

## **ACCOUNTING SKILLS FOR SUSTAINABLE DEVELOPMENT OF SMALL AND MEDIUM SCALE ENTERPRISES IN TARABA STATE OF NIGERIA**

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**ABSTRACT:** *Accounting has variously been described as the language of business. This is in recognition of the fact that without accounting, determining organizational performance would have become a mirage. Accounting provides fundamental information about a business so that interested parties and in particular investors can make informed decisions regarding that business firm. This paper therefore appraises the accounting skills needed by small and medium enterprises for sustainable economic development in a developing nation using Taraba State of Nigeria as a focal point. The paper aims to ascertain the fundamental accounting skills needed by SMEs in the State and to determine the benefits accruable to the firms who acquire these skills. The paper adopted the descriptive research design approach and data were generated from professionals and operators/owners of SMEs in the state through a thirty point structured questionnaire. The data analysis was conducted by means of the means scores and standard deviation of the respondents. The hypotheses were tested using the students' t-test statistics. The results showed that most of the owners and operators of SMEs in the state do not know the accounting skills required to enhance the economic status of their businesses. They however agreed that the skills will enhance their business acumen and improve their profit margin. Also it was discovered that the accounting skills needed by small and medium scale enterprises do not differ significantly with the skills required by large enterprises. The paper recommends massive and regular training of the owners and operators of SMEs nationwide on the accounting and business skills. The paper concludes that the acquisition of fundamental accounting skills by owners of small and medium scale enterprises is of utmost importance given the numerous contributions that are inherently accruable to owners and operators of SMEs especially in developing nations.*

**KEYWORDS:** Accounting Skills, Sustainable Development, Small and Medium Scale Enterprises, Taraba State of Nigeria

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### **INTRODUCTION**

Businesses can be classified in various ways using different parameters. Some of the known parameters used in classifying businesses include: their sizes, their nature and modes of operation, their location and area of coverage, their asset base, as well as their capital base. These attributes have resulted in businesses being classified as small, medium and large scale. The Small and

Medium scale Enterprise (SMEs) make up a vital part of our business systems today and employs more people than the government and large enterprises. In Nigeria, the small and medium enterprises provide the most important vehicle for both the government and large scale enterprises to thrive. The SMEs are more commonly involved in trading, provision of services and craft-production activities. The SMEs in Nigeria contribute significantly to the national economy and growth by the volume of employment they provide to the citizenry and by the amount of tax revenue it remits to the national coffers. However, there is most often the issue of how much tax liability to be paid by these SMEs. The tax authorities often reject the returns and accounts prepared by these SMEs and label them as incorrect because it is believed that the SMEs lack the capacity, the skills and proficiency to prepare accounts and returns to meet the requirements of the tax authorities. There is therefore the need to evaluate the accounting skills needed for sustainable development of the SMEs in Nigeria especially in Taraba State which is assumed to have the highest number of SMEs in the country. Taraba State is situated in the North East part of Nigeria with a population of over seven million people and with over three (300) SMEs as at the last count. Therefore anything that affects the SMEs in the state will surely register a significant impact on the Nigeria economy and ultimately in the globe.

What constitutes an SME has been adduced in various extant literatures, but there seems to be discordant tunes in agreeing to a common definition. Enebe (2007) states that differences in these definitions are usually influenced by the time or date of the definition, the economic situation in the country, capital source or outlay, number of employees and annual sales or sales volume. Enebe (2007) citing Elobuikwe (2002) also agrees that the concept of small-scale business varies from person's interpretations. He quoted the Anambra State Government as having defined such businesses as those with a total paid employment strength of not less than five persons and not more than 50 persons and having a minimum fixed capital of One Hundred and Fifty Thousand Naira (₦150,000). Nigeria council of Industries (2003) defines small and medium scale enterprise as an enterprise with an asset base ranging between ₦1.5 Million and ₦200 Million Naira including working capital but excluding cost of land but must have a workforce of eleven to three hundred workers. There seems to be no universally agreed definition of SMEs and the reason is that, no single definition can capture all the dimensions of Small and Medium Enterprises (SMEs). That is, to say that a small and medium enterprise in one country might be viewed a large enterprise in another country and vice versa.

