

**EFFECTS OF PROGRAMMED INSTRUCTION, QUESTIONING AND ASSIGNMENT
TEACHING METHODS ON ACADEMIC ACHIEVEMENT OF STUDENTS IN
BUSINESS STUDIES IN OYO STATE, NIGERIA**

Peter Adekunle OLUWAFEMI

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CERTIFICATION

This dissertation has been approved for the award of Doctor of Philosophy (Ph.D) degree in Business Education in the department of Business and Entrepreneurship Education, College of Education, Kwara state University, Malete.

Prof. T. A. Umoru
Major Supervisor

Date

Dr. J. F. Oyedele
Co-Supervisor

Date

Dr. (Mrs) E. C. Okereke
Co-Supervisor

Date

Prof. T.A Umoru
Head, Department of Business and
Entrepreneurship Education

Date

Professor Stephen K. Subair
Dean, School of Postgraduate Studies

Date

DECLARATION

It is hereby declared that the research study reported in this dissertation is the original work of Peter Adekunle OLUWAFEMI (14/27/PBE008) and references to existing studies were duly acknowledged. To the best of the researcher's knowledge, the work embodied in this dissertation has not been submitted either in part nor in full for any diploma or degree of Kwara State University, Malete or any other institution.

Peter Adekunle OLUWAFEMI
Researcher

Date

DEDICATION

This dissertation is dedicated to my trainer, Late Rev. G. A. OLUWAFEMI and my parents Late Pa. J. O. Adeleke & Mrs. O. Adeleke.

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ABSTRACT

The study examined the effects of programmed instruction, questioning and assignment teaching methods on the academic achievement of students in business studies in Oyo state, Nigeria. The study sought to determine the effect of programmed instruction, questioning and assignment teaching methods as well as gender on the academic achievement of students in Business Studies. Five research questions guided the study and five null hypotheses were tested at 0.05 level of significance. Pretest, post-test non-equivalent group, quasi-experimental research design was used for the study. The population of the study comprised all junior secondary II business studies students in Oyo state. Purposive sampling technique was used to comprise a sample of 201 students for the study. The instrument for data collection was a self-designed Business Studies Achievement Test (BSAT) which was validated by three experts. A reliability co-efficient of 0.77 was obtained for the test items using Kuder-Richardson (KR20). Mean was used to analyze data relating to the research questions while analysis of covariance (ANCOVA) was used to test the hypotheses at 0.05 level of significance. Findings revealed that students taught business studies using programmed instruction, questioning and assignment teaching methods performed better with higher post-test scores than those taught using conventional teaching method. Students taught using assignment method performed best with highest post-test scores than those taught using programmed instruction and questioning methods. The three methods favoured both genders in the classroom but males benefitted more from programmed instruction while females benefitted more from assignment teaching method. All the null hypotheses were rejected except hypothesis on gender. Based on the findings of the study, it was concluded that the three teaching methods have the potential to improve students' academic achievement in Business Studies. The researcher therefore recommended among others that business studies teachers should use programmed instruction, questioning and assignment teaching methods to enhance students academic achievements in Business Studies. School administration and stakeholders in education should provide adequate training and resources needed to employ the three teaching methods for teaching business studies.

TABLE OF CONTENTS

Items	Pages
Title Page	i
Approval Page.....	ii
Certification.....	iii
Dedication.....	iv
Acknowledgement.....	v
Abstracts.....	vi
Table of Content.....,	vii
CHAPTER ONE: INTRODUCTION	
Background to the Study.....	1
Statement of the Problem.....	7
Purpose of the Study.....	8
Research Questions.....	9
Research Hypotheses.....	9
Significance of the Study.....	10
Delimitation of the Study.....	12
Definition of Terms	12
CHAPTER TWO: REVIEW OF RELATED LITERATURE	
Theoretical Framework.....	14
Concept of Programmed Instruction.....	18
Concept of Questioning	20
Concept of Assignment Method or Dalton Method.....	21

Concept of Academic Achievement.	23
Concept of Business Studies.	25
Teaching and Instructional Learning Methods.	26
Programmed Instruction teaching method and Academic Achievement of Students.	28
Questioning teaching method and Academic Achievement of Students.	33
Assignment teaching method and Academic Achievement of Students.	38
Effects of Programmed Instruction, Questioning and Assignment Teaching Methods on Academic Achievement.	42
Effect of Gender on Academic Achievement of Students.	44
Factors affecting Students' Academic Achievement.	45
Related Empirical Studies.	48
Summary of Review of Related Literature	56
CHAPTER THREE: RESEARCH METHODOLOGY	
Research Design.	58
Population of the Study.	59
Sample and Sampling Technique.	59
Instrument for Data Collection.	59
Validity of the Instrument.	60
Reliability of the Instrument.	60
Procedure for Data Collection.	60
Method of Data Analysis	61

CHAPTER FOUR: PRESENTATION AND ANALYSIS OF DATA

Analysis of Demographic Data. 63

Analysis of Data to answer the Research Question. 63

 Research Question 1

 Research Question 2

 Research Question 3

 Research Question 4

 Research Question 5

Test of Hypothesis 66

 Hypothesis 1

 Hypothesis 2

 Hypothesis 3

 Hypothesis 4

 Hypothesis 5

Summary of Major Findings. 71

Discussion of Major Findings. 72

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

Summary 76

Conclusion 77

Recommendations 77

Suggestions for Further Research 78

REFERENCES 80

APPENDICES

LIST OF TABLES

Table	Title	Pages
1.	Sample size for the study.	
2.	Demographic distribution of the subjects	63
3.	Mean Achievement scores of students taught Business Studies using conventional teaching method and those taught using Programmed instruction teaching method.	64
4.	Mean Achievement scores of students taught Business Studies using conventional teaching method and those taught using questioning teaching method	64
5.	Mean achievement scores of students taught Business Studies using conventional teaching method and those taught using assignment teaching method.	65
6.	Mean Achievement scores of students taught Business studies using programmed instruction, Questioning and Assignment teaching methods.	65
7.	Mean scores of male and female students taught Business Studies using programmed instruction, questioning and assignment teaching methods	66
8.	ANCOVA summary on conventional teaching method and programmed instruction teaching method on students' achievement scores in Business studies	67
9.	ANCOVA summary on Conventional Teaching Method and questioning method on students' achievement scores in Business Studies	68
10.	ANCOVA summary on Conventional Teaching Method and Assignment Teaching Method on students' achievement scores in Business Studies	68
11.	ANCOVA summary on programmed instruction, Questioning and Assignment Teaching Methods on students achievement in Business Studies	69
12.	Achievement posttest scores of students taught Business Studies using programmed instruction, Questioning and Assignment Teaching Methods	69

13. Scheffe Pairwise Comparison of Achievement scores of students taught Business Studies using programmed instruction, Questioning and Assignment Teaching Methods 70

14. ANCOVA Summary on effect of gender on the Academic Achievement of students taught Business Studies using programmed instruction, questioning and assignment teaching methods 71

LIST OF APPENDICES

i. Population of the Study 88

ii. Scheme of work on Business Studies for four weeks 90

iii. Programmed Book for Business Studies 91

iv. Lesson Plan for Questioning Group 103

v. Lesson plan for Assignment Group. 107

vi. Lesson plan for Control Group. 110

vii a Request for face and Content Validation of the
Research Instrument 119

vii b Confirmation of Face and Content Validation of
Research Instrument 122

viii. Specification Table for Business Studies
Achievement Test. 125

ix. Procedure for Treatment 126

x. Business Studies Achievement Test. 129

xi. Letter of Introduction

CHAPTER ONE

INTRODUCTION

Background to the Study

The present global yearning for education for gainful living and self reliance indicate that there is the urgent need for effective and well trained individuals who would be able to take care of themselves and contribute meaningfully and productively to the development of the society mentally, socially and economically. It is an age long fact that education is one of the most potent tools for survival, growth and development.

