

MANAGEMENT OF ENTREPRENEURIAL EDUCATION IN NIGERIA SCHOOLS: A CHALLENGE TO EDUCATION ADMINISTRATORS

P.S.C. NZEGBULEM, Ph.D

*Faculty of Education,
Imo State University, Owerri,
Imo State*

And

E.A. ODIONYE, Ph.D

*Faculty of Education,
Imo State University, Owerri,
Imo State*

Abstract

The study investigated impact of effective management and delivery of entrepreneurship education which seems to be under rated in Nigerian Schools. It is observed that students are ignorant of and have no adequate information on the concept of entrepreneurial education. Undisputedly, entrepreneurship education can positively impact a learner at all levels in a wide number of contexts. This may explain why there are such a wide variety of entrepreneurship education programmes, all of which can provide important outcomes at various stages of a student's life. This paper therefore brings to light the concept of entrepreneurship, who the entrepreneur is, and the importance of entrepreneurship education at all levels in the education system. The paper further highlights the functions and challenges common to entrepreneurship education as a means of imbining self employment skills. Finally, recommendation and conclusion were proffered.

Entrepreneurial education is referred to as a learning directed towards developing in people those skills, competences, understanding and attributes which equip them to be initiative as well as identify, create, initiate and successfully start and manage business. (Ikeme in Uzoagulu, 2012). Emeraton (2008) stated that it injects self confidence and capacities for independent thought to discover new information, leading to economic development and providing fertile land for achieving self employment and self actualization.

However, entrepreneurship education as presently given seems to lack good management and acceptable content. Many students seem to have not grasped the importance of the course. Many other students see the course as one of those unnecessary courses imposed on them to fulfill graduation requirements. The content and delivery of the course lack proper knowledge, preparation and attainment of the aimed goals and objectives. According to Hess (1987), available textbooks devoted too little coverage for Entrepreneurship Education and some of these books have not been reviewed for many years despite changes in knowledge and technology.

It must be mentioned that the true goal of entrepreneurship education is to empower people in every society and at all levels, to take informed risk and decision by taking their own destiny in their hands through making right choices of becoming self reliant and self employed. Entrepreneurship education aims at creating opportunities which not only contributes to economic development, but also to personal and professional development of an individual (European Commission 2006).

A key outcome of good quality of education and training should be targeted at employability, equal opportunity, entrepreneurship development and employment creation. Employability encompasses the skills, knowledge and capacity that enhance a worker's ability to secure and retain a job as well as the ability to be self employed.

A starting point is the need to ensure access to education and training by all children and to eliminate school dropout while at the same time, introducing entrepreneurship training appropriate at all levels of education and skill training. The ineffectiveness of previous policy measures to make any significant impact on this serious socio-economic malaise, suggests new policy directions and strategies underpinned by effective policy implementation. To make education more applicable to employment and self sustaining, a reform of the curriculum especially at the senior secondary and tertiary levels to provide for quality learning, required skills, modernized curriculum with new programmes like life skills and entrepreneurship are essential to success in the labour market.

Concepts of Entrepreneur and Entrepreneurship.

Entrepreneur:

An entrepreneur is a person who is in possession of goods and services that the community has need of and who has the emotional and psychological drive to be a master of these goods and services and as well as the means of making them available to the members of the community to which he belongs (Nwana O.C., 2011).

Anyanwu (2014) stated that an entrepreneur is that person who coordinates the other factors of production by assuming the associated risks and investing his resources in a business venture. A person who starts or organizes a commercial enterprise especially one involving financial risk. He plans, recruits personnel, organizes, directs and controls the business venture for the attainment of set goals.

The Penguin Dictionary of Economics in Uzoagulu (2012) defined entrepreneur as "the name given in economic theory to the owner, manager of a firm". Also entrepreneur can be defined as a person who takes initiative to bring new ideas, innovations, starts a new project which creates wealth. An entrepreneur should have a business in which a good number of people are employees. Ikeme in Uzoagulu (2012) defined an entrepreneur as one who risks his resources (idea, money, machine, manpower and material) with firm resolve to achieve profit and sustainable growth, indicating that the main characteristics of an entrepreneur should include that he must own a business, have employees, be innovative, as well as produce goods or services.

