ICT Employment Generation and Entrepreneurship Education: An Assessment of Students' Perception of Entrepreneurship Course at Federal University of Technology, Minna

Abdulhameed Kayode Agboola

Department of Information and Media Technology, School of Information and
Communication Technology, Federal University of Technology, Minna
a.agboola@futminna.edu.ng
Tel: 08068736968

Abstract

This study has investigated ICT employment generation and entrepreneurship education at Federal University of Technology, Minna (FUTM). A survey instrument was used to collect data from 200 respondents from seven schools at Federal University of Technology, Minna. The study probed students' perceptions concerning the state of existing facilities in their schools whether these facilities can support the needs of entrepreneurship programme and entrepreneurship courses offered at the University. Overall, findings from the study revealed that, facilities for teaching and learning of entrepreneurship were inadequate except lecture halls, library, transport and furniture. Generally, the respondents perceived instructional strategies and assessment techniques used for to be effective. Similarly the findings suggest that, the recommended teaching and learning methods as well as the assessment techniques were not effectively utilized, as teaching tends to be more theoretical and not practical in nature. The study proffers that the provision of university entrepreneurship education with availability of adequate facilities would only but boosts entrepreneurial intention and activities among the students. Finally, the study concludes by suggesting that the provision of adequate resources is very necessary to effective teaching and learning of Entrepreneurship Course in FUTM.

Keywords: Technology and entrepreneurship, ICT employment generation, entrepreneurship education, entrepreneurship courses, ICT and entrepreneurship

Introduction

The Heads of State and Governments in the United Nations' Declaration at the beginning of the new Millennium resolved, among other things, "to develop and implement strategies that give young people everywhere a real chance to find decent and productive work." The Secretary General of the United Nations, in his report to the Millennium Assembly, highlighted the need to "explore imaginative approaches to this difficult challenge."

The potential of information and communication technologies to improve the livelihoods of people in developing countries has been highlighted by two major international reports recently (ILO, 2001). International attention has also been directed at ways to address the digital divide in relation to the information rich and the information poor both within and between countries (OECD, 2001). A panel of eminent persons, set up by the UN Secretary General as a part of a Youth Employment Network Initiative, has specifically recommended a focus on information and communication technologies (ICT) as a means of creating more jobs for young people.

This paper, focused on the potential for ICT to generate employment opportunities for young people, as response to recommendation of the eminent persons' Youth Employment Network report. However, it is more specific in two ways: (1) in relation to its geographic

focus, the Asia-Pacific region; and (2) its emphasis, the use of five principles to highlight different aspects of best practice.

Part 1 sets the context by showing the importance of young people in the demography of Asia Pacific countries, the broad definition of information and communication technologies used in the analysis and a categorisation of Asia Pacific countries according to their differences in technological and socio-economic capacity. Part 1 concludes with information about the Youth Employment Network's recommendation on the potential of ICT and the five key principles that are used to highlight different aspects of best practice.

Part 2 presents the details of the best practice initiatives under the headings of promoting youth entrepreneurship; promoting public-private partnerships; targeting vulnerable groups of young people; bridging the gap between the digital economy and the informal sector and putting young people in charge. Part 2 also points to some of the difficulties young people face in setting up their own enterprises, such as the lack of access to credit.

Part 3 the paper discusses, some common misconceptions about the use of ICT in developing countries, the potential gains ICT offers in relation to youth employment and to society at large, and the obstacles developing countries in particular face in trying to realise these benefits. The final part of the paper offers a set of fourteen recommendations aimed at promoting ICT-related opportunities for young people. The digital divide is real and best practice examples of ICT-generated employment for young people are not necessarily going to be easy to repeat elsewhere.