According to Agbatogun (2010), education is a systematic way of imparting knowledge, skills and attitudes to the learners in the process of their preparation for meaningful life and contribution to better society. It is the totality of human experience that makes him contribute effectively to the environment. In the same vein, Lawal (2013) defined education as the process of giving knowledge or developing the learners' abilities through teaching, training and schooling. It is viewed as an instrument of positive re-orientation of both individuals and society towards more productive and beneficial ways of achieving desired goals and objectives. To be productive and achieve desired goals and objectives call for quality education which is the mother of functional and productive education.

Nigeria, in recognition of the importance of education has continued to make serious efforts towards providing the citizens with qualitative and functional education needed for social, economic and political development. Thus, the Federal Republic of Nigeria (2013) in her National Policy on Education (NPE) stated that one of the aims and objectives of education in the country is to equip the child with appropriate productive or functional skills, abilities and competencies both in natural and physical dimensions in order to make meaningful contributions to the development of the society. This cannot be achieved without effective teaching and learning in the area of business studies to groom the child at his/her elementary level of education so that climbing any ladder on any education be it formal or

informal, the commercial activities will not be strange to him/her and it will be part and parcel of him/her.

Effective teaching and learning of business studies which is a vocational subject is capable of addressing economic, political and social crises threatening the stability of Nigeria. Adeagbo (2014) citing Mustapha (1999) observed that the teaching and learning of business skills is gaining prominence in many schools and colleges. The author remarked that this is caused by the need to produce educated, skilled and motivated workforce. Business studies as a subject is taught in junior secondary schools today and it encompasses office practice, commerce, typewriting, book-keeping and shorthand. Business studies has the following stated objectives according to Vanguard in Adeagbo (2014): to equip students with basic knowledge of business, to develop basic skills in office occupation, to provide orientation and basic skills with which to start a life of work for those who may not undergo further training, to provide basic skills for further use in future, to relate their knowledge and skills to the national economy.

Okwanaso and Nwazor (2000) in Adeagbo (2014) contended that the major reason for introducing business studies among the subjects at the junior secondary schools level is to establish a pattern of thinking, develop attitudes and instill values in young children before such habits become unchangeable since it has become a psychological fact that after the first few years of life, ways of reasoning, analysing and taking business decisions become fixed. These have implications for the teachers. The implication of all these for the teachers is that they should be ready to develop and apply learning approaches which should encourage learners to participate actively in the process of learning. They should provide and promote learning methods which bring about interaction among students and improve their relationships with each other in the classroom situation. In acknowledging this fact, teachers agree that teaching strategy is one of the most veritable class room tools affecting students'

performance and the best use a teacher applies a strategy or combination of strategies goes a long way to determining students' performance (Lawrence, 2005 & Adeagbo, 2014).

Some of the common strategies used by teachers include: traditional method of teaching, project, lecture, play way, demonstration, problem solving among others. Igboko and Ibeneme (2006) noted that traditional education practices like demonstration and lecture methods alone have proved incapable of producing desired skills needed to cope with the present challenges of explosion in technology and economic development. The authors argued further that teachers are strongly advised to use the students' activity based and inquiry mode, involving substantial workshop activities in their teaching so as to ensure proper achievements and learning of concepts in the classroom. Some of the methods in this regard, that is, activity and inquiry mode are programmed instruction, questioning and assignment strategies.

Programmed instruction refers to a method of presenting new subject matters to the students in a graded sequence of controlled steps. Students work through the programmed materials by themselves at their own pace and after each step the teacher tests their comprehension and capabilities by giving them examination questions. The students are then shown the correct answer while additional information may be added for effective comprehension. Teaching machines are often used to present the materials, although books and printed materials may also be used (Edutechwiki, 2017). Programmed instruction involves the use of statements and questions which instruct the students about new statement depending on their pattern of mistakes. It involves the use of particular tool called teaching machine (Encyclopedia, 2017). Study Lecture Notes (2017) defined programmed instruction method of teaching as an autocratic and individualized strategy that is based on psychological principle of operant conditioning. The authors argued further that it can be used in secondary schools where many subjects are being taught.

Questioning strategy or Socratic Method of teaching was named after the ancient Greek Philosopher, Socrates, who used to lead his listeners to right thinking by asking them a series of carefully thought-out questions to lead learners to facts and concepts that the teacher intends to teach. The strategy provides that the teacher asks questions and allows learners also to ask as many questions as possible. The use of this strategy has the chief advantage of developing students' insight into the subject matter and is capable of stimulating critical thinking in the learners (Falaye, 2009). Questioning is very important in the teaching learning situation as it ensures proper teacher-student interaction. This is because questions define tasks, express problems and explain issues while answers express complete thought. Only when an answer generates a further question does thought continue its life as such. Thus, it is a fact that only students who ask questions are really thinking and learning (Erinoso, 2008; Adeagbo, 2014).

Assignment strategy of instruction otherwise known as homework has to do with investigation and solving of problems by an individual or small group of people. It is also referred to as Dalton method of teaching. Jarrant (2006) maintained that this Dalton method of teaching is a strategy that enables each learner to possess an educational programme adopted to his needs, interests and abilities. In this case, the learner becomes his own teacher and the teacher serves as a guide to direct learners' self instruction. At the beginning of the lesson, the students are provided the required directions, books, materials and other equipment they will need while they are asked to start working, everyone at his own pace (Erinoso, 2008). After a few weeks, an achievement test is conducted to determine how far the students have gone in the given assignment and those who have completed a stage of the assignment are given the materials for the next stage to go ahead while the weak ones are to continue at their own speed on the first stage. The teacher's pre-occupation here is to find out how far each student has gone with his own assignment so as to provide assistance where needs arise. Assignment method puts students at the centre of the study. It helps the students

to get facts by themselves which support the adage "what I learn, I forget but what I do I remember". It is a method of retaining memory in students by the teacher through self discovery. The duty of the teacher here is to correct the area where student fails.

The main advantages of assignment method according to Lawrence (2005) are: freedom and responsibility which allows learners to make decisions and be responsible for the assignment. In this way, students are more likely to remember concepts and knowledge discovered on their own; the strategy stimulates in the students active engagement, motivation, autonomy, independence, creativity, problem solving skills, self-reliance, cooperation which can make students to work together with another classmate or group and attract less financial burden unlike the project method. Although Roming (2011) opined that this strategy is a source of inequality as it specifically benefits those who are better placed on the social ladder, it is appropriate for teaching business studies because it makes students the central focus and stimulates creativity and self-reliance in the students rather than making them passive and unreactive. Hence, Fan, Xu, Cai and Fan (2017) asserted that time spent on assignment was a reflection of an individual students commitment and diligence and therefore there exists positive relationship between homework or assignment and students' academic achievements.