The act of being an entrepreneur is entrepreneurship. It is a function of seeking investment, production opportunities, organizing an enterprise to undertake new production process,-raising capital, hiring labour, arranging resources as well as introducing new ventures. An entrepreneur should have the muzzle to start and risk business and in doing these he has engaged in entrepreneurship (Uzoagulu, 2015).

Entrepreneurship

The term entrepreneurship has been defined in different ways by different authors writing on the topic. Zimmerer and Scarborough (2005) see it as "ability to create a new business in the face of risk and uncertainty for the purpose of achieving profit and growth by identifying significant opportunities and assembling the necessary resources to capitalize on them".

Nwaokolo (2003) defined entrepreneurship as the ability to set up and effectively manage an enterprise as different from being engaging in paid employment. It is the process of identifying areas of needs in one's environment and gathering resources to meet up with the needs in an innovative manner, involving the acquisition of knowledge, skills, ideas and managerial abilities necessary for personal self-sufficiency and self-reliance (Kpera, Dimah & Meiange, 2008). According to Onuoha in Anugom (2012), Entrepreneurship is the practice of starting new organization or revitalizing mature organization, particularly new businesses generally in response to identified opportunities. Hisrich and Peters (2002) are of the opinion that entrepreneurship is the process of creating something different with value by devoting the necessary time and effort, assuming the accompanying financial, psychological and social risks and receiving the resulting rewards of monetary and personal satisfaction.

Entrepreneurship Development in Nigeria

Entrepreneurship activities in Nigeria dates back to pre-colonial era when individuals own farms, blacksmith, weaving and clothing shops, leather works and employ others to produce goods and services in order to create wealth. Great farmers for instance engage employees in their farms to increase their bans and make wealth.

With the arrival of the Colonial Masters, the number of entrepreneurs increased as more people got equipped and mobilized economically.

The urgent need for the introduction of entrepreneurship education and Centres according to Boco Edet in Obioma 2011 is the World Bank figure that there are currently 40 million able bodied young people who are unemployed in Nigeria. With globalization transforming every society, the number of Nigeria's educated unemployed youths keeps rising due to lack of marketable skills to attract employers of labour. The interesting aspect of the unemployability of these graduates is the mismatch between the skills possessed by these graduates and the skills required by industry which makes the need for entrepreneurship education essential and urgent.

Further, the Nigerian Educational Research and Development Council (NERDC) officially launched the new Senior Secondary Education Curriculum to overhaul the obsolete standards in the old curriculum. One major inclusion and a core is the introduction of entrepreneurship subject or one trade. This is to ensure that every senior Secondary Education graduate should have been well prepared for higher education as well as have acquired relevant functional trade or entrepreneurial skills needed for poverty eradication, job creation and wealth generation and by such means reduce drastically the issue of unemployment.

Entrepreneurship Education

From the philosophical angle, entrepreneurship education falls within the philosophy of education for self reliance which scholars like Tai Solarin portrayed. It is the cardinal point of the pragmatist educational ideas, which emphasizes learning by doing. John Dewey and his followers in the school of pragmatism condemn an educational system which only dwell on accumulation of what they called "dead facts and knowledge" without its application in solving human problems. John Dewey in his instrumentalism theory sees the mind as an instrument for the realization of purposes. In other words, the mind should be trained to possess problem solving attitude, creative ability, and spirit of innovation. This philosophical argument is in line with entrepreneurship education, which is the focus of this paper.

Entrepreneurship education seeks to provide students with the knowledge, skills and motivation to encourage entrepreneurial success in a variety of settings. Variations of entrepreneurship education are offered at all levels of schooling from primary or secondary schools through graduate university Programmes (Wikipedia, 2011).

Entrepreneurship Education can be defined as integrated and structural learning opportunities on how students can become successful entrepreneurs. It can also be seen as learning directed towards developing in young people those skills, competences, understanding and attributes which equip them to be innovative and to identify, create, initiate and successfully manage personal, community, business and work opportunities including working for themselves, (Adenipekun, 2004).

Isike and Ovokeomo (2002) opined that the strategic objective of entrepreneurship education is to produce graduates, of international standard with appropriate knowledge and skills in their field of studies who will be highly employable

and able to employ themselves. These activities of entrepreneurship education significantly affect the economy of any nation by building the economic base and providing jobs.