Entrepreneurship development for poverty eradication in Nigeria

Scholars have documented enormous evidence which points to the fact that extreme poverty is predominant in rural areas (IFAD, 2003; Helsinki, 2005, Nwafor, 2005). The definition and conceptualization of poverty is complex and varied across fields and regions. A poor person is considered as one without job, who cannot help himself or cater for his family, who has no money, farm or business. Adolescent male and female are poor if they have no parents, no education, no good food, clothes and health (Aigbokhan, 2000). These poor persons are malnourished and ageing fast, without self confidence, look dirty and live in filthy environment. He or she cannot cater for his family, train his children in school and pay medical bills. These persons predominantly are domiciled in the rural areas of a country.

In Nigeria, various strategies have been advocated in literature to address poverty challenges. Prominent among these are growth strategy, basic needs strategy, targeting approach, and employment-oriented approach. Economic growth approach, which goes back to the 1950s and 1960s development policy in literature, emphasizes growth as central to any policy on poverty reduction. However, because of the reliance on the 'trickle down' effect and on the pace of growth, which may be driven by capital intensive production process, the traditional growth approach has been found to produce less progress in poverty reduction (Aigbokham, 2008). This has therefore, led to a shift in emphasis from the pace of growth to the structure of growth strategy. The basic needs approach has as its main objective the need to satisfy the essential requirements for minimum standard of living. The approach is concerned with improving first, income earning opportunities for the poor, second, the public service that reach the poor, third, the flow of goods and services to meet the needs of all members of households, and fourth, the participation of the poor in ways in which their needs are met (Ledgerwood, 2000). The targeting approach requires the directing of poverty alleviation programmes to specific groups within the country. Components of the approach include micro-credit, school meal, medical care, safety nets, and public works programmes. The approach requires proper identification of the target group for effective targeting.

The employment - oriented target emphasizes employment promotion as the principal means of spreading the benefits of economic development more evenly throughout the

economy. The pace growth objective was modified so as to maximize not only output, but also the rate of labour absorption. The inevitable conclusion from the foregoing is that in spite of the various programmes implemented to date, the incidence of poverty is still high and unemployment problem remains daunting. Unlike in the past, focus should not be mainly *on public work schemes and public sector agencies, the level of corruption and institutional* weaknesses in public agencies. Policy should shift to the promotion of private sector labour intensive growth. The rural development approach should be adopted. Rural development approach derives from the perspective that the majority of the poor in developing countries live in rural areas. The approach, therefore, emphasizes the need to focus development effort in the sector. Though, there are variants to this approach, the most prominent is perhaps the integrated rural development variant. This variant recognizes that poverty is multi-dimensional and therefore, requires multi-pronged approach. The approach seeks to develop all sectors of the rural economy and link them up effectively. The components of the approach include infrastructure development, provision of social services and employment generation opportunities to the rural dwellers in general and the rural poor in particular (Aigbokham, 2008).

Statement of Problem

The entrepreneurship course is a diverse and multidisciplinary based concept which draws on many other fields of social sciences. The issue of concern is the reconciliation of the teaching methods and effective use of teaching and learning materials as well as the assessment criteria used by the lecturers. Though, teaching aids or materials (such as Textbooks, computers, Television and Video, CDs) that will add to the effectiveness of teaching are generally inadequate in most tertiary institutions in the country.

It is premised on this issues that the researcher embarked to probe on the perception of students concerning the Entrepreneurship course in the Federal University of Technology Minna and it therefore expected that this assessment of the perception of students about the entrepreneurship course, the teaching and learning effectiveness would be revealed. Consequently, revamping of the course delivery method can be attained to meet the required objectives that were set for the course. This current study is conducted in view of this issue. The general objective of this study is to pinpoint bachelor student perception of the Entrepreneurship course in the Federal University of Technology, Minna. in connection with the availability of resources and their effective usage for the entrepreneurship course, instructional strategies and techniques that are utilized.

Research Questions

1. What are the most highlighted available facilities for entrepreneurship course in the University?
2. From the students' perceptions, how often do lecturers use the available curriculum materials / resources?
3. How comparable are lecturers' inputs in relation to entrepreneurship course timetable in the University?
4. How frequent do the respondents claimed that lecturers use the different instructional strategies in their teaching in the University?
5. What is the perception of students regarding the assessment method of entrepreneurship course in the University?