Academic achievement is defined by Epunam (2009), as performance in school subjects as depicted by scores or marks obtained in an achievement test. The author contended further that it is learning outcomes of students in terms of level of acquisition of skills, knowledge and ideas needed for gainful employment in related fields or careers. This definition suggests that academic achievement is attitudinal in nature and is a permanent change in conceptual attainment of knowledge, skills and attitude of the learner on the successful completion of a specified course of study. This assertion is in line with the opinion of Spinath (2012) that academic achievement represents learning outcomes that show the extent to which a person has accomplished specific goals that were the focus of activities of

instructional environment particularly in schools. Academic achievement refers to how students perform in school examination and it could be high, average, low or poor. Poor academic performance can be described as any academic performance that falls below the acceptable standards (Abdulahi, 2013). The teacher is therefore faced with the challenges of instilling knowledge needed for attaining higher academic achievements in students since the quality of teaching and learning in schools has a great influence and motivation on the achievement of students in schools.

Despite the efforts of government to improve the teaching of vocational subjects (business studies inclusive) at all levels of education, it is observed that the academic achievements of students in the subject have not been encouraging judging by the outcomes of external examinations in Oyo State. This may be caused by factors like poor government attitude towards payment of teachers' salaries in recent times, parents' attitudes towards education, poor teaching strategy by teachers, poor reading habits on the part of the students and poor societal attitudes.

Perhaps, another determinant of students' academic achievement is environment and gender (nature and nurture). Federal Republic of Nigeria (FRN, 2013) maintained that there should be equal educational opportunities for all citizens irrespective of their genders. Students' gender may have effects on their performance in business studies. Abubakar and Uboh (2010) defined gender as the property that distinguishes organism on the basis of their reproductive roles as female or male. Okeke (2008) opined that there are many challenges posed by gender on academic achievements of students because certain subjects in schools are perceived as masculine while others are perceived as feminine. For example, people believed that courses like Aeronautics, Medicine, Engineering are masculine in nature while Nursing, Education, Languages and Liberal Arts are feminine in nature. Furthermore, some vocations like pilot, sailor, soldier, driver to mention but few are regarded as masculine while teacher, food vendor, receptionist are regarded as feminine in nature.

There are mixed results from studies on gender differences and academic achievement. For instance, studies have shown that girls spend more time on homework than boys but compared to boys, in standardized test, girls have better results in reading and worse results in science and mathematics (Gershson son & Holt 2015; Organization for Economic Corporation and Development, 2013a).

The earlier views indicate that there is the need to examine the strategies of teaching and learning business studies so that students might be able to apply the knowledge and skills they acquired to solve real life problems irrespective of their environment, gender and other factors because the central focus of the teachers in classroom is to attain effective teaching leading to permanent change in behaviour, high academic and skill attainment. Hence, the researcher intends to find out the effects of programmed instruction, questioning and assignment teaching methods on the academic achievement of students in business studies in Oyo State.

Statement of the Problem

Teachers of business studies had adopted several methods of teaching in order to enhance acceptable standard of academic achievement. Despite all their efforts, it was observed that many students were finding it too difficult to pass business studies judging by their learning outcomes in both internal and external examinations. The reasons for this difficulty might vary but could be ascribed to teaching strategies adopted by business studies teachers to disseminate instruction to students during classroom situations. For instance, Omotayo (2014) pointed out that poor academic performance of student was caused by poor strategies and approaches of teaching, lack of instructional materials and wrong teaching methods.

It was observed that the common conventional teaching methods (chalk and talk only) did not sufficiently meet the demand of present day students whose motives were to seek freedom and creativity because the methods did not give them the opportunity to participate

in classroom and therefore they did not acquire skills and knowledge they required. Eze, Ezenwafor and Molokwu (2015) maintained that poor performance of students could be linked to deficiency in the methods of teaching adopted by the teachers which was always teacher-centered in an attempt to cover more grounds and this in turn led to frustration, learning difficulties and in-active participation of students. It has been observed that despite all the efforts by teachers, these methods seemed not to yield the expected results as there was a situation of decline in academic achievement of students in some school subjects (National Examination Council, 2014). This raised the question of whether the poor performance in business studies could be traced to inappropriate teaching strategies, parents' attitudes and students' attitudes, among others. Moreover, Umar, Abdulahi and Hassan (2015) opined that in some subjects, student-centered methods could improve academic achievements better than the conventional teaching methods. No study had been conducted, to the researcher's best knowledge on the interaction among programmed instruction, questioning and assignment teaching methods on academic achievement of students in business studies in Oyo State. If this study were not to be conducted, students' performance in business studies might stagnate or even worsen; hence, the need for this study.

Purpose of the Study

The main purpose of the study was to determine the effect of programmed instruction, questioning and assignment teaching methods on the academic achievement of students in business studies. Specifically the study sought to:

- i. determine the effect of programmed instruction teaching method on the academic achievement of students in business studies..
- ii. ascertain the effect of questioning teaching method on the academic achievement of students in business studies.
- iii. analyse the effect of assignment teaching method on the academic achievement of students in business studies.

- iv. determine the method that has most positive effect on students' academic achievement in business studies amongst programmed instruction, questioning and assignment teaching strategies.
- v. determine the effect of gender (male or female) on the academic achievement students taught business studies using programmed instruction, questioning and assignment teaching methods.

Research Questions

The following research questions guided the study:

- i. What is the effect of programme instruction teaching method on the academic achievement of students in business studies?
- ii. What is the effect of questioning teaching method on the academic achievement of students in Business Studies?
- iii. What is the effect of assignment teaching method on the academic achievement of students in Business Studies?
- iv. Which of the three instructional strategies: programmed instruction, questioning and assignment would best enhance students' academic achievement in business studies?
- v. what is the effect of gender (male or female) on the academic achievement of students' taught business studies using programmed instruction, questioning and assignment methods?

Research Hypotheses

The following null hypotheses were tested at 0.05 level of significance.

- Ho₁ There is no significant difference between the pretest and post-test mean achievement scores of students taught business studies using conventional teaching method and those taught using programmed instruction method.

- Ho₂ There is no significant difference between the pretest and post-test mean achievement scores of students taught business studies using conventional teaching method and those taught using questioning method.
- Ho₃ There is no significant difference between the pretest and post-test mean achievement scores of students taught business studies using conventional teaching method and those taught using assignment method.
- Ho₄ There is no significant difference between academic achievement scores of students taught business studies using programmed instruction, questioning and assignment methods.
- Ho₅: There is no significant difference between the pre-test and post-test mean achievement scores of male and female students taught business studies using programmed instruction, questioning and assignment teaching method.

Significance of the Study

The researcher believes that the findings of the study and the recommendations if published in journals and other media will be of immense benefits to students of business studies, teachers of business studies, guidance counselors in schools, government, school administrators, curriculum planners, and the society at large.

Students will benefit because the findings of this study would likely bring out the best method needed to make them more active in the classroom and would help to improve their academic achievement in business studies. The teacher would possibly see the need to apply programmed instruction, questioning and assignment during the teaching and learning process to enhance effective learning which in turn would help them to perform better than before.

School guidance counselors will likely benefit from the findings and recommendations because when effective teaching method is established from this study, it would assist them in diagnosing, determining, prescribing and recommending appropriate

placement of business studies students to a prospective business educator. This in turn would help to achieve the objectives of guidance and counseling in secondary schools.

