ASSESSMENT OF SKILLS REQUIRED BY UNDERGRADUATE ACCOUNTING EDUCATION STUDENTS FOR MANAGEMENT OF SMALL-SCALE BUSINESSES IN KWARA STATE, NIGERIA

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Abstract
This study examined the skills required by undergraduate accounting education students for management of small-scale businesses in Kwara state, Nigeria. The study adopted a survey research design which is purely quantitative, using structured questionnaires which were administered to 358 randomly selected owners/managers of small-scale businesses in Kwara state. Data collected was analyzed using mean and standard deviations while PLS-SEM was used in testing the hypotheses. The findings of the study revealed that technical skills, administrative skills, and computer-based skills are highly required by undergraduate accounting education students for management of small-scale businesses in Kwara state, Nigeria. Therefore, the constant business failure observed among accounting education graduates which mostly associated with skills for managing businesses can be drastically addressed and reduced the rate of unemployment among accounting education graduates by instilling in them the required skills for management of small-scale businesses. This study therefore, recommend that the regulatory bodies of the universities that is, national university commission should ensure that undergraduate accounting education students are well exposed to technical, administrative, and computer-based skills formanagement of small-scale businesses before graduating from the university as these would help in successful management of small-scale businesses.
Keywords: *e-learning system, benefits of using e-learning system, challenges of using e-learning system*

Introduction
Business Education is a course of study offered at higher level of education that equips its graduates with practical, professional and entrepreneurial skills. Business education is also an aspect of Vocational Business Education programme that gives training and imparts necessary skills that will provide the recipients with the intellectual and professional background, adequate for their assignment and makes the recipients adaptable to changing situations in the world of work. Business Education is an integral part of vocational and technical education. It is a form of Vocational Education according to Chiadika, Iwendi, Fassasi and Onianwa (2014) that is directed towards developing the learner to become productive in teaching, paid employment and self-employment. Amoor and Udoh (2008) noted that business education plays a significant role in the economic development by providing knowledge and skills to the learners thereby enabling them to adequately impart knowledge to others, and handle sophisticated office technologies and information systems. This is in line with the National Policy on Education (2013) that one of the objectives of Vocational and Technical Education was to give training and impart the necessary skills leading to production of craftsmen, technicians and other skilled professionals, who will be enterprising and self-reliant.

In a related manner, Anyeaeneh and Nkegwu (2015) noted that, Business Education plays a significant role in the economic development by providing knowledge and skills to the learners, thereby, enabling them to adequately establishment businesses specifically, small-scale businesses for self-reliance. This is in line with Adebayo (2018) who said that, the contribution of Business education on the growth and development in the society and Nigeria at large cannot be under estimated when one considered the growing population in Nigeria that is associated with huge unemployment figures.

Despite the contribution of Business Education to the growth and development of our economy, observations and literature have shown that business education graduates in Nigeria often experience business failure and many of the businesses set up by them collapse within their first five years of existence. Some smaller percentage goes into extinction between the sixth and tenth year of their establishment, while only about five to ten percent of such young firms survive, thrive and grow to maturity (Adebayo, 2018 Aremu&Adeyemi, 2011). Also, many among accounting education graduates often establish their own businesses upon graduation but the worry is that most of these businesses fail after a very short time which lead to increase in unemployment rate among accounting education graduates (Musa, 2017). In the same vein, Mong (2019) observed the alarming rate of unemployment and massive

failure of businesses set up by Business education graduates. This frequent collapse of small-scale businesses in Nigeria is a sufficient proof that practitioners required relevant competencies for effective management of business enterprise (Hurrell, 2016; Ezenwafor, 2010). This is in line with arguments of Gloria (2017); Mansura (2016); Teresa et al (2016); Truong and Laura (2015) that the graduate in accounting education need to possessed the required skills for establishing and maintaining their small-scale business (SSB) after graduation this is because SSB plays a significant role in improving economic growth and development, ranging from poverty reduction and employment creation.

Several studies (Bardai, 2021; Idehen, 2021;Abung& George, 2020 Seyi, 2014; Francis, 2014) suggested that technical skills, administrative skills and computer-based skills are skills and competencies that can support the establishment, management and survival of SSB. Similarly, Onoh (2011) stated accounting and administrative skills are those competencies that might be required by a person to function confidently and successfully in the process of carrying out function of recording daily business transactions. In view of these, this study intends to examine the skills required by undergraduate accounting education students for management of small-scale business in Kwara state, Nigeria.