Methodology

The method of data collection was a survey questionnaire with three point likert scale was used. The researcher asked the respondents to specifically indicate their perceptions as to the entrepreneurship course in term of availability of resources, effective utilisation of

available resources effectiveness of the instructional strategies, and assessment techniques. The data was computed and analysed using a descriptive method.

The target population was defined and restricted to include all undergraduate students of the Federal University of Technology, Minna for the 2011 / 2012 academic year. The sample size was determined following Yamane (1967) as:

$$n = \frac{N}{1+N(e^2)}$$

Where is the sample size; = error level (1 – confidence level), and is the estimated total number of Bachelor students who are currently registered in the University. Available statistics from the office of the Registry putsthe overall target population at 13,114. Assuming 90% confidence level, e = 0.10 and a population of 13,114 give a sample size of approximately 99. This was proportionally distributed across seven schools within the Federal University of Technology, Minna. Although, 200 questionnaires were distributed, only 166 good questionnaires were returned, and only students from three schools (School of Information and Communication Technology, School of Engineering and Engineering Technology, School of Environmental Technology) actually returned well-completed questionnaires, while students from the rest of the schools failed to response. The sample comprises 96 students from School of ICT, 32 students from School of Engineering and Engineering Technology, and 38 Students from School of Environmental Technology. Convenience sampling technique was used to select the respondents for the study.

Findings and Discussion
Availability of Facility for Entrepreneurship Course

With regard to availability of Facility for Entrepreneurship Course, Table1 (below) presents responses as to whether certain facilities are available for the Entrepreneurship Course. The facilities considered are lecture halls, furniture, library facility and means of vehicular transport. The data show that lecture halls are available for delivery of the Entrepreneurship Course since as many as 130(78.3%) of the respondents indicated that they were available. The majority of the respondents 132(79.5%) generally agreed that the University has available furniture for the Entrepreneurship Course. Again a high percentage 90(54.2%) of the respondents said that library facility is available and being utilised for the Entrepreneurship Course. Lastly, from the table it was found that a number of the respondents, 114(68.7%) were of the view that means of transport are available and can be accessed for the delivery of the Entrepreneurship Course. Lack of facilities has been implicated that the poor state of infrastructure in Nigerian universities is worrisome as the new entrepreneurship education will only complicate the situation (Nwekeaku, 2013). Also, that the state of infrastructure in Nigerian university system is, to say the least, embarrassing (Obeleagu-Nzelibe & Moruku, 2010, cited Nwekeaku, 2013).

Table 1
Facilities Available for Entrepreneurship Courses

Resources	Available		Not Available	
	Freq	%	Freq	%
Lecture Halls	130	78.3	36	21.7
Furniture	132	79.5	34	20.5
Library Facility	90	54.2	76	45.8
Means of Transport	114	68.7	52	31.3

In fact, Umoru and Outu (2001) hold the view that the quality of an educational institution must be expressed in terms of the quality and quantity of its inputs. Those inputs, according to Umoru and Outu (2001) include the facilities, resources, equipment and educational materials. Therefore, the availability and utilisation of some of these facilities by students in pursuing the Entrepreneurship Course at the Federal University of Technology, Minna is bound to promote its effectiveness.