Government at all levels will also benefit from the findings of this study and recommendations as these would enable them to see the need to provide adequate materials needed to apply the teaching strategies for business studies teachers so that the learners could acquire necessary skills and competencies to enhance productivity and economic growth. With this, the right citizens would be produced and the economic growth and productivity improvement would lead the country to developed economy instead of developing economy. Then, the country would be in a position to compete with developed nations of the world.

School administrators and curriculum planners will benefit from the findings and recommendations of this study in the sense that it would enable them procure and source for materials needed to actualize national objectives of teaching business studies and assisting them in curriculum planning and evaluation of instructional strategies used in business studies classes. The administrators could also use them to encourage teachers to attend further trainings, seminars and workshops on participatory methods of teaching thereby making the administrators' work easier and allow them to focus on the other aspect of developing the schools rather than wasting time, money and other resources on how to improve teaching and learning.

Finally, the findings and recommendations of this study will benefit the larger society because it would assist the society to have knowledgeable citizens. Having enlightened citizens indicate freedom from social vices because an enlightened individual would be alive to his/her duties. Therefore, instead of clamouring for ideal society, it would have been provided through adequate education provided by the schools and good citizens produced.

Delimitation of the Study

The study focused on the effects of programmed instruction, questioning and assignment teaching methods on the academic achievement of students in business studies. It was carried out in Oyo State with particular reference to four schools in the three senatorial districts in the State. It was delimited to Junior Secondary School (JSS 2) business studies students in public schools. The JSS2 classes were chosen for the study because they are the main stream students as JSS1 are new and JSS 3 classes are candidates ready to write external or public examination like National and state Basic Education Certificate Examination (BECE). Also, Bank Services, Insurance, Entrepreneur and Introduction to Book-Keeping are the topics covered by this research. The researcher selected these topics because they are core topics in Business Studies and they are taught in normal class periods.

Definition of Terms

1. Academic Achievement: Scores in examination or tests.
2. Assignment Teaching Method (ATM): An instruction method where teacher directs students to get fact through personal study and then correct them during next class.
3. BSAT: Business Studies Achievement Test.
4. Programmed Instruction Method (PIM): A teaching method designed to assist students to learn at their pace through a sequenced set of instruction divided into modules.
5. Questioning Teaching Method (QTM): A method of instruction where teaching takes place through series of leading and probing questions in line with lesson contents from the teacher before facts are gathered and assembled.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter reviewed the literature related to the study under the following sub-headings

Theoretical Framework

- Cognitive Development Theory - Jean Piaget, 1973
- Socio Cultural Theory - Vgotsky, 1978
- Operant Conditioning Theory - Skinner, 1968

Conceptual Framework

- Concept of Programmed instruction method
- Concept of Questioning method
- Concept of Assignment method
- Concept of Academic achievement
- Concept of Business studies

Teaching and Instructional Learning Methods

- Programmed instruction teaching method and academic achievement of students
- Questioning teaching method and academic achievement of students
- Assignment teaching method and academic achievement of students
- Effects of programmed instruction, questioning and assignment teaching methods on the academic achievement
- Effect of gender on academic achievement
- Factors affecting students' academic achievement
- Review of Related Empirical Studies
- Summary of the Review of Related Literature

Theoretical Framework

Though there are many theories of teaching and learning process, those that are found relevant to this study are discussed as follows:

Jean Piaget Theory of Cognitive Development

This theory was propounded by Jean Piaget in 1973 and it asserts that social interaction promotes cognitive growth in people. The author observed that children's relationships with their peers are different from those with adults; peer relationships are co-operative and allows for potential cognitive change than adult-child relationship. This is because adult-child relationships are dominated by the adult and do not allow freedom of interaction or questioning therefore, leading to diminished understanding. Piaget asserted that the traditional teaching method (lecture) and even demonstration was not the most effective method of teaching except students were able to discover their own ways of learning. Therefore the cognitive development and mental processes of students should be studied and understood by the teachers.

Programmed instruction and assignment teaching strategies better meet the explanation of this theory because they allow students to read on their own and have time to consult each other thereby encouraging more cognitive development because mostly in the absence of the teacher in class or at home, they are free to ask questions and get new ideas on the concept from their classmates or peers. Furthermore, Piaget felt that there should be freedom and initiative built into teacher training which will give teachers the opportunity to concentrate more on student interactive learning rather than on teaching and that cognitive development stems largely from independent explorations in which students construct knowledge and understanding on their own.

The theory is relevant to the present study because students teaching themselves (through assignment and programmed instruction) will bring about development in their cognition and gaining ideas and experiences among themselves through interaction in the

process of teaching. Therefore, the method will be more relevant in teaching typewriting, shorthand and book-keeping aspects of business studies.

Socio Cultural Theory

Vygotsky's social culture theory is another foundation on which this study is based. Vygotsky propounded this theory in 1978. Vygotsky believes that knowledge is socially constructed and learning develops as a result of dialogical and dialectical interaction between students. The theorist believes that collaborative learning is beneficial to the people involved and that instead of evaluating students by means of standardized tasks, they are evaluated by comparing what they are capable of doing individually with what they have ability to do with the help of an individual who has previously mastered the concept at hand. Because skill is more important than the age, it becomes necessary that the tutor (teacher) should be at a higher level than the tutee (learners).

Although Vygotsky suggested that students helping students in academic and social interaction will generally provide growth for the student. He believed that there should be superior authority to facilitate learning because his theory of cognitive development is based on the understanding of two main principles namely, More Knowledgeable Other (MKO) and the Zone of Proximal Development (ZPD). According to the theorist, the more knowledgeable other (MKO) refers to someone who has a higher knowledge or a more ability level than the student regarding to a particular task, process and concept. On the other hand, the zone of proximal development is regarded as the area where the most sensitive guidance and instruction must be given so as to allow the learners to develop skills that they will use on their own in developing higher method function.

Vygotsky views peers interaction as an effective way of learning leading to development of skills, ideas and methods. The presence of more knowledgeable order (MKO) suggests that teacher-student interaction in form of questioning also aids effective learning and therefore suggests that teachers that use participative learning methods (like programmed

instruction, assignment and questioning) will enable less competent learners to develop with the help from more skillful peers within the zone of proximal development.

It should be noted that the theory provides the basis for social interaction among the students which in turn leads to assimilation, understanding, retention and improved academic achievement in the subject area. It also stated that cognitive development stems from social interaction from guided learning within the zone of proximal development as learners and their partners construct and develop knowledge on their own.

The major difference between the Vygotskian and Piagetian cognitive theorists is that the Piagetian believes that peers need to be included in it whereas, Vygotskian stresses the importance and need of having a tutor that is more competent than tutee. These theories are therefore relevant to this study and provide the necessary assistance for students learning, interaction and construction of knowledge to effectively take place.

Operant Conditioning Theory

This is a behavior theory of learning. It is called instrumental conditioning or stimulus response (S-R) reinforcement, trial and error theory or Skinnarian learning theory propounded by Skinner in 1968 (Iyiola, 2012). The theory was well illustrated by Skinner who experimented with an instrument called “Skinner box”. The box has a lever at one end, the lever is connected to a mechanism which delivers food pellet to rats whenever the lever is depressed, a hungry rat is placed inside the box and is allowed to manipulate its new environment at its leisure. The rat eventually pressed the lever and a pellet of food is delivered which it might and might not eat immediately. This continues for a number of times and each time the lever is pressed a food pellet is delivered to it. The rat then learns to operate in the environment to obtain a reward which is attached to it.