Conceptualization of Small-Scale Business in Nigeria
A small-scale business can be defined in many ways. Generally, the definition of small scale business varies from country to country, from industry to industry and from one financial institution to another. If project cost is used as the criteria for measuring the size of a business, price inflation may render the definition meaningless over time. If the number of employees engaged in a business forms the yardstick for measurement, it may not be realistic bearing in mind that some firms are capital intensive needing only very few employees. Other firms are labour intensive employing large number of people but utilizing only small capital fund (Adidu&Olanye, 2016). The Federal Ministry of Industries (2001) defined a small scale business as an business whose total cost including working capital but excluding cost of land, does not fall below One Million Naira and does not exceed Forty Million Naira and having number of employees between 11 to 35 workers. The Committee for Economic Development in the United States of America considered a business to be small when, at least, two of the following features prevail:
3. The person managing the business is the owner
4. Capital is provided by the individual owner(s) of the business
5. The area of operation is local
6. The size of the business within the industry is small when compared with the bigger units in its field.

Therefore, the parameters for the definition include value of assets, number of employees, sales revenue, size of capital, and turnover rate. A small scale business is one that is independently owned and operated, and in which the owner is the sole decision maker and the overall boss (Eseoghene, 2021). In general, a small scale business is a business in which its owner influences the entire decision-making process and the business has relatively small market share and low capital requirement for its operation. A small scale business has also been described as a small business in which the manager personally performs all the functions of management. Other authors (SMEDAN, 2017; Olelaran-Oyeyinka, 2020) see small scale business as a manufacturing establishment employing less than ten (10) workers and having capital base not exceeding N2 Million Naira. The American small business Act of 1953 also advanced its own definition. The act defined a small scale business as a business which is independently owned and operated and is not dominant in its field of operation.

Computer-Based Skills Required for Management of Small-Scale Businesses
Jobs in the accounting field are expected to see a growth rate of 10 to 19 per cent during the decade ending in 2020, according to O-Net Online (Hatane, Setiono, Setiawan, Semuel, &Mangoting, 2020). The accounting department, accountant or bookkeeper is responsible for producing the financial reports needed to determine the profitability of a business. With the introduction of computers that small businesses could afford, the accounting industry began requiring greater computer literacy and improved computer skills for its workers. Accountants once spent their time doing manual entries and searching for mistakes, but that changed with the development of computer technology. In the digital era, accounting professionals can accomplish much more in much less time, and their focus has shifted toward analysis and consultation. Some of the computer based accounting skills according Baswara, Widhiastuti and Dewi (2020) include:spreadsheets, word-processing software, accounting software and basic computer skills.

Accounting Skills for Sustainable Development

Accounting skills are of great importance in the analysis and interpretation of final accounts in order to assess the financial condition and commercial soundness of the business to which the account relate (Maskell&Baggaley 2003). According to Piccone (2012), accounting is helpful because it can identify where a company is spending its money, how much it earns, and where money is being lost. Accounting aims to report, analyze, and lead to the improvement of internal cost controls and efficiency. Even though companies cannot use cost accounting figures in their financial statements or for tax purposes, they are crucial for internal controls. A good knowledge of accounting skills will ensure that error and fraud are detected as soon as possible. In this context, this study will review cash book skills, ledger skills, journal skills, bank reconciliation statement skills and final account skills required for smooth and successful operation of small scale businesses by the entrepreneurs.

The Cash Book: Cash book is a book for receipt, payment and transactions with cheques. Frankwood and Sangster (2012) defined cash book as a book used to record details of all cash and bank transactions. It is an important book of original entry which a business entrepreneur requires to operate his business effectively. It is regard as a book of original entry because all items of transactions carried out in cash basis pass through the cask book first before they are transferred to other books of account. Lorge and Kazeem (2012) asserted that cash book is a subsidiary book and it is really part of the principal book called ledger. They added that it is the only book that combines the functions of subsidiary and principal books. Cash book contains the name of the operator, data, particulars, folio, amount in both debit and credit sides just like ledger.