Emeraton and Obunadike (2008) saw entrepreneurship education as that which deals with those attitude and skills that are necessary for the individual to respond to his environment in the process of conserving, starting and managing a business enterprise. This implies that Entrepreneurship Education prepares the individual to be properly equipped to acquire skills which could be used to manage his own business.

According to Garba (2012) Entrepreneurship education is not a prerogative of some set of people but an education that is open to all. Osuala in Abdulahi (2012) viewed entrepreneurship Education as a specialization given to students to acquire skills for self-employment rather than being employed for pay. He went further to say that entrepreneurship education allows individual to undertake the formation or operation of small business enterprises.

Effective entrepreneurial education programme in schools would breed individuals that are highly capable and fit into the world of work as owners of business or an entrepreneur. Developed nations such as United State of America, Britain, France, Russia, and South Korea, as emphasized by Umoh (2010), realized the role of students' proper education and preparedness for entrepreneurial development in their basic and secondary education programmes as a way for alleviation of unemployment and sustainable development. In Nigeria, education is seen and recognized as an important tool for employment, self-reliance and self-development and to attain educational objectives and youth absolute self-reliance, Nigerian government should invest more into vocational and career development of Nigerian youth.

Bukoye & Adeoy, (2012) described an entrepreneur as a person who carries out the functions of entrepreneurship. Entrepreneurship is the process whereby individuals become aware of business ownership as an option or viable alternative, develop ideas for business; learn the process of becoming an entrepreneur and undertake the initiation and development of a business. The question that readily comes to mind therefore is how then do we harness, inculcate and develop the entrepreneurial career of Nigerian youths to improve their potentials towards entrepreneurial skills for economic growth and development?

Function of Entrepreneurial Education

The functions carried out by entrepreneurs toward economic and social development of a nation are varied. Okpara (2000) identified some of them to include:

- Identification of Business opportunities
- Selection of opportunities
- Decision of form of enterprise
- Creation of employment opportunities
- Allocation of resources

- Planning and controlling
- Mobilization and utilization of local raw materials.
- Innovation,
- Marketing etc.

Perhaps, it would be better to explain some of the functions as identified.

i. **Identification of Business opportunities:** The primary function of the entrepreneur is to identify business/investment opportunities that constitute potential demand and this takes training and experience to learn coupled with information gathering from such organizations and centres vested with the responsibility of collecting and publishing data on economic and industrial trend.

Again, a number of opportunities may be available to the entrepreneur and because of limited resources he may not be able to exploit all at the same time. In this way, he is faced with a choice. He may use a number of criteria to evaluate the alternate projects in taking a decision. It is also the responsibility of the entrepreneur to decide which form of enterprise to establish, whether sole, partnership, public limited liability company, etc. A good number of factors are responsible for the decision to be taken and some of them are legal requirements, talent and skills required, capital available, choice on how to share profit, risks involved, etc.

ii. **Allocation of Resources:** The effective allocation of the limited resources available to the entrepreneur is a crucial factor in entrepreneurial function. How effective these resources are allocated to a great extent affect the performance of the organization. In this way, the entrepreneur is considered a resource allocator. The resources: man, money, material and machine (4-Ms) should be greatly mobilized and allocated for maximum benefit (Akanwa & Agu, 2011). In addition to being a resource allocator and as business environment is dynamic, the entrepreneur must be a good planner to enable him foresee the future. This is because effective planning and controlling are the basic ingredients for the survival and growth of the enterprise.

According to Akanwa & Agu (2011), the entrepreneur should not only concern himself with starting a business, he should also concern himself with maintaining and sustaining the business. To do this, he must understand the management principles and theories like motivating personnel, provision of effective leadership, delegation, etc, He mobilizes and utilizes idle resources for purposes of bettering the economy. An entrepreneur is also a high risk bearer.

iii. **Creation of Employment Opportunities.** To achieve enterprise objectives, the manager makes use of people. In doing so, he (whether owner-manager or hired manager) employs people to help him carry out such functions of attaining his set goal thereby creating employment opportunities.

Importance of Entrepreneurship Education

Entrepreneurship is a key driver of our economy. Wealth and a high majority of jobs are created by small businesses started by entrepreneurially minded individuals,

many of whom go on to create big businesses. People exposed to entrepreneurship frequently express that they have more opportunity to exercise creative freedoms, higher self esteem, and an overall greater sense of control over their own lives. As a result, many experienced business people, political leaders, economists, and educators believe that fostering a robust entrepreneurial culture will maximize individual and collective economic and social success on a local, national, and global scale. It is with this in mind that the National Standards for Entrepreneurship Education were developed: to prepare youth and adults to succeed in an entrepreneurial economy.