This implies that any behaviour or response (probably accident at first) that brings reward is likely to become fully integrated and forms part of respondents behaviour pattern. Therefore, Iyiola (2012) maintained that most human learned behaviour seemed to be based

on this principle. Peretomode (2003) defined the theory as a single procedure of learning in which a given response is followed by a reinforcement stimulus and the learner engages in the behaviour because the response in some way is strengthened in subsequent fields. He stressed further by giving laws guiding the experiment to include the law of effect which states that any act that produces a satisfying effect in a given situation will tend to be repeated in that situation or in similar situation.

The law of exercise which states that the more time a stimulus-induced response is repeated, the longer it will be retained and all things being equal, exercise or practice strengthens the bond (connection) between stimulus (situation) and response. Anderson (2006) opined that the law consist of two parts, the law of use and the law of disuse. The law of use states that the more frequently bond is made between stimulus and response (S.R) the stronger the bond will be. Conversely, the law of disuse states that if a connection between stimulus and response is not made after a long period of time, the strength of their connection becomes weakened.

The law of readiness which states that if an organism is ready physiologically and neurologically (mature) to act, to do so is satisfying, for it not to do so is annoying. Similarly if an organism is not ready to act, compelling it to do so will be unsatisfying. Peretomode (2003) then concluded that this theory expects the teacher to provide learners with learning experiences that are meaningful to their aspirations, interest and personal life by making use of instructional materials and methods that makes teaching lively and stir up or maintain students interests, allow students to repeat what have been taught or learnt, make periodic review of previous lessons when a new topic is to be taught, use drill and rehearsal technique to learn materials and learn to give immediate reinforcement to the students.

This theory is considered relevant to this study because the use of programmed instruction questioning and assignment methods will enable the students to operate by

themselves and discover the fact which serves as reinforcement that will help them to search for more facts.

Concept of Programmed Instruction Method

Programmed instruction means different things to different scholars in the field of teaching. Study Lecture Notes (2013) defined programmed instruction method of teaching as an autocratic and individualized strategy that is based on psychological principles of operant conditioning. The authors posited further that the learner's responses are strictly controlled by the programmer.

Study Lecture Notes argued further that the main focus of this strategy is to bring a desirable change in the cognitive domain of the learner's behaviour. Also, the structure of teaching method is that the selected contents are analyzed and broken into smaller elements and the programmer develops frames based on each element.

According to Edutechwiki (2016), programmed instruction refers to a method of presenting new subject matters to the students in a graded sequence of controlled steps. It provided that students work through the programmed materials by themselves at their own speed and after each step test themselves by answering examination question or by filling a diagram. In the same vein, Columbia Encyclopedia (2016) noted that programmed instruction has to do with the use of learning statements and questions which leads the student to new statement depending on its pattern of errors and it is based on the use of a particular machine called the teaching machine.

Although, computers and other types of teaching machines are being used to present materials, it is pertinent to note that books and printed materials may be used (Study Lecture Notes, 2013). The practical application of this method may be what is applicable to institutions like Nigerian Teachers Institute (NTI), National Open University of Nigeria (NOUN), Institute of Chartered Accountants of Nigeria (ICAN), e.t.c where students are taught in wallless classes and study packs are sent to them to study. In each of the pack or

module, learning objectives, subject contents and self-assessment or examination type questions are stated so that students can know the content and know whether they really understand the concept after solving the examination type questions.

Programmed instruction method can also be linked to computer aided instruction (CAI) which refers to an innovative teaching and learning strategy where topics and contents to be taught is carefully planned, written and programmed on a computer which could be run at the same time on several computer units (Safo, Ezenwa & Wushishi, 2013). They posited further that the instruction can also be programmed in a Computer Disk (CD) which could be printed, played in either audio or video systems for student to learn the programmed instruction at his/her own leisure hour or pace. This definition suggest that the strategy gives room for individualized thinking which is one of the hallmarks of teaching business studies because it will allow the learners to have comprehensive business thinking idea needed to be more successful in the present competitive business environment.

This strategy has the advantage of emphasizing for individual differences and students involvement, allowing students to learn at their own rate, emphasizing learning by doing, reducing error on the part of the students since they are exposed only to correct response and the immediate confirmation of the results offered by the strategy serves as reinforcement for the learners. The chief disadvantages is that in the absence of the teacher, students may spoil the disciplinary tone of the class or they became helpless when any problem arises. Therefore, if applied in the classroom teaching, the teacher should be around so as to enforce discipline and assist in eradicating learners' problems (Study Lecture Notes, 2013).

However, programmed instruction as perceived in this study refers to a teaching strategy where the contents of instruction are carefully stated either in electronic or print media and are delivered to the learners to learn at their own pace while answering questions included in line with the contents being taught under the guidance of the teacher.

Concept of Questioning Method

Questioning techniques are heavily used in classroom situations by the teachers. Beyond Penguins (2017) noted that it is one of the widely researched teaching strategy. OER (2017) conceptualized questioning method as a method that fosters interaction between teachers and students by helping learners to acquire basic skills or a better understanding of concepts in order to solve problems. Kathleen (2012) defined questioning as the use of instruction stimuli that convey to students the content elements to be learned and direction of what they are supposed to do and how they are to do it. The author argues further that the method is being used to challenge assumption, expose contradictions and lead to new knowledge and educational wisdom in the classroom teaching and learning situation.

Furthermore, Ashleyann (2015) maintained that one of the methods being used to aid comprehension is questioning. He argued that the method can be used to activate prior knowledge during reading to stimulate understanding and after reading to extend learning. This assertion suggests that questioning method can bring about a considerable growth in assimilation, comprehension and pattern of thinking in students. Supporting this statement, Wilson and Smetana (2011) opined that when this method is used effectively, it has positive effects on students understanding as it increases their metacognitive thinking skills. One of the hallmarks of teaching business studies is to establish in the students, a pattern of thinking that will make them rational consumers and intelligent producers of goods that business offers therefore questioning method may be applied to achieve this aim. Questioning techniques has the advantage of being applicable to all teaching situations, assisting in developing thinking pattern of students, ascertaining the learning difficulties of the students, providing check on preparation of assignment, predicting students learning background and attitude; and very easy to use by the teacher but it's disadvantages are time consuming, high skill requirements and it is capable of embarrassing timid students (Preserve Articles, 2017). However, questioning in the context of this study refers to application of skills and teaching

methodologies by asking rhetoric and thought provoking questions that will stimulate students thinking within and outside the classroom.

Concept of Assignment Method or Dalton Method

Assignment method has to do with investigation and solving of problems either by an individual or a group of individuals. For the Teachers (2017) maintained that students learn best when instruction is appropriately challenging, based on real world problems and situation, purposeful, meaningful, interesting and gives them chance to practice what is being taught in a meaningful and interesting context. One of the methods to actualize this is assignment method. Assignment method is a method that allows learners to decide how they will demonstrate that they have learned the required information or skills in a manner of ways either by writing, speaking, drawing, illustrating and building (Jones & Bartlett, 2014).