For an entrepreneur to prepare cash book correctly to promote his business, he should be conversant with the following skills: debit cash sales, debit sales with cheque, debit received from debtors, debit income received, debit income received on sales of assets; credit cash purchases, credit cash paid to creditors, credit cheque paid to creditors, credit cash paid for expenses, credit cash paid into bank on cash and debit bank, credit withdrawn for personal use and debit bank.

The Ledger Book: Ledger is one of the important books of account an entrepreneur needs to keep for effective running of his business. Agboh, (2007) pointed out that ledger is the chief and most important; hence known as the principal book account. This is because all items of transaction must pass through ledger book. The ledger book is the final destination of all transactions in the subsidiary books. Lorge and Kazeem (2012) defined ledger as a book which contains in classified and summarized form, a permanent record of all transactions. The ledgers are the major accounting books prepared in such a way as to serve for checking fraud and for other control purposes. The ledger is divided into two major classes; which are personal ledger for transaction of individual of that or other businesses and impersonal ledger accounts used for recording of income and expenses.

The knowledge of Ledger skills will provide the entrepreneurs with the ability to prepare ledger account correctly, ability know which account to debit and which account to credit, ability to differentiate between revenue and expenditure account and ability to treat business as a separate entity from the owner. For entrepreneur to prepare ledger correctly, he should be conversant with these skills: Credit assets account, credit sales account, credit debtors account, credit income account, debit expenses account, debit purchases account, debit credit account and debit assets account.

The Journal Book: The journal (principal journal) is another book of account an entrepreneur requires in the business operation. Journal is book of original entering or prime entries which recorded transaction in chronological. In other words it is the day to day recording of transaction arranged according to when something happened. Journal can be equally referred to as a daily record into which transactions are entered and classified as Dr and Cr before they are posted to the ledger (Lorgue & Kazeem 2012). Journal has columns for date, particulars, folio, debit, and credit. The entries are recorded and explained to show the nature of the transactions.

The main purpose of journal is to provide a convenient record of transaction in chronological order. It explains the entries into the business and reduces the risk of omission of transaction. The journal will equally provide the entrepreneur with the skills to use journals to correct errors detected in the books, skills to use journals for sales or purchases of assets on credits, skills on how to use journals to correct errors of omission, errors of original entry, and errors of commission effectively. Entrepreneur should be conversant with the following skills: Credit items and debit the buyer with amount. In using journal for opening entries- debits all assets and credit all liabilities in using journal to correct errors of omission, debit the cash omitted and credit sales.

Bank Reconciliation Statement: Bank reconciliation statement can be defined as a statement that is prepared to reconcile the disagreement of the cask book and that of bank statement (Longe and Kazeem, 2012). It is a clear fact that, business entrepreneurs need to have an account with the bank, he/she is operating in terms of keeping and withdrawal of monies for business used. The bank is responsible for safe keeping of its customer's resources. The entrepreneur is either a current account holder or saving account holder who may not have a fore knowledge. The business entrepreneur is credited to the bank when payments are made at certain occasion on the account etc. These are additions and subtractions in the account of the business entrepreneur without the prior notice to the business entrepreneur on the due date of such transactions. In the same notice the business entrepreneur in preparing the cash book, the bank accountant may have done certain deductions either by debiting or crediting the account of the small business entrepreneur with or without his/her knowledge. Because of the above transaction, it causes the balance of the entrepreneur held in the bank to be different with the cash book and bank column; when they are supposed to be the same. These differences may not be due to errors, omissions or mistakes; rather it is because of records made in the account that was not yet noticed by the entrepreneur. Findings of these differences were supposed to be the same; and correcting of such differences to maintain the same balance to date by the business entrepreneur and the bank is known as bank reconciliation statements.

Using cash book in reconciliation, the entrepreneur should be able to: Add un presented cheques, credit transfers, dividends to the balance and deduct bank charges, standing orders, bank commission to give balance per bank statement, entrepreneurs should be able to: Debit credit transfer, dividends receipt under cast, pay over cash and credit bank omission, bank charges, standing orders, dishonored cheques, payment undercast, receipt overcast. According to Agboh (2007), the items that causes discrepancy between the bank statement balances and that of the cash book balance are unpresented cheque (s) uncredited cheque, bank interest and charges bank interest received, standing order, bank transfer, dishonored cheques and direct debits. So if there is any difference between the cash book and the bank, assuming such record already exists in the cash book; it causes discrepancy in the balance. Such records must be noted and recorded. The difference must be debited in the adjusted cash book or credited; depending on where the discrepancy exists. So the business entrepreneur requires skills in bank reconciliation statement to enable him/her to reconcile the differences with the bank and the records of the cash book when such situation arises. The bank reconciliation statement skill will enable the entrepreneur to detect when there are differences between balances in the cash book and balances in the bank. It will help them to understand the differences between the honoured and dishonoured cheques, and the ability to know that dishonored cheques can only reflect in the cash book but not in the bank statement.