Entrepreneurship education is a lifelong learning process, starting as early as elementary school and progressing through all levels of education, including adult education. The Standards and their supporting Performance Indicators are a framework for teachers to use in building appropriate objectives, learning activities, and assessments for their target audience. Using this framework, students will have: progressively more challenging educational activities; experiences that will enable them to develop the insight needed to discover and create entrepreneurial opportunities; and the expertise to successfully start and manage their own businesses to take advantage of these opportunities.

Entrepreneurship Education refers to the training given to a learner in whatever area of specialisation in the art of identifying business opportunities for the purpose of self-sufficiency. After this training, graduates of the programme are supposed to have acquired entrepreneurial skills that would enable them to be self employed and create jobs. There should be no need for them to look for jobs because they should be employers of labour, no matter at what level.

National Policy on Education (FRN 2014) stated that entrepreneurial skills acquisition refers to technical/vocational skills. It refers to the aspect of learning which causes the acquisition of practical and applied skills as well as basic scientific knowledge, leading to individual self-sufficiency. Obioma (2011) listed the importance of entrepreneurship as follows:

- ❖ It helps economic growth in both developed and developing countries;
- ❖ Entrepreneurs start new businesses, thereby creating jobs for themselves and those they employ;
- ❖ Entrepreneurial activity often increases competition and can increase productivity as well;
- ❖ Entrepreneurs innovate, which is an important ingredient in any country's development;
- ❖ Entrepreneurship can and does play a big role in improving peoples' lives by banding together to diversify their sources of income in a community where there is only one common source of income;
- ❖ Entrepreneurship gives people exposure to a wide range of activities, helping them develop a broad skill set;

❖ For young people in particular, who often face joblessness, entrepreneurship is a good option because it is a way for them to channel their energy, creativity, and fresh perspectives into innovations and problem solving, so they can contribute to their community.

Need for Entrepreneurship Education

Nwagbara (2012) stated that at the turn of this century, it became obvious that for Nigeria to keep pace with the rest of the world, entrepreneurial education must be placed on the front burner. Acquiring entrepreneurial skills is critical to achieving the goals of employment opportunities, creating wealth and reducing poverty. Entrepreneurship ensures that wealth is created through small businesses started by entrepreneurially-minded individuals who often turn these small scale businesses into large scale ones. Entrepreneurship enables learners', to develop the insight needed to discover and create entrepreneurial opportunities, and the expertise to successfully start and manage their own businesses.

The benefits of Entrepreneurship Education cannot be over emphasized. They among others include:

- (1) Awareness of career and entrepreneurial options
- (2) Define entrepreneurs' contribution to society
- (3) Increased number of students identifying entrepreneurship as a career choice
- (4) Heightened awareness of the role of entrepreneurs
- (5) Improved economic literacy and understanding of capitalism
- (6) Understanding entrepreneurship process/business plan
- (7) Learn how to make money
- (8) Identify legitimate sources of capital

According to Denen (2012), there is a common belief, supported by developing countries' case histories, that small enterprises could be a prime mode of economic growth and development if it overcomes' some structural problems, and assumes a proper industrial policy role. The World Bank, and multiple of research forums have explored some of these problems, and have concluded that the industrial sector "suffers from a shortage of managerial skill and scarcity of technological input". These shortages of managerial skill as well as fragile technological base have resulted into enterprise mortality rates, in many developed/developing countries.

This creates a dire need for a firm foundation for entrepreneurial education especially at the secondary school level for boosting the socio-economic development of the communities, as well as cater for Industrial take-off and development (EI-Namaki, M.S. (2010). It is therefore apparent that government takes entrepreneurship education with all seriousness and do all the needful to ensure it is operational.

Challenges facing Entrepreneurial Education in the School System

Despite the pressing need for entrepreneurial education around the world, many challenges remain its hindering factors. Such challenges among others include:

1. **Inadequate Fund:** Funding of public schools and universities still come from government. Ulifun in Kwe (2004) stated that inadequate funding has become a hydra-headed monster that cannot be conquered by government subvention. Due to this inadequate funding basic equipment are lacking in vocational institutions and workshops. Laboratories are either empty or stored with out-dated tools and equipment.