Curriculum Materials and Usage

As for the data on the usage of curriculum materials as stipulated in the Entrepreneurship Course are presented in Table 2. It exhibits the results of responses on the use of course outline, academic journal, electronic media and textbooks. According to the result, there is evidence to suggest that majority of the respondents, 140(84.3%), often used the course outline, whilst another 26 (15.7%) of them indicated that it was rarely used as curriculum materials. The results of the data analysis on Table 2 suggest commonality among the use of academic journal as a curriculum material of Entrepreneurship Course. The data show that 96(57.8%) of the respondents, being the majority, indicated that they often used academic journal, whilst 46(27.7%) agreed that it was rarely used. On the use of television as an instructional aide as recommended by the Entrepreneurship Course of study, analysis did not find any appreciable number of respondents indicating that they used the electronic media (television) as an instructional aide. As many as 66(39.8%) of the respondents indicated that they never used electronic media (television) as an instructional aide, out of 166 sample size. Undoubtedly the use of computers by Entrepreneurship Course students as recommended in the programme of study is very relevant for effective teaching and learning. However as indicated in Table 2 only 96(57.83%) of the respondents indicated that they often use computers, whilst 34(20.5%) of the respondents indicated they rarely use the electronic media (computer) as one of the recommended curriculum materials.

Table 2
Frequency of usage of Curriculum Materials Resources

Resources	Often		Rarely		Never	
	Freq	%	Freq	%	Freq	%
Course Outline	140	84.3	26	15.7	X	X
Academic Journal	96	57.8	46	27.7	24	14.5
Television	20	12.0	80	48.2	66	39.8
Computers	96	57.8	34	20.5	36	21.7
Videos	X	X	112	67.5	54	32.5
Textbooks	148	89.2	4	2.4	14	8.4

The use of videos as instructional material in Entrepreneurship Course delivery enables the students to view role model entrepreneurs delivering speeches on how they were able to establish their own businesses; hence it promotes effective teaching and learning. Unfortunately, there is evidence in Table 2 to suggest that a clear majority of the respondents, 112(67.5%) mentioned that they rarely used the electronic media (video) as require in the programme of study, while 54(32.5%) indicated that they never used electronic media. The use of textbooks by students as an effective teaching and learning material cannot be over emphasised. However, the results show that quite a number of the respondents 148(89.2%) often used textbooks as one of the recommended curriculum materials. With adequate usage of Entrepreneurship Course textbooks, students were not denied access to reading materials before, during and after tuition to reinforce their understanding of the course materials. Moreover, this situation has not created opportunity for the lecturers to prepare and sell handouts (which may be of poor quality) at exorbitant prices to students. Undeniably, the

importance of the textbooks to the successful implementation of any curriculum cannot be over-emphasised. Only 14(8.4%) respondents highlighted that they never used textbooks at all.

Adequacy of Lecturers and Period Allocated on Time- Table

In terms of the adequacy of lecturers and period allocated on time-table, Table 3 (below) compares respondent's perception of adequacy of Entrepreneurship Course lecturers, and the period allocated on the time- table by schools. The Table shows that all the 96(57.8%) respondents from the School of Information and Technology were of the view that lecturers for Entrepreneurship Course were adequate. Also, they 96(57.8%) of the respondents believed that the period allocated on the time table for Entrepreneurship Course was adequate.

As for the School of Engineering, all the total number of 32(19.8%) respondents were of the view that lecturers for Entrepreneurship Course was adequate. Furthermore, 32(19.8%) of the respondents from the school, believed that the period allocated on the time table for Entrepreneurship Course was adequate. In addition, all the total number of the 38 respondents from the school of Environmental Technology, 38(22.9%) were of the view that Entrepreneurship Course lecturers were adequate, whilst they all concurred that the period on time-table allocation was adequate.

Table 3

Comparisons of Availability of Inputs for Entrepreneurship Course by Schools

School		Not Adequate		Adequate	
Adequacy of Resources		Freq	%	Freq	%
1- School of Information and Communication Technology	Lecturers				
	Period on time-table	X	X	96	57.8
2- School of Engineering and Engineering Technology	Lecturers				
	Period on time-table	X	X	32	19.8
3- School of Environmental and Environmental Technology	Lecturers				
	Period on time-table	X	X	38	22.9

Instructional Strategies for Entrepreneurship Course at FUTM

Regarding the Instructional Strategies for Entrepreneurship Course at FUTM, Table 4 (below) shows the frequency of usage of seven different instructional strategies by the Entrepreneurship Course lecturers. These are lecture method, group discussion, project method, discovery - learning method, fieldwork method (industrial visit), interaction with entrepreneurs, and with agencies that give support to small scale industries.