However, SMEs are believed to be the engine room for the development of any economy because they form the bulk of business activities in a growing economy like that of Nigeria. According to Mukaila (2011) small and medium scale enterprise contribute to improved living standards, bring about substantial local capital formation, achieve high level of productivity, and the creation of jobs at relatively low capital cost, especially in the fast growing service sector. Belal (2013) observes that SMEs are vehicles for the reduction of income disparities thus developing a pool of skilled or semi-skilled workers as a basis for the future industrial expansion, improve forward and backward linkages between economically, socially and geographically diverse sectors of the economy. SMEs offer excellent breeding ground for entrepreneurial and managerial talent to thrive.

In Taraba State, most of the jobs, especially those in non-urban areas are provided by small and medium scale enterprises. However, SMEs in Taraba State struggle to gain access to fundamental accounting skills that they need in a timely manner for improved productivity, profitability, customer satisfaction and improved cycle time. It is for this and the other reasons adduced above that this paper which centers on the fundamental accounting skills needed by small and medium scale enterprises in Taraba state for sustainable development is specifically undertaken to:

1. To determine the fundamental accounting skills needed by SMEs in Taraba State for sustainable development and
2. To determine the benefits accruable to the firms who acquire these skills.

The remaining sections of this paper are organized as follows: First, a review of literature is presented. The section discusses the definition of small and medium scale enterprises, reviews previous studies and presents the hypotheses. Next, there is a section discussing the research methods adopted in the paper which will be immediately followed by a presentation and discussion of analysis and findings. Finally, the paper ends with a conclusion.

## **REVIEW OF RELATED LITERATURE**

### **Definition of small and medium scale enterprises**

As already stated above, there are so many definitions/descriptions of small and medium scale enterprises that have been adduced by scholars in the extant literature, but unfortunately, there seems to be no concord in all the definitions. According to Wikipedia, small and medium enterprises (SMEs) also called small or medium-sized businesses (SMBs) are companies whose personnel numbers fall below certain limits. The abbreviation "SME" is used by the European Union and by international organizations such as the World Bank, the United Nations and the World Trade Organization (WTO). Small enterprises outnumber large companies by a wide margin and also employ many more people. SMEs are also said to be responsible for driving innovation and competition in many economic sectors.

In Europe, there are three broad parameters which define SMEs:

- Micro-entities are companies with up to 10 employees
- Small companies employ up to 50 workers
- Medium-sized enterprises have up to 250 employees.

The European definition of SME follows: "The category of micro, small and medium-sized enterprises (SMEs) is made up of enterprises which employ fewer than 250 persons and which have an annual turnover not exceeding 50 million Euros, and/or an annual balance sheet total not exceeding 43 million Euros. European Union (EU) member states have had individual definitions of what constitutes an SME. For example, the definition in Germany had a limit of 255 employees, while in Belgium it could have been 100 employees. The result is that while a Belgian business of 249 employees would be taxed at full rate in Belgium, it would nevertheless be eligible for SME subsidy in Germany and under European-labeled programme.

The SMEs sector in Poland generates almost 50% of the GDP, and out of that, for instance, in 2011 micro companies generated 29.6%, small companies 7.7%, and medium companies 10.4% (big companies 24.0%; other entities 16.5%, and revenues from customs duties and taxes generated 11.9%). In 2011 out of the total of 1,784,603 business entities operating in Poland merely 3,189 were classified as 'big', so 1,781,414 were micro, small or medium. Companies of the SMEs sector employed 6.3 million people out of the total of 9.0 million of labour employed in the private sector. In Poland in 2011 was 36.2 SMEs per 1,000 of inhabitants (Wikipedia). In the United States, the Small Business Administration sets small business criteria based on industry, ownership structure, revenue and number of employees (which in some circumstances may be as high as 1500, although the cap is typically 500). Both the US and the EU generally use the same threshold of fewer than 10 employees for small offices.

