/S.D	=				13.33	5.32	
	Grand Mean/S.D	=				2.22	0.89	

Source: Field Survey, 2015.

Table 2 shows that the respondents considered all the items in the table as ways of funding Business Education Programmes. Item two, five and six in the table gave a high mean of 2.33, 2.29, and 2.33 respectively, and standard deviation of 0.94, 0.98 and 1.06, followed by item one with mean of 2.17 and standard deviation of 0.75, which shows that little or no allocation is given to business education programmes nor educators in the field to run the programmes. Item four in the table gave a mean of 2.13 and standard deviation of 0.73 as it is all about raising funds annually by philanthropists and alumni for procurement of equipment and facilities. Item three in the table gave a mean of 2.08 and standard deviation of 0.86. This was the lowest mean in the table, it shows that funds are not made available to the departmental Heads to acquire equipment and facilities for the programmes. The grand mean of 2.22 and standard deviation of 0.89 confirmed that Business Education Programmes is not effectively funded within the Niger Delta.

Question 2: How can the challenges to business education programmes be minimized?

Table 3: Minimizing the Challenges in Business Education Programmes (N = 120)

S/n	Items on Minimizing the Challenges in BEP	SA	A	DA	SDA	Mean	S.D	Remark
1.	Specific budgetary allocation.	60	20	20	20	3.00	1.15	Agreed
2.	Effective management of available financial and material resources.	40	50	20	10	3.00	0.91	Agreed
3.	Non-diversion of international donor assistance funds, equipment and material.	30	40	30	20	2.67	1.03	Agreed
4.	Adequate understanding of the difference between business education and general education.	35	55	20	10	2.96	0.89	Agreed
5.	Favourable government policies with effective funding of business education programmes.	70	30	20	-	3.42	0.76	Agreed
6.	Experts in Headship of business education programmes.	50	40	20	10	3.08	0.95	Agreed
Total Mean/S.D =						18.13	5.69	
Grand Mean/S.D =						3.02	0.95	

Source: Field Survey, 2015.

Table 3 shows that the respondents agreed that all the items in the table could be used as ways of minimizing challenges in business education programmes as all the items were above 2.50. Item five gave a high mean of 3.42 and standard deviation of 0.76, this shows that favourable government policies with effective funding of business education programmes will minimize challenges in business education. Item six in the table gave a mean of 3.08 and standard deviation of 0.95 which indicates that experts in Headship of business education programmes can also help in minimizing the challenges in business education. Item one and two gave an equal mean of 3.00, with standard deviation of 1.15 and 0.91, this shows that specific budgetary allocation and effective management of available financial and material resources in business education can also minimize the challenges. Item three and four were also considered by the respondents as sources of minimizing challenges in business education with mean score of 2.67 and 2.96, while their respective standard deviation are 1.03 and 0.89. The grand mean of 3.02 and standard deviation of 0.95 confirms that the items in the table are ways of minimizing the challenges in business education programmes.

Table 4: Z-test of Difference of the Respondents on the Funding Nature of Business Education Programmes with regard to Minimizing the Challenges.

Respondents	Mean	S.D	Num.	Df	Std. Error	Z-Cal	Z-Crit.	Remark
Lecturers	18.13	5.69	120	118	1.005	4.78	1.980	Rejected
Lecturers	13.33	5.32						

*Significant at 0.05 level of significance

Table 4 shows that the calculated z-ratio is 4.78 while the critical or table z-ratio is 1.980. Since the calculated z-ratio exceeds the critical or table value, the researchers reject the null hypothesis in favour of the alternative hypothesis at 118 degree of freedom and 0.05 level of significance. Based on the above decision, the researchers concludes that there is a significant difference in the mean rating of the respondents and the funding nature of business education programmes with regard to minimizing the challenges in business education programmes. In other words, for business education programmes to give adequate sustainable development in the Niger Delta, funding of the programmes is necessary and essential.

Discussion

The discussion is done according to the findings of the study. One of the findings of the study was that the respondents considered funding as a necessity in business education programmes. This was due to their responses in table two which is for research question one, to the respondents, the ways and nature in which business education programmes is funded does not permit room for either the department or programmes to run effectively without challenges. This is in agreement with the views of Ibeneme (2005) and Amesi (2010) who depicts that financial setbacks in business education programmes can be attributed to lack of specific budgetary allocation, lack of understanding of the difference between business education and general education by both government and individual, Mismanagement of available financial and material resources for business education programmes, diversion of International Donor Assistance Funds, equipment and materials, unfavourable government policies which negates effective financing of business education programmes and headship of business education programmes in institutions by non-business education programmes experts who do not

understand the needs and demands of business education programmes. The researchers build on the views of Ibeneme and Amesi that funding is very essential and there is no department, programmes or institution can exist without effective funding and as such, business education programmes needs to be properly funded within the Niger Delta.

Another finding of the study revealed that the respondents considered all the items in table three, which is for research question two as ways of minimizing the challenges to business education programmes. To the respondents, if business education programmes gets specific budgetary allocation, favourable government policies with effective funding of business education programmes, effective management of available financial and material resources and experts in headship of business education programmes, the issue of no equipment, infrastructure, lack of adequate studio and so on will not be found and whether business education is for sustainable development or not will not also be there. This findings is in agreement with the view of Adegbenjo (2007) who perceived that in Nigeria, the major source of institution funds is the government. These can be possible through allocation from government or inform of taxes like the Education Trust Fund (ETF), Tertiary Education Trust Fund (TETFUND). To Adegbenjo, government carries the primary responsibility of funding education, including vocational education which business education is part of it. Agreeing to the view of Adegbenjo, Amesi (2010) and Akpomi (2013) observed that the problems in business education programmes includes poor infrastructures, workshop, equipment, studio, inadequacies of human and material resources and so on. Unfortunately, funds are not adequately provided by either the government or the private sector to assist in the running of the programmes. In line with the findings, the researchers are of the view that for business education programmes to give adequate sustainable development in the Niger Delta, funding is necessary as it covers capital items like furniture, buildings and equipment (learning materials) and without funding, no programmes in our institutions can effectively give sustainable development to its learner and the nation.

Conclusions

It is pertinent to state that the situation of business education in the Niger Delta calls for sustained and concerted efforts by all the stakeholders. If business education is to provide sustainable development in the Niger Delta, human and material resources must be harnessed. There is need to improve the funding method for business education programmes thus, the federal, state and local government, including private sector, financial institutions, non-governmental organizations, wealthy Nigerians with voluntary agencies and international bodies need to be fully involved in the funding of the programmes rather than depending on the government allocations alone. Funding has remained a major problem in education, which has affected the output from various institutions, faculties and programmes of education in Nigeria. Despite the poor funding of business education, yet business education programmes churn out graduates' year in year out. If there is financial stability and effective funding to the programmes, it will overcome the challenges to business education, which will in turn lead to better sustainable development.

Recommendations

Based on the findings of the study and conclusion, the following recommendations were put forward by the researchers:

1. Federal and State Government should adequately fund business education programmes to overcome some of its challenges.
2. Special budget allocation should be given to the programmes coordinators to enable them purchase some of the equipment and materials needed for teaching and learning in business education.
3. Experts in business education should be used as headship of the programmes. This is because non-experts as headship of business education will not understand the actual need and challenges to the programmes,
4. TETFUND, ETF and PTFD should be made to fund the universities appropriately which in turn will help business education programmes if adequate allocation is given to the universities.
5. A chatter on funding business education programmes in our institutions of learning should be the focus of business educators.

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