Table 4

Frequency of Usage of Different Instructional Strategies.

Instructional Strategy	Often		Rarely		Never	
	Freq	%	Freq	%	Freq	%
Lecture method	134	80.7	12	7.2	20	12
Group discussions	12	7.2	134	80.7	20	12
Project method	12	7.2	46	27.7	108	65.1
Discovery - learning methods	18	10.8	2	1.2	142	85.5
Field work (industrial visit)	4	2.4	18	10.8	140	84.3
Interaction with entrepreneurs	8	2.4	134	80.7%	20	12
Interaction with agencies	2	1.2	140	84.3	20	12

With regard to the lecture method, Table 4 (above) shows that 134(80.7%) being the majority of the respondents, were of the view that the lecture method was often used by the Entrepreneurship Course lecturers, whilst 20(12%) indicated that it was rarely used. The lecture method is one of the oldest methods of teaching, long before printing was invented. Today, the lecture method has undergone a complete transformation. The teacher selects a topic from the course content, states his own view points on the issue, and substantiates as well as criticises other viewpoints from various sources. In view of the large number of students in class, the lecture method is seen as one of the best means of transferring knowledge to students quickly, hence its popularity with the Entrepreneurship Course students at the Federal University of Technology.

The data in Table 4 suggest that 134(80.7%) of the respondents were of the view that group discussions is rarely used by Entrepreneurship Course lecturers. However significant number of respondents, 20(12%) stated that they never use group discussion as an instructional method. In this type of classroom discussion, the teacher raises a number of pertinent issues for the students to wrestle with. This presupposes that the lecturer has taken into consideration the fact that the students would be able to cope with the issues under discussion.

According to Tamakloe et al. (1996), for effective discussion to take place, the assumption is that students have assimilated data from experience gained from a field trip or a form of reading assignment. Since discussion demands a great deal of reflective thinking on the part of the students, the rate of transmission of information and achieving goals in a lesson can be very slow. The method, however, is a powerful means of developing critical thinking in students: Tamakloe et al. (1996) state that "whiles the merits of discussion as a method of teaching is obvious, most lecturers are happy with the use of the method as a potent tool for generating effective learning. Students who are used to lecture method find it difficult to participate in a (group discussion) class.

Concerning the use of project method by the Entrepreneurship Course lecturers, Table 4 indicates that only 108(65.1%) stated it was never used, whilst as many as 46(27.7%) of the respondents, said that it was rarely used. The overcrowdings of the time table in tertiary institutions has brought to fore the need to make an increasing use of the project method. An increase in the use of the project method, according to Tamakloe et al. (1996), can cut down teacher-student contact hours more, especially in higher institutions like the Polytechnic, and to lay a good foundation for independent study. However, despite the advantages of this method, a high number of the respondents (154 or 92.8%) stated that their lecturers rarely or never use the project method in teaching. Only 12(7.2%) mentioned that they often use it. This means that learners are not being made to benefit from the advantages of the project method of teaching which promote independent study and research. This would no doubt affect the quality of the programme.

According to the data in Table 4, the majority 142 (85.5%) of the respondents indicated that the discovery – learning method was never used; 18(10.8%) said it was often used, whilst the remaining 2(1.2%) respondents indicated it was rarely used. The discovery – learning method, which is similar to the project method is rather characterised by the dominance of student activity. Jegede (2001) disclose that the discovery method is a necessary condition for learning the variety of techniques of problem solving, of transforming information for better use, indeed for learning how to go about the very task of learning. Unfortunately, only 20(12%) of the respondents stated that they have benefited from the discovery –learning method for learning in the Entrepreneurship Course. This would, undoubtedly affect negatively the Entrepreneurship Course's delivery in University, Federal University of Technology, Minna.