The Canadian industry defines a small business as one with fewer than 100 employees (if the business is a goods-producing one) or fewer than 50 employees (if the business is service-based), and a medium-sized business as one with fewer than 500 employees. While the Canadian Industry may have screening criteria based on SME qualification, such as eligibility for subsidies is not for the tax authority in Canada. Corporations in Canada are generally taxed at 29% federally. Canadian Controlled private corporations receive a 17% reduction in the tax rate on taxable income from active businesses up to \$500,000. This small business deduction is reduced for corporations whose taxable capital exceeding \$10M, and is completely eliminated for corporations whose taxable capital exceeds \$15M.

In Australia, an SME has two hundred or fewer employees. The details are as follows: Micro Businesses have one or two employees, Small Businesses have between three to fifteen workers. Medium Businesses have more than sixteen but less than two hundred (16-200) employees. Large ones have from two hundred and one to five hundred (201-500) workers. While those referred to as enterprises, have more than five hundred employees. The Central Bank of Nigeria defines small and medium enterprises in Nigeria according to their asset base and number of staff employed. The criteria are an asset base between N5 million and N500 million, and a staff strength between eleven and three hundred employees. In Israel, a business is considered small if it has no more than 50 employees. A medium business holds between fifty one and two hundred and fifty (51 to 250) workers. From the above, it is obvious that there are no generally accepted definitions for SMEs. Each nation sets its parameter for the definition of SMEs according to her economic development indices: her poverty level, standard of living, unemployment rate etc. In this paper however, we shall adopt the Nigeria's definition of small and medium enterprises.

### **Accounting Skills for Sustainable Development**

Accounting is the language of business. It tells the owners/managers and other stakeholders of the business what is happening in the business. Accounting provides information to a wide range of interest groups and ultimately shows how a business has been managed for a period- whether successfully managed or otherwise. It also provides information regarding the financial position of the firm. According to Osuala (2009) the knowledge of fundamental accounting skills are very imperative for sustainable business. The non-possession of these fundamental accounting skills by SMEs, therefore, constitutes a problem such that, the chances of survival of the business are slim and the probability of imminent failure/collapse become high. Hence every small and medium

scale enterprises should strive to acquire and possess these fundamental skills. Furthermore, according to Onoh (2011) fundamental accounting skills are those competencies in basic accounting required by a person to function competently, confidently, and successfully in the process of carrying out one's function of recording daily business transactions. They include skills in book-keeping, purchasing and supply, bargaining, determining labour costs, simple budgeting, keeping of accurate receipts, sales records skills in keeping reliable records, sourcing for market outlets, work in progress records, credit purchases, invoices, cheque payments, keeping customers' records and goods inventory. Others are skills in good credit facility practices, operating the cash payment receipts, cash sales, prudent financial and working capital management. The knowledge of fundamental accounting skills by SME will promote in them good financial management, which is aimed at ensuring that there is adequate cash on hand to meet the necessary current and capital expenditures as well as to assist in maximizing growth and profits. It requires knowledge of liquidity management. Management of money demands that the SME owner/ manager must need to plan for all his future need for funds, plan for the most economical way of acquiring funds from different sources and be able to also plan for the most efficient way of putting to use acquired money from friends, family members, banks and other sources. The capacity and competencies required to prepare the accounting records are the basic accounting skills being studied in his paper. Oyesode (1998) in Nwokike (2010) reveals that no business activity could be successfully operated without the assistance of the accounting skills. This is because procurement and spending of money are involved. Accounting education according to Nwokike (2010) is the type of education that provides individuals with skills and knowledge in accounting, computing and data processing occupations for gainful employment in private and public enterprises for self-employment. Nwoha (2006) stated that accounting provides managers with the information needed for decision making and exposes them to the various users of accounting information and the interest of the users of such information.