Assignment method can be used to improve students' academic achievement as assignment and home work are considered to be one of the factors contributing to improvement in students' academic achievement (Carr, 2013; Dean, Hubbell, Pitler & Stone, 2012). Supporting this claim, Dueck (2014) noted that teachers who used assignment outside the school have the benefit of instilling good work ethics into their students. But for assignment to be effective, it should allow students to think critically, generate their own answers or ideas, make them emotionally engaged, solve a particular problem, compete with others, use their imagination and be creative. Also, it is important to state that the assignment should not only be engaging and thought provoking but should also be in line with the stated learning objectives (Vantterot, 2009; Huisman, 2016).

This suggests that assignment should aim at improving students' knowledge, ideas and attitudes. On the part of the teacher, it should be noted that this method is used as a guide to inform the teacher about what the student knows or has learnt and understands and therefore should not be used as a means of punishment so as not to make it undesirable exercise (Carr, 2013 & Dean et al, 2012). The teacher's pre-occupation is to find out how far each student has

gone with his/her own assignment so as to provide assistance where needs arise. The use of assignment now embraces the elaborate Dalton plan and as well as accommodate the various simple home works given by the teacher to the students in other to supplement class teaching. Therefore assignment could take form of exercises for students to practice from home either from a topic just concluded or a topic to be taught in the next class.

Assignment method of teaching has many advantages Huiti (2003) in Adeagbo, (2014) identified main advantages of assignment method to include promotion of freedom and responsibility, self reliance and co-operation. Freedom and responsibility is attained by allowing students to work on their own and this will stimulate six things in students as asserted by Ikeoji, Agwubike and Disi (2007) to include motivation, autonomy, active engagement, independence, creativity and problem solving skills. To achieve self-reliance, students are taught to think independently. Therefore, opportunity to work individually strongly influences their motivation and assignment could be used to achieve this. Smith (2011) opined that students' self-reliance means autonomy in work, finding their own solution method, having to solve problems themselves and complete assignment more effectively and efficiently together with proper use of available learning time. Hence, assignment method helps students to actively use their imagination, instinct and creativity effectively for learning. Starting team spirit in school is an important aspect in business training.

The assignment method offers the opportunities to achieve this principle by allowing students to work together either as classmates or group and help them to develop attitudes that support co-operation. Co-operation is characterized by people working together, helping and respecting each other. Iyiola (2012) opined that Dalton schools promote co-operation in education as the crucial principle through which activities aimed at co-ordination and effective communication are achieved. Students are able to see their classmates in totally different ways than they used to. William (2016) argued that advantages of assignment includes compelling students to study, improving their analytical and problem solving skills,

increasing their persistence and endurance, teaching them how to manage time and enabling research on internet. The author however remarked that the shortcomings of assignment include student nightmares as a result of short deadlines for submission of assignment and lowering of their grades as a result of ignorance or failure to submit their assignment.

However, assignment in this study is a method of teaching where the teacher gives homework or exercise to students to work on it on their own or in group so as to enhance the learning of needed idea and concepts in line with behavioural objectives.

Concept of Academic Achievement

Wikipedia (2017) defined academic achievement as the extent to which a learner, teacher or an institution is achieving or has achieved their overall educational goals. The authors posited further that it is commonly measured through examinations or continuous assessment and there is no agreement on the best way to assess it. This definition also supports that of Emaikwu (2012) who opined that academic achievement is used to measure students' success in educational institutions or how well students meet standard set out by institutions or examination bodies. This definition suggests that academic achievement is a measure of students' and teachers' attainment of educational goals irrespective of methods and perspectives of measurement.

Although, scholars agreed that there is no best way of testing academic achievement or the most important aspect to be tested but academic achievement vary significantly when lecture, discussion or activity method are used (Emaikwu, 2012; Spinath, 2012). This implies that business studies teachers should aspire to invent, develop and apply learning approaches that would encourage students to participate actively in the teaching and learning processes so as to achieve to a better level, the educational objectives of business studies particularly in junior secondary schools.

The participation of students in class depends on many factors and these factors may affect academic achievement of students in class. One of these factors is class size. Class size

has a significant effect on student learning outcomes in business studies as it will influence the level of effectiveness of the teacher in using suitable methods and materials for teaching business studies. It then follows that the larger the class size, the more the tendency of teacher's ineffectiveness and the more the students' poor academic achievement in business studies. This assertion is in line with the findings of Mammman, Chadi and Jirgi (2015) that large class size has negative effect on business studies teachers' job performance and it in turn affects the academic achievement of students in business studies.

Academic achievement or performance have been described by Williams (2018) as a measure of students' Grade Point Average (GPA), abilities to hold leadership positions, skill acquisition, impressive scores at intelligent quotient (IQ) tests and extra-curricular accomplishment. This definition suggests that academic achievement is an assessment of what students are capable to do within and outside the school system. It then follows that when students demonstrate knowledge of the subject matter, they should be able to apply their knowledge to solve real life problems.

Academic achievement is a multifaceted concept that indicates the extent to which students have accomplished specific goals that were the focus of the activities in the instructional process in schools, colleges and higher institutions of learning. Recarda, Anja, Anne and Linda (2017) asserted that the definition of academic achievement depends on the indicators used to measure it and these indicators include declarative knowledge acquired in an educational system, grades in an educational achievement test and cumulative indicators such as certificate, diplomas and degrees. The authors argue further that academic achievement play important roles in students' life. For instance, it determines whether a student will have opportunity to continue his/her education, influences one's vocational career after education, provides information required to analyze the strengths and weaknesses of a country's educational system and guides to formulation of educational policy. It is not surprising to observe that academic achievement is one of the research focus of many

psychologists and those in educational discipline hence one of the major variables in this study.

Therefore, in the context of this study, academic achievement refers to a set of permanent change in the attainment of skills competence and application of knowledge on the part of the students after completing a specified course of study measured by final examination (summative evaluation) or continuous assessment (formative evaluation).

Concept of Business Studies

Business Studies is one of the commercial subjects taught in secondary schools. It is the major aspect of commercial literacy at the junior secondary school level of education in Nigeria. The Curriculum Online (2017) defined business studies as that part of curriculum which enables the learner to make better informed decision in the everyday business of living which in turn contributes to the learners understanding of the business world, encourages a positive attitude to enterprise development and develops appropriate skills in the field of business.

Business studies is a compulsory subject in three years Junior secondary education programme and has the following objectives according to Curriculum Online (2017) and Index Right Aim (2017).

- i) To inculcate in the student an interest in and a positive attitude toward business world and thereby enabling the student to possess the knowledge and understanding of commercial activities and functions of business.
- ii) To develop business skills of communication, use of new techniques in business, information recording and business transaction recording.
- iii) To develop the skill of accurate keyboarding.
- iv) To enable students to integrate knowledge and skills in a practical and useful ways particularly to apply them in their business or personal situation

- v) To develop in pupils the skill of analysis, logical thinking and judgment in the aspect of business decisions.
- vi) To develop in pupils the competence and attitude in playing various roles in the business world.

Supporting this claim, Igbokwe (2015) asserted that business studies curriculum in Nigeria has been reformed in order to achieve national educational goal by giving the child an idea of business enterprise and therefore introducing consumer education into the business studies curriculum.