On the use of field work method as an instructional strategy, the data in Table 4 shows that only 140(84.3%) said that fieldwork method was never used, another 18(10.8%)

said it was rarely used and as many as 4(2.4%) of the respondents indicated that field work and industrial visit were often used as an instructional strategy for the Entrepreneurship Course. The results from the study, as indicated in Table 4 revealed that a good number of the respondents 140 (84.3%) stated that field work and industrial visits were never used as an instructional strategy for the Entrepreneurship Course. This shows that, despite the numerous benefits it provides in enhancing teaching and learning, the Entrepreneurship Course lecturers in Tamale Polytechnic were not exploiting it to the full probably due to its few demerits. This situation may no doubt have serious repercussions on the effectiveness of the Entrepreneurship Course.

On the issue of interaction with entrepreneurs to promote practical training the majority 140(84.3%) of the respondents said that they rarely interacted with entrepreneurs, another 20(12%) said they never interacted with entrepreneurs. The idea of enabling Entrepreneurship Course students to interact with entrepreneurs is to encourage them to see the entrepreneurs as their role models and have the opportunity to learn at first hand from them what it takes to set up and run a successful enterprise. Unfortunately, out of the total number of 166 who reported on the item, as many as 134(80.7%) said they had never interacted with entrepreneurs. This situation, no doubt, had serious consequences on the effective delivery of Entrepreneurship Course at FUTM.

Assessment Techniques

Table 5 presents respondents perception on assessment techniques. Out of the total number of 166 who responded to this item of the questionnaire, 150(90.4%) agreed, whilst 12(7.2%) disagreed that their Entrepreneurship Course lecturers mark and return assignment and class test on time. The point that majority of the respondents were of the view that, Entrepreneurship Course lecturers in FUTM marked and returned students work, as required by the course suggests an effort to promote effective learning on the part of the lecturers, since prompt feedback to students assignment has positive implication for effectiveness.

Table 5
Respondents' Perception on Assessment Method of Entrepreneurship Course

Method of Assessment	Responses					
	Disagree		Agree		Not sure	
	Freq	%	Freq	%	Freq	%
Always mark/return students work	12	7.2	150	90.4	4	2.4
Lecturers' assessments are appropriate to Entrepreneurship Course objectives	6	3.6	148	89.2	8	4.8
Lecturers vary your assessment techniques	38	22.9	118	71.1	6	3.6
Lecturers identify your areas of strengths and weaknesses	6	3.6	154	92.8	6	3.6
Assessment reflects students achievement			120	72.3	46	27.7

The data show that majority of the respondents, 148(89.2%) out of the total number of 166 agreed, while 6(3.6%) disagreed and yet 8(4.8%) were not sure that the assessment techniques used by their lecturers was appropriate to the objectives of the course outline. Since the majority of the respondents agreed that the lecturers' assessment techniques were appropriate to the objectives of the course outline, their perception on the Entrepreneurship Course was positive. On the issues of varying assessment 118(71.1%) of the respondents agreed, while 38(22.9%) disagreed that their lecturers used a variety of assessment

techniques. Therefore, since a majority of the respondents agreed that their lecturers used a variety of assessment techniques, it could mean that the perception of the respondents on Entrepreneurship Course assessment technique was positive. Similarly, 154(92.8%) of the respondents agreed, while 6(3.6%) disagreed and 6(3.6%) not sure that their lecturers can identify areas of strengths and weaknesses of the students learning in the assessment. Lastly, 120(72.3%) agreed and 46(27.7%) not sure that assessment techniques reflect their achievement.

Conclusion

Entrepreneurship knowledge and skill is a strong prerequisite for both national and individual success. Therefore, every student should acquire the knowledge and skills of entrepreneurship. Hence, entrepreneurship should be included in all Universal Basic Education programme in Nigeria. In the past, children are taught in schools to go with the flow and follow the rules. They are programmed to learn and memorize facts instead of becoming independent thinkers. Entrepreneurship forces children to think „outside the box‟, create unique solutions and lead others. This will make children become leaders at an early age, which will result in more income opportunities, self confidence and self reliance. Teachers should be adequately trained to cope with this new classroom challenge. Therefore, the training of reading teachers at the basic education (foundation level) is indeed a sine qua non to the effectiveness of entrepreneurship education in Nigeria. Enterprise and entrepreneurship are keys to sustainable growth and development of the nation's economy. Hence the entrepreneurial skills should be taught across the reading curriculum for Basic Education in Nigerian schools in order to achieve the much desired national growth and development of this great country.