The development and appreciation for accounting functions such as skills to keep fundamental accounting records and its use is so important to the SME owners/managers to the extent that without it, the SME owner can get up one day to discover that he/she has used up the working capital. The result of this could be such that the owner can no longer pay salaries of his staff, cannot replace equipment or materials, cannot purchase raw materials as consumables and can no longer pay for other utility services. Acquisition of fundamental accounting skills by SME owners/managers will boost their operational efficiency. It will empower the application of the arts of science in the management of enterprises. The acquisition of fundamental accounting skills will imbue on SME owners a favourable disposition to prudently manage their enterprises in the most profitable way. It adjusts the enterprise to the dynamic situation in which it is being conducted, co-coordinating factors to achieve the maximum return of the capital invested.

### **Hypotheses**

Following from the issues raised above, the study hypothesizes that:

Ho1: There is no significant difference between the mean scores of the responses of owners of SMEs on the fundamental accounting skills needed by SMEs in Taraba State.

Ho2: There is no significant difference between the mean scores of the responses of owners of SMEs on the benefit of acquiring fundamental accounting skills.

## **METHODOLOGY**

The study adopted descriptive survey method. The design as stated in Uzoagulu (2011) is a plan or structure that is used to investigate an issue using sample of the population to collect data which is considered to be representative of the entire population. The survey was used because it involves the assessment of a group which represents the entire population. The population of the study was 301 registered owners of small and medium scale enterprises in Taraba State. 73 owners of SMEs were purposively selected. Structured questionnaire was used to collect the necessary data for the study. The questionnaire consisted of two sections. Section one consisted of personal data, while section two consisted of items derived from the content of the research objectives. It contained thirty (30) questionnaire items. A four-point response scale of strongly agreed (SA), Agreed (A) Disagreed (D), and strongly disagreed (SD) was used for the data collection. The respondents were asked to indicate their degree of agreement or disagreement with the statements contained in the instrument. The instrument was validated by two experts, in the fields of accounting and education. As a pilot study, twenty copies of the questionnaire were administered to twenty owners of small and medium scale enterprises in Enugu State to establish the reliability of the instrument. The reliability was established using Cronbach Alpha and the data yielded reliability coefficient of 0.89 thus, indicating that the instrument was reliable and suitable for use for the study.

Out of the seventy three (73) copies of the questionnaires administered, sixty five (65) were correctly filled and returned showing a return rate of 92.5%. The data analysis and results were therefore based on the returned questionnaire. The data collected was collated and analyzed using mean with standard deviation. The null hypotheses were tested at 0.05 level of significance using t-test statistics. The decision rule implies that items with mean value of 2.50 and above were regarded as agreed while items with mean values below 2.50 were regarded as disagreed.

### **Analysis and Interpretation:**

Result of the data analyzed for this study were presented according to research questions and contained in tables 1-2.