To realize these objectives, the JSS 2 business studies curriculum covers these areas. According to NERDC (2012), the ideal office, activities that aid commerce, entrepreneurial skills, consumer and society, bookkeeping as an effective tool in business, bookkeeping documents, bookkeeping applications, basic keyboarding skills, and keyboarding skills.

Teaching and Instructional Learning Methods

Teaching is a complex activity because it involves the subject matter, methods and materials as well as human beings who possess physical, emotional, psychological and intellectual reactions. Smith (2016) remarked that teaching is the process of attending to students' needs, experiences, and feelings with the aim of assisting them in learning particular concepts and subjects. This definition suggests that as teachers, we interact with students or learners at all times and we are supposed to assist them to learn either consciously or unconsciously hence Beere (2012) submitted that teachers need to be present as people in the classroom or learning environment so as to improve the achievement of learners.

Teaching and learning can be seen as terms used to denote teachers and learners activities. It therefore points to activities directed towards achieving certain outcomes, but teaching is centred on the teacher while learning is centred on the learner. However, teaching has to do with behaviour, advice and activities designed, directed and performed in order to guide or help learners to learn through a variety of selected learning experiences with the

main purpose of attaining all round development of the individual or students as well as an act of inculcating needed ideas, knowledge, attitudes, behaviour, principles and experiences intentionally by an experienced and qualified person to the learners who have little or no experience in that particular field of study. Supporting this claim, Lawal (2012) affirmed that teaching can be viewed as an art as well as a science.

One cannot discuss teaching without mentioning learning, Iyiola (2012) defined learning as a permanent change in behaviour and it happens after an experience, no wonder another researcher, Lawal (2013) conceptualized learning as continuous process of thinking, acting, doing and responding to different situations, hence both definitions are affirming that the change in learners attitude becomes permanent.

It should be noted that learning connotes a modification of behaviour as a result of practice (experience) therefore skill subject like business studies require practice as the learner's behaviour would be modified towards business and opportunities that business offers. Adeagbo, Mafikuyomi and Oluwafemi (2015) affirmed that the most singular important variable in classroom used in modifying learners' achievement and attitude towards skill subject (Business studies) is teaching method. Ikeoji, Agwubike and Disi (2007) are of the view that there is no best method or technique of teaching for all subjects but a carefully designed method in the hands of a skillful teacher with intelligent analysis of teaching learning process can enhance effective learning therefore, Concordian (2017) identified various teaching methods to include but not limited to authority (lecture method, demonstration, coaching, training, etc), facilitator or activity style, (self discovery, programmed instruction, questioning, assignment, cooperative learning etc), delegator or group style (team teaching, micro teaching etc), and hybrid or blended style.

One of these instructional methods is the central focus of this study (facilitator or activity style) and this is discussed with particular reference to programmed instruction, questioning and assignment in relation to academic achievement as follows.

Programmed Instruction Teaching Method and Academic Achievement of students

This is one of the active learning methods, it involves the use of programmes to enhance academic achievement. Umuavbi and Mamudu (2009) defined programmes as sequence of information either verbal, visual or audio which are designed to elicit pre-determined responses. The authors contended further that the information can be presented using one medium or a combination of media e.g. printed words, motion pictures, slides and tapes, etc. while the learner receives feedback about his success or failure almost immediately. Edutechwiki (2017) traced history of programmed instruction to skinner's experiment of 1968 and asserted that skinner did not support teaching that is based on punishment but rather allow students to think and guide them to find solution to problems and learn better in their environment. Therefore in programmed instruction, the student is the central focus and it aimed at understanding of the concept being taught hence, the reinforcement or punishment has to do with satisfaction or disappointment when students compared their answers with answers given by the programmer or the teacher. This method increases critical thinking in students and allows them to relate particular event(s) together and solve a problem.

There are different types of programmed instruction. Maheshwari (2016) grouped them into two namely: linear sequence and branching sequence. The linear sequence is conceptualized as a programme in which the learner reactions are modified externally by the programmer operating at a distant point and the learner followed a straight line behavioural modification (initial behaviour to terminal behaviour) in which learner proceed from one frame to the next until the programme is completed. It has the characteristics of exposing small amount of information, rewarding correct responses of the students, correcting their mistakes and enhances self pace learning. Also responses are controlled and emphasized, cheating is discouraged and responses are self-structured. The linear programming thus has five principles; principle of small step, active responding, immediate confirmation, self

spacing and student resting. The major advantage of this type of programme is that it enables students to learn better as learning is presented in small steps and it is appropriate for teaching in secondary schools particularly for recall and recognition of facts and it is disadvantaged in that it is monotonous in nature and this may lead to lack of motivation. Also, it is costly and does not permit differentiation among responses.

The branching sequence is a problem solving approach. It is a programme which adapts to the needs of the learners without medium or external device like computer hence it is intrinsic because it allows the learners to make decisions and adapt their learning to their needs. It has the characteristics of a larger material frame in which much information can be presented to students to aid learning, differentiation in students' responses, allows for communication in teaching, learner can choose their own line of action according to the subject matter, materials are presented in form of books and offer less guidance to learners. It is based on the principles of exposition, diagnosis and remediation hence the programme is similar to linear programming but differs in that it is more complicated since there is an attempt to diagnose learners' response. The major advantages of this type of programming that makes it more appropriate for teaching business studies according to Maheswari (2016) is that it enables students to learn better because it exposes them to whole situations or contents, it facilitates a democratic learning environment, it is learner-centered, it gives the learner freedom to learn and hence improves learning, it allows for learning of new concepts and learning is self-paced but it suffers the setbacks of guess learning as learner may guess the correct response, high cost of preparation, low consideration to learning process and places more emphasis on remediation.

The programmed instruction is based on the attempt made in assisting students to learn on their own with little or no contribution from the teacher and the method makes learning more democratic. For instance a student may prefer to handle a topic on shorthand in business studies while another may prefer to handle a topic on book-keeping but the central focus

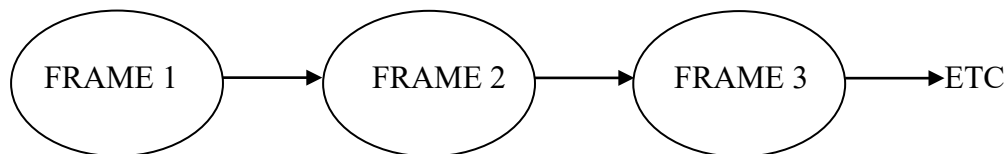
is that all of them should learn the topics as contained in the programme before they are tested or examined. This type of instructional strategy is based on five principles as contained in the table below:

	Principle	Interpretation
1	Active learner response	The level of learners' understanding is assessed by what is demonstrated in their responses.
2	Immediate feedback	Let the learner know whether he has given correct answer or not.
3	Small steps	Use small steps (i.e) divide the material to be learnt into small understandable unit so as to prevent failure.
4	Self pacing	The learner determine their learning speed as this vary from learner to learner.
5	Learner verification	Allow learners who are yet to learn to test the programme and make further corrections before apply in the programme.