Recommendations

1. Education policy makers should include entrepreneurial skills in all facet of Nigerian educational levels, so that it forms part of our Basic Education Curriculum in the Country.
2. Specific training should be organised for teachers in order to make entrepreneurship education generally available and effective.
3. Teachers need to be equipped with the right skills, knowledge and attitudes to relevant pedagogies and learning environments that will help them to acquire entrepreneurial competences.
4. Better means should be devised to teaching all categories of students in the University the salient entrepreneurship courses so as to imbue in them the skills that will eventually make them self-reliant.
5. In light of this study, it is highly recommended that facilities that were mentioned to be inadequate in the University teaching and learning entrepreneurship courses should be improved on to ensure adequate delivery and mastery of the course as required.

References

Aigbokhan, B.E. (2000). Poverty, Growth and Inequality in Nigeria: A Case Study, *African Economic Research Consortium,* Nairobi, Kenya, (2000), 67-83.

Aigbokhan, B.E. (2008). Growth, Inequality and Poverty in Nigeria, Economic Commission for Africa ACGS/MPAMS, *Discussion Paper,* **3,** (2008).

Helsinki (2008). Mobilizing Resource for the Millennium Development Goals, Report of the Helsinki Process on Globalization and Democracy, Track on Global Economic Agenda, *Human Development Report, 2008.*

IFAD (2003). Achieving the Millennium Development Goals by Enabling the Rural Poor to Overcome their Poverty, *MDG Discussion Paper*, 2003.

ILO (2001): *World Employment Report 2001: Life at Work in the Information Economy.* Geneva.

Jegede O. J. (2001). "The Challenges of Teacher Professional Development Using Distance Education and Information and Communication Technologies in the 21st Century", An invited Keynote Paper at the International Workshop on Information Communication Technologies (ICT) for Professional Development of Primary Education Personnel, New Delhi, India, February 14-16, 2001.

Ledgerwood, J. (2000). Sustaining Banking with the Poor: Microfinance Handbook, An Institutional and Financial Perspective, Washington, D.C: The World Bank, 2000.

Nwafor, M. (2005). Trade Liberalization and Poverty in Nigeria: Lessons from the Past, *African Institute for Applied Economics Working Paper*.

Obeleagu-Nzeribe, C.G. and Moruku, R.K. (2010). 'Entrepreneurship and Economic Development: The Imperative For Curriculum Innovation in Nigeria,' in Mainoma et.al [eds] Conference Proceedings, Faculty of Administration, Nasarawa State University, Keffi, Vol.1.

OECD (2001): *Understanding The Digital Divide*, Paris (www.oecd.org

UNDP (2001): *Human Development Report 2001: Making new technologies work for human development*, Oxford University Press, for the United Nations Development Programme, New York.

The Digital Opportunity Task Force (DOT Force) (2001): *Digital Opportunities for All: Meeting the Challenge: including a Proposal for a Genoa Plan of Action*, 11 May, for G8 Heads of State, Genoa.

Recommendations of the High-level Panel of the Youth Employment Network" General Assembly of the United Nations, 28 September, A/56/422, para. 19, p. 6.

Tamakloe, E.K., *Amedahe*, F.K. and *Atta*, E.T. (1996). "Principles and Methods of Teaching"

Black mask Ltd, Accra Ghana. Retrieved March 2, 2013, from www.saga.cornell.edu/saga/educ*conf/etsey.pdf*

Umoru, O. &Outu, A. (2001)."Distance education: Its organization and management in Ibadan", *Journal of Education,* 1(1), 18-25.