2. **Lack of adequate facilities and equipment:** Regular supply of machines like incubators, water pumping machines are not provided for entrepreneurship development. Anyanwuocha (2003) reported that facilities such as incubators, tractors, fishpond, electricity, water supply, and means of communication are poorly developed in Nigeria. Since these facilities which are essential for economic development are inadequate, entrepreneurship development will be affected. Inadequate infrastructure is partly caused by the shortage of capital.

3. **Lack of skilled manpower:** As part of the challenges facing entrepreneurship development in vocational education and training, Nwogu (2011) noted that there is Inadequacy of qualified vocational teachers in the national education system. Entrepreneurship development, standard of living; potential economic growth and security of a nation depend to a large extent on the efficiency of its vocational education and training which will bring about development. There can be no development in a society that is lacking entrepreneurs or innovators who are prepared to risk their capital in business enterprise.

4. **Absence of linkages between training agencies and tertiary institutions:** institutions have Departments of Business Administration and Entrepreneurship Studies which offer courses in Entrepreneurial Study management, etc. There is little evidence of collaborative arrangements and enterprise development agencies in the country.

5. **Inadequate access to credit and equipment by beneficiaries of training:** It is not enough to acquire skills for self-employment if the beneficiary cannot access credit on reasonable terms or purchase equipment. Thus training institutions should develop links with emerging micro institutions to assist beneficiaries of their training programmes to set up their businesses.

6. **Institutionalizing business training in skills acquisition programmes:** Business training should be a core part of all vocational and skills acquisition programmes since most of the graduates of these programmes are expected to end up in self-employment. They should be assisted to develop a business idea and how to manage it by the end of their skills acquisition programme.

7. **Absence of mentorship:** There is need to introduce a mentorship programme in the training activities, so that young entrepreneurs can learn from successful businessmen. Successful businessmen should also be invited to give at least one lecture

during each training programme so that beneficiaries learn from actual experiences of others.

8. **Use of ICT:** Prospective entrepreneurs should be able to access information about the activities of the agencies and lectures about how to run a business free of charge from websites of public agencies providing entrepreneurship development programmes.

9. **Marginalization of young women, disadvantaged youth and rural area:** Most of the beneficiaries of entrepreneurship development programmes are males. Furthermore, most of the programmes are only available in urban areas, especially in state capitals. Rural youth who are the majority of unemployed youth are relatively neglected. Disadvantaged youth rarely benefit from entrepreneurship development programmes.

Conclusion

As can be seen, Entrepreneurship education which is the engine fuelling innovation, employment generation and economic growth can positively impact a learner at all levels in a wide range of contexts. This may explain why there are such a wide variety of entrepreneurship education programmes, all of which can provide important outcomes at various stages of a learner's life. Entrepreneurship contributes to a state's economic advancement in the form of job creation, income growth and poverty reduction. Helping young people unlock their entrepreneurial potential is not only good for each individual, it is also a sound national fiscal and educational policy. This is because successful businesses tomorrow will come from the entrepreneurship of today's youth. Entrepreneurial skills, attitudes and behaviours can be learned, and that exposure to entrepreneurship education through an individual's life long learning path, starting from youth and continuing through adulthood into higher education is imperative.

Recommendation

For the effective production of entrepreneurial education in Nigerian secondary schools a great attention should be paid to the following areas:

1. The curriculum of secondary school's agricultural science should be reviewed, to reflect realities of the labour market.
2. Secondary schools should be given opportunities to run long vocational courses on advance vocational certificates to increase the youth's skills.
3. The National Policy on Education should be faithfully implemented by all relevant agencies.
4. Education and training programmes should be relevant to the needs of the labour market. This implies that there should be more interactions between educational and training institutions and employers' associations, through their inclusion in Governing Bodies.

5. Entrepreneurship development programmes should be extended to rural areas and disadvantaged youth.
6. Entrepreneurship development providers should be linked with Microfinance Banks to provide loans to graduates of their programmes.
7. Entrepreneurship development providers should have websites where prospective entrepreneurs can download information free of charges.