Final Accounts: Final account is a term used to refer to statements produced at the end of accounting periods, such as the income statement and statement of financial position (Frankwood& Sangster, 2012). Business enterprises both profit and non-profit making business (es) usually give a rundown of its activities after a definite period of time; it normally takes 12 months which is one year. Frankwoodand Sangster (2012) defined final account as a term used to refer to statements produced at the end of accounting periods, such as the income statement and statement of financial position. The major purpose of keeping a definite account by the business entrepreneurs on the affairs of the business after a definite period is to acquaint the entrepreneurs with the operational results of managing the business, as well as to determining its project.

Methodology

In the present study, a survey research design was adopted to examine skills required by undergraduate accounting education students for management of small-scale businesses in Kwara State, Nigeria. According Knussan (2014) a survey design should be adopted when a study involves collection of the opinions of the respondents using questionnaire regarding a given situation or relationship. Emaikwu (2015) also argued that, asurvey research design is adopted when a study istryingtodescribe the characteristics of a population by collecting primary data from the respondents. Considering this argument, the researcher found the design appropriate for this study because the study collected the opinions of business practitioners about the skills require by undergraduate accounting education students for management of small-scale businesses. Hence, survey research design was appropriate for this study. The population of the study comprised 1,134 registered small-scale business operating in Kwara State (SMEDAN Gazette 2021).The sample size for this study consist of300final year business education students of eleven (11) tertiary institutions offering business education programme in North-west, Nigeria. The size for this study consisted of 358SSBs operating in Kwara States of Nigeria. The sample was statistically determined using G-Power which is statistical software for power analysis and sample size calculation (Faul, Erdfelder, Lang, & Buchner, 2017). This statistical test commonly used in the social and behavioral sciences (Faul et al., 2017). Hence it was appropriate for

this study. Statistical evidence revealed that 358 respondents are enough to represent the entire population of this study. The study adapted measurements base on the previous studies, this is accordance with Sekaran and Bougie (2016) who recommended that a researcher can adopt or adapt measurement from the prior studies relevant to the current research. The study has five (3) variables; technical skills consist of 10 items adapted from Amaewhule, and Abung. (2020), administrative skills with 10 items adapted from Mong and Okolocha (2019), and computer-based accounting skills with 10 items adapted from Okoye (2018). In this study, five-rating scale was adopted from Okoye (2018). The respondents were asked to indicate their responses to each question on a five-rating scale (see, Appendix II). Based on existing literature, Appendix II presents the adapted survey items that captured the study variables. The five-rating scale used is as follows: Very Highly Required (VHR=5), Highly Required (HR=4), Required (R=3), Lowly Required (LR=2), Very Lowly Required (VLR=1). Finally, for cleaning of data and analysis, SPSS 23 was used throughout the process to run thethe descriptive statistics of mean and standard deviation.

Results

Research Question One: To what extent do the technical skills require by undergraduate accounting education students for management of small-scale businesses in Kwara State, Nigeria?

Table 1: Descriptive statistics of technical skills require by undergraduate accounting education students for management of small scale businesses

S/N	Items	N	Mean	SD	Remark
1	Ability to interpret financial statement.	354	3.84	.971	HR
2	Knowledge of accounts as a skill for economic survival.	354	3.85	1.000	HR
3	Preparing bank reconciliation statements.	354	3.86	.931	HR
4	Preparing daily cash reports as an accounting skill for economic survival.	354	3.89	.857	HR
5	Ability to understand payroll and various deductions	354	3.80	1.004	HR
6	Calculating depreciation as an accounting skill for economic survival.	354	3.90	.950	HR
7	Acknowledging of factors involved in decision to grant loan by financial houses.	354	3.79	.838	HR
8	Ability to avoid unplanned expenditures	354	3.74	.976	HR
9	Ability to solve difficult and complex accounting and related financial problems.	354	3.84	1.008	HR
10	Analyse complex financial statements to identify trends using ratios, percentages and comparative figures.	354	3.83	.962	HR
	Grand Mean		**3.83**		**HR**

The output of descriptive statistics presented in Table 1 indicated that all the items of the variable technical skills are having a mean score of above 3.0. The mean scores of technical skills items are ranging between 3.74 and 3.89. The grand mean of technical skills is 3.83. The result suggested that technical skills are highly required by undergraduate accounting education students for management of small-scale businesses in Kwara State, Nigeria.