**Research Objective 1**

The fundamental accounting skills needed by SMEs in Taraba State

**Table 1: Mean responses of respondents on the Accounting skills needed by SMEs in Taraba State.**

S/N	Accounting Skills	SA	A	D	SD	$\bar{X}$	SD	Decision
1	Skill to keep reliable records	33	17	10	5	3.2	0.97	Agreed
2	Ability to prepare simple ledger	5	40	20	-	2.77	0.58	Agreed
3	Skill to keep consistent record	35	30	-	-	3.54	0.50	Agreed
4	Skill in accurate book keeping	15	40	10	-	3.08	0.62	Agreed
5	Ability to demonstrate simple budgeting	12	34	11	8	2.78	0.90	Agreed
6	Ability to keep daily cash payment receipts	26	19	13	7	2.98	1.02	Agreed
7	Ability to keep all cash sales records	38	22	5	-	3.51	0.64	Agreed
8	Ability to use basic accounting software	4	16	35	10	2.22	0.78	Disagreed
9	Ability to synthesize data	5	20	30	10	2.31	0.83	Disagreed
10	Skill of communication	18	32	13	2	3.02	0.78	Agreed
11	Ability to keep credit purchase records	15	40	10	-	3.08	0.62	Agreed
12	Skill in keeping records of invoice	29	24	9	3	3.22	0.86	Agreed
13	Ability to keep accurate accounting records	21	36	5	3	3.15	0.75	Agreed
14	Skill to keep simple, easy to understand records	24	37	4	-	3.31	0.58	Agreed
15	Ability to keep up-to-date credit sales records	12	46	5	2	3.04	0.62	Agreed
16	Ability to handle double entry book-keeping	6	34	15	10	2.55	0.87	Agreed
17	Skill in preparing product way bills	3	39	14	9	2.55	0.79	Agreed
18	Inventory control skill	10	10	35	10	2.31	0.92	Disagreed
19	Skill in financial management	5	33	20	7	2.55	0.79	Agreed
	Grand mean					2.90	0.76	

Source: Researchers computations 2014

Table 1 shows the listed responses on the fundamental accounting skills needed by small and medium scale enterprises for sustainable development. The mean scores ranges from 3.54 to 2.22 with standard deviation ranging from 1.02 to 0.50. The result indicates that 16 out of 19 items agreed that SMEs need fundamental accounting skills for sustainable development. These items are 1,2,3,4,5,6,7,10,11,12,13,14,15,16,17,19. Also, the items 8, 9 and 18 disagreed. A grand mean of 2.90 is also recorded for the nineteen items indicating that all the respondents generally agree to the fact that SMEs need fundamental accounting skills for sustainable development

**Research Objective 2**

The benefits of acquiring the fundamental accounting skills

**Table 2: Mean scores of the respondents on benefits of acquiring fundamental accounting skills.**

S/N	Accounting Skills	SA	A	D	SD	$\bar{X}$	SD	Decision
20	It boosts business activities	15	40	10	-	3.08	0.62	Agreed
21	It provides basis for investment to owners of SMEs	10	30	20	5	2.69	0.83	Agreed
22	It helps owners of SMEs to maximize profits	11	43	7	4	2.94	0.73	Agreed
23	It promotes the preparation of feasibility reports	15	35	5	10	2.85	0.96	Agreed
24	It enhances creativity and innovation	11	44	10	-	3.02	0.57	Agreed
25	It enhance good financial management	32	24	9	-	3.35	0.72	Agreed
26	It promotes the acquisition of comprehension knowledge of the business	-	49	10	6	2.66	0.64	Agreed
27	It enables owner of SMEs make good decision	18	37	4	6	3.03	0.85	Agreed
28	It enables owners of SMEs to keep proper and accurate records	35	20	5	5	3.31	0.92	Agreed
29	It enables owners of SMEs to identify areas of inefficiency and wages of resources	5	25	35	-	2.54	0.64	Agreed
30	It enhances understanding of the concepts of assets & liabilities & proprietorship so that the fluctuation in the business cycles may be correctly interpreted	14	19	20	12	2.54	1.03	Agreed
	GRAND MEAN					2.91	0.77	

Source: Researcher's Computations 2014

Table 2 shows the mean responses of the respondents on the benefits of acquiring accounting skills for sustainable development. The mean scores range from 3.35 to 2.54 with the standard deviation ranges from 1.03 to 0.57. As can be seen from table 2, all the listed items on benefits of acquiring accounting skills were agreed. The grand mean of 2.91 indicates complete agreement by the respondent. This shows that they overwhelmingly agree that the benefits are numerous.

**Hypotheses testing**

The hypotheses that were formulated for the study was tested using the t-test statistical analysis. The hypotheses were tested at 0.05 level of significance.