References

- Abdullahi, B.T. (2012), The Role of Guidance and Counselling in Promoting Entrepreneurships Education in Nigeria Secondary Schools. 27th Annual Congress of the Nigerian Academy of Education Held on November 5th – 9th, 2015 at Minna, Niger State.
- Adenipekun, O. (2004). Entrepreneurship Education. *Vanguard*. 5 (41):23.
- Akanwa, P.U. & Agu, C.N. (2012). Entrepreneurship Theory and Practice in Nigeria. Owerri Resources Development Centre.
- Anugom, F. (2012). Entrepreneurship Education as Instrument for Poverty Alleviation among students of Tertiary Institutions. In Proceedings of the 27th congress of the Nigerian Academy of Education. Lagos: Toptune Educational Publishers.
- Anyanwuocha, R.A. (2003). *Fundamentals of Economics for Senior Secondary*. Onitsha: African First Publishers Limited.
- Anyanwu, A. (2014). *Entrepreneurship and Innovation for Tertiary Institutions*. Owerri: Avan Global Publication.
- Bukoye, R.O. & Adeoye, E.A. (2012) Attitude of Secondary School Students Towards Entrepreneurial Education in Nigerian Schools: Implications for counselling, 27th Annual Congress...
- Emeraton, U.G. & Obunadike, J.C. (2008). Re-thinking Higher Education Management for Poverty re-education among the youth in Africa, Paper Presented at the third regional Conference in higher education for youth empowerment, opportunities, capabilities and second chance. Organized by Higher Education Research and Policy Networks (NERPNET) at IITA, Ibadan.

European Commission (2006). Communication Implementing the Community Lisbon Programme: Fostering Entrepreneurial Mindsets through Education and Learning <http://ec.europa.eu>.

FRN (2014), *National Policy on Education*, Lagos: NERDC Press.

FRN (2008) Nigerian Youth Employment Action Plan (NIYEAP) 2004 2011: Federal Ministry of Youth Development Abuja.

Hisrich, R. & Peters, M.P. (2002) *Entrepreneurship the Process of Creating something with value entrepreneurship 5th International Edition*.

Kpera, D. & Molange, S. (2008) Strategies for development of women in Nigeria. A Paper presented at the workshop in promoting women entrepreneurship in Nigeria, Abuja.

Nwagbara, C. (2012). *Gender Inclusive Entrepreneurial Education. The Imperative. In Proceedings of the 27th Congress of the Nigeria Academy of Education*. Lagos: Toptune Educational Publishers.

Nwaokolo, P.O.E. (2003). *Related thoughts in Vocational Education: The Developing world experience*. Onitsha: Stan Nigeria Company.

Nwogu, P.O. (2011). The global economic crisis on the entrepreneurship training for national development of Nigeria. Lead paper at the 24th Annual nation conference of Nigeria associated teacher of technology at FCE Umunze.

Obioma, G. (2011). Entrepreneurship Education: Curriculum Content and its imperative for National Development lead Paper presented of the International Education Conference at Aso Hall, International Conference Centre, Abuja October 31st 2011.

Okpara, O.F. (2000), *Entrepreneurship Text and Cases*, Enugu: Precision Printers and Publishers.

Umoh, E.E (2010), *Entrepreneurial Guidance, Poverty Eradication Counselling and Vocational Choices of Senior Secondary School Students in Uyo Local Government Area*. An unpublished M.Ed Dissertation University of Uyo.

- Utazi, A. (2010) Women, Entrepreneurship in Education: Necessary wheel for the Realization of Nigeria's vision 2020-20: *Journal of Nigerian Language and Culture*. 12, (2).
- Uzoagulu, A.E. (2012). Entrepreneurial Education (Ee) in Nigeria, A keynote Address Presented at the 27th Annual Congress of the Nigerian Academy of Education held on November 5th – 9th, 2012 at Minna, Niger State.
- Williams, J.J., J.D. Newton & E.A. Morgan, 1985. The Integration of Zero-based budgeting with management-by-objectives: An empirical inquiry. *Accounting Organizations and Society* 19(4):457 – 476.
- Wikipedia (2011). Entrepreneurship Education: Wikipedia, the free encyclopedia. Mhtml:file//F:1 Entrepreneurship education.
- Zimmerer, T.W. & Scarborough, N.M. (2005). *Essentials of Entrepreneurship and Small Business Management* Pearson Education Int. U.S.A.