Research Question Two: To what extent do the administrative skills require by undergraduate accounting education students for management of small-scale businesses in Kwara State, Nigeria?

Table 2: Descriptive statistics of administrative skills require by undergraduate accounting education students for management of small scale businesses

S/N	Items	N	Mean	SD	Remark
1	Ability to relate effectively other human beings	354	4.14	.876	HR
2	Ability to write mailable letters. Ability to stand out as an image maker of the	354	3.92	1.047	HR
3	organization.	354	3.84	1.193	HR
4	Ability to search and find new solutions	354	3.76	1.202	HR
5	Ability to set real goal and respect the goal's	354	3.92	1.110	HR

	hierarchically				
	Ability to look new possible solutions for reaching the set				
6	goals	354	3.92	1.038	HR
7	Ability to make decision based on own judgement	354	3.90	1.170	HR
8	Ability to support social values and norms	354	3.90	1.127	HR
9	Ability to make decision under stress and unsure condition	354	3.97	1.037	HR
10	Ability to overcome barrier when achieving goals	354	3.99	.986	HR
	Grand Mean		**3.93**		**HR**

The descriptive statistics of administrative skills documented in Table 2 revealed that the mean score of respondents in all the measurement items of administrative skills are greater than 3.00. That is, all the items are having the mean score of above 3.0 (see, table 2) with a grand mean of 3.93. This suggested that administrative skills are highly require by undergraduate accounting education students for management of small scale businesses in Kwara State, Nigeria.

Research Question Three: To what extent do the computer-based skills require by undergraduate accounting education students for management of small scale businesses in Kwara State, Nigeria?

Table 3: Descriptive statistics of computer-based skills require by undergraduate accounting education students for management of small scale businesses

S/N	Items	N	Mean	SD	Remark
1	Accounting Software application skills	354	3.84	.971	HR
2	Automated data process skills	354	3.85	1.000	HR
3	Automated reporting skills	354	3.86	.931	HR
4	Online advertisement skill	354	3.89	.857	HR
5	Backup and recovery of data	354	3.80	1.004	HR
6	File management and window explorer skill	354	3.90	.950	HR
7	Email SMS interface	354	3.83	.962	HR
8	Network configuration	354	3.92	.886	HR
9	Database management skill	354	3.93	.910	HR
10	Spread sheet application	354	3.95	.858	HR
	Grand Mean		**3.88**		**HR**

The output of descriptive statistics presented in Table 4 indicates that all the ten items of the variable computer based skills are having a mean score of above 3.0. The mean scores of computer based skills items are ranging between 3.80 and 3.95. The variable also had a grand mean of 3.88. The result implies that the computer based skills are highly required by undergraduate accounting education students for management of small scale businesses in Kwara State, Nigeria.

Conclusion

The current study empirically investigated the skills required by undergraduate accounting education students for management of small-scale businesses in Kwara State, Nigeria. The study proved empirically that technical skills, administrative skills, public relation skills and computer-based skills are significantly required by undergraduate accounting education students for management of small scale businesses in Kwara State, Nigeria. Therefore, massive business failure among graduate of accounting education which mostly attributed to the skills for management of small-scale businesses can be addressed and reduced the unemployment rate among accounting education graduates by well exposing the undergraduate of accounting education students totechnical skills, administrative skills, public relation skill and computer-based skills.

Recommendations

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

1. The national university commission should ensure that undergraduate accounting education students are well exposed totechnical skills formanagement of small-scale businesses before graduating from the university.
2. The national university commission should ensure that undergraduate accounting education students should possess adequate administrative skills formanagement of small-scale businesses before graduating from the university.

3. The national university commission should ensure that undergraduate accounting education students are well exposed tocomputer-based skills formanagement of small-scale businesses before graduating from the university.

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