**Hypothesis one**

There is no significant difference between the mean scores of the responses of owners of SMEs on the fundamental accounting skills needed by SMEs in Taraba State.

**Table 3: T-test analysis of fundamental accounting skills.**

Sample size	$\bar{X}$	SD	df	T-cal	T-table	Decision
65	2.90	0.76	65	2.50	1.96	Reject H <sub>0</sub>

Source: SPSS computation

The data presented in table 3 shows a computed t-value of 2.50, which indicated that, the respondent-owners of SME's opinion is greater than the T-table value of 1.96 at 0.05 level of



significance. Therefore, the null hypothesis  $H_0$ , of no significant difference was rejected. The decision shows that the owners of SMEs were of different opinion regarding the fundamental accounting skills needed by SMEs in Taraba state for sustainable development.

### Hypothesis two

**There is no significant difference between the mean scores of the responses of owners of SMEs on the benefit of acquiring fundamental accounting skills.**

Sample size	$\bar{X}$	SD	df	T-cal	T-table	Decision
65	2.89	0.77	63	0.97	1.96	Do not reject $H_0$

**Source: SPSS computation**

The computed t-value of 0.97 is less than the t-table of 1.96 at 0.05 level of significance. Therefore, the null hypothesis will not be rejected indicating that owners of SMEs were of the same opinion regarding the benefit of acquiring fundamental accounting skills.

## DISCUSSION OF FINDINGS

The findings from research question one showed the accounting skills needed by small and medium scale enterprises that will enhance their business acumen and improve their profit margin. These skills include skills in keeping fundamental accounting records as accurate book keeping, cash payment receipts, cash sales, credit sales records, skill in inventory control, ability to use basic accounting software, skill in financial management and ability to prepare simple ledger. Other skills that were revealed in the study include, skill in synthesizing data, skill in keeping accurate accounting records, skill in demonstrating simple budgeting, skill in preparing product waybill, skills in handling double entry book-keeping, receipt records as well as viable credit purchase records. The degree of agreement by owners of SMEs showed that fundamental accounting skills are needed by them for operational efficiency and maximization of profit in their self-employment efforts. The findings are in agreement with Chibunna (2012) who posited that acquisition of accounting skills by managers of small and medium scale enterprises enhances their business acumen and thereby making them to have a comprehensive knowledge of business. Onoh (2006) posited that self-employed persons could not progress with these skills. He emphasized that the possession of these skills will consolidate and enhance their businesses as well as eliminate early failure. Furthermore, the result from research question two showed the benefits of acquiring accounting skills. The result revealed the enormous benefits derivable in acquiring accounting skills for sustainable development with a grand mean of 2.89. The result revealed that the owners of SMEs poured out their mind by stating the obvious. They overwhelmingly agreed that the benefits of accounting skills are numerous. Osuala (2004) and Onoh (2011) also agreed with them and finally stated that the acquisition these skills will enable them to function competently, confidently, profitably, and successfully in the process of carrying out their daily business transaction.

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## CONCLUSION

Based on the findings and discussion on this study, it was concluded that the acquisition of fundamental accounting skills by owners of small and medium scale enterprises is of utmost importance given the numerous contributions that are inherently profitable to owners of SMEs. These skills will enhance and promote the managerial stability of owners of SMEs as they will become well informed in keeping the fundamental accounting records for effective profitability of their business ventures. Accounting skills are inevitable skills needed by every owner of small and medium scale enterprises.

## RECOMMENDATIONS

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

1. A strong awareness campaign should be embarked upon by appropriate government organs to sensitize owners of small and medium scale enterprises on the need for acquiring accounting skills.
2. The appropriate government organs and agencies can achieve this goal through organizing free seminars and workshop for owners of small and medium scale enterprises
3. Owners of small and medium scale enterprises should endeavour to acquire accounting skills that will promote the quality of their products and upgrade their services.

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