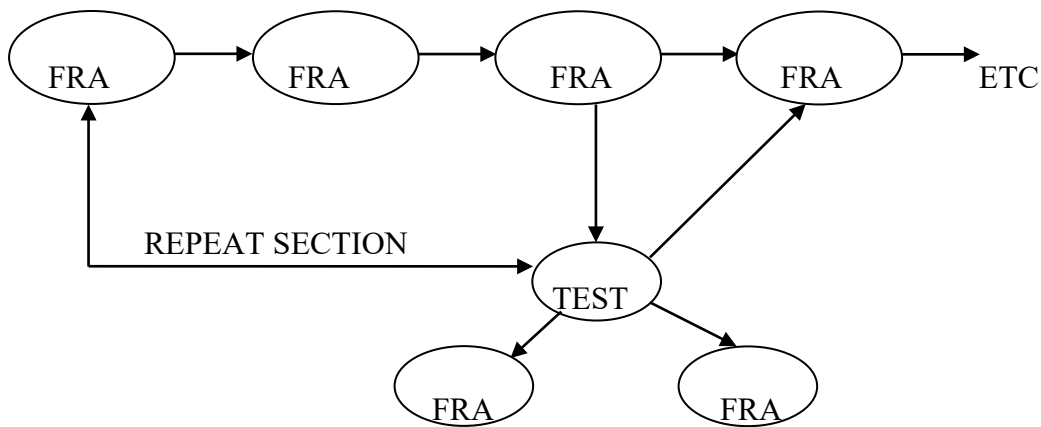
Source: Adapted from Kumasoto (2017) 5 principles of programmed instruction.

It is observed that the two types of programmes discussed in this work followed the principles listed in the above table the main difference is their size and sequence. See the diagrams below:

Linear programming



Branching programming



Source: Oginni, O.I. & Owolabi, O.T. (2012), Diagrammatic representation of linear and branching programming.

Pappas (2014) asserted that in designing programmed instruction, the designer should specify a goal which implies that the programmer must decide on what need to be learned, identify the learner's skills level, outline procedures to assist learners and provide the appropriate reinforcements. The act of using this method of instruction is fading away in secondary schools due to some problems.

Problems like teaching personnel, scarcity of programmed books, high cost of programmed books and lack of infrastructural facilities are the major factors militating against the effective implementation of programmed instructions in schools despite its laudable advantage of improving students academic achievement (Oginni & Owolabi, 2012). Despite all these problems, programmed instruction aids individualization of learning and development of critical thinking, supports active participation of students in learning, allows students to learn many things within a short period of time and provides them with immediate feedback while increasing teachers' focus on the development and improvisation of instructional materials (Alena & Marina, 2012). It has supported learning more than traditional teaching methods due to the fact that it has brought about changes in teaching orientation, goal perception of students, cognitive focus, metacognitive focus, roles of students and teachers, forms of learning as well as resources and reaction. This is best explained in the table below:

S/N	Curriculum elements	Traditional teaching method	Programmed instruction teaching method
1	Teaching orientation of lesson	Teacher oriented and rigid structure of teaching	Students oriented and prepared teaching materials (text books)
2	Goal	It aimed at cognitive development of students	It supports the development of independence of students and their

3	Perception of the student	Table rasa	"learn to learn" competence Human beings that are ready to learn and open to learning.
4	Cognitive focus	Sees learning as a transmission process and assumes that knowledge is static therefore places emphasis on replication and reproduction of received knowledge	Sees learning as a transactional or interactive process and assumes that knowledge is dynamic and holistic in nature and therefore places emphasis on development of interdisciplinary knowledge and critical thinking
5	Metacognitive focus	Skills are student's responsibility	Students can develop strategies for their own learning
6	Teacher's role	The teacher control students' thinking, holds knowledge, lectures, controls and evaluates students	The teacher encourages individual active and autonomous learning and assists the student in achieving learning through programmed materials
7	Student's role	Inactive and passive, always waiting to be led or spoon-fed.	Active learning, searches, learns and applies the new knowledge through the self-test questions which provides immediate feed back
8	Social forms of learning	It is mostly frontal in nature	It is mostly individual in nature.
9	Progression, size and duration	Linear progression (new learning), 40 or 80 minutes spent in teaching	Linear and branched tasks material (permits repeated learning) and individual time for a task accomplishment.
10	Space and organization	It takes place in tradition classroom setting and teaching paradigm	Learning takes place at individual pace of each student and his/her own materials
11	Resources and materials	It is one dimensional structure and pre-determined	It is completely structured and pre-determined
12	Assessment and evaluation	Individual assessment and mostly summative evaluation	Individual assessment , self formative and summative evaluation

Source: Adapted from Alena and Marina, (2012); comparative traditional, problem based and programmed teaching.

From the foregoing, it is observed that programmed instruction is an interactive learning which improves student achievement, critical thinking, cross cultural relationship and personal benefits. It can be used to ensure skills in the learner no wonder, Snezana and Sonja (2013) remarked that interactive teaching is a form through which effective and efficient acquisition and application of knowledge and development of skills can be achieved and maintained. The author argued further that it can be achieved through a number of methods, techniques, and tools such as programmed instruction.

Questioning Teaching Method and Academic Achievement of Students

Questioning method is a participative teaching strategy which can be used singly or combined with other methods. It is a method of using well designed questions to lead learner to fact and concept that the teacher intends to teach. It is called questioning method because it provides that the teacher did several questions and allows learners to ask as many questions as possible. Ashlyann (2015) opined that one metacognition technique being used to aid comprehension is questioning method. The author defined metacognition as knowing about thinking.

This thinking is very important to business studies students particularly in the present world of competitiveness in business. Critical thinking provides one with a comprehensive knowledge of how the mind pursue meaning and truth and Socrates' questioning takes advantages of that pursuit. It then follows that the quality of question being asked by the students is a function of their thinking this statement is supported by the opinion of Iyiola (2012) that deep questions direct our thinking beyond the surface of things and allow us to attend to complex issue. He argued further that questions of purpose forced us to define our task, questions of information forced us to look at our source and quality of our information, questions of assumption forced us to observe what we are likely not to observe while questions of implication, point of view, relevance, accuracy, precision, consistency and logic questions compelled us to figure out where our thinking is going, examine our point of view, discriminate what does and what does not bear on a question , evaluate and test for truth and correctness, give direction and consider how we are putting our thoughts and reasoning together in order to make sense respectively.

Wilson and Smetana (2011) opined that when teacher asks questions and allows students to ask their numerous questions while guiding the students, it goes a long way in helping students to become more independent in acquisition of skills and in using the skills. Also Rouse, Alber-Morgan, Cullen and Sawyer (2014) was more affirmative when they

concluded that the use of questioning technique increase the comprehension of fact and independence level of students. While corroborating the views of Wilson and Smatana: Rouse, Alber-Morgan, Cullen and Sawyer, Ashlyann (2015) noted that questioning technique is an easy way to improve learners' ability to understand information on their own and that when applied properly, students do benefit immensely from the use of self questioning techniques.

Looking at the literature closely it is observed that one of the chief advantages of questioning technique is critical thinking and independence reasoning, if we want to engage the learners in thinking in our classes, we need to stimulate them with questions that will yield further questions. Ahmadi, Ismail and Abdulahi (2013) affirmed that irrespective of the level of students' learning and comprehension of the material being taught, effective use of metacognitive method like questioning will still improve it better. Therefore as teachers we need to correct what previous schooling has done to the thinking of our students and resuscitate their intelligence by using questioning technique.

Questions are asked for a number of reasons, researchers in this aspect; OER (2012), Beyond Penguins (2017) and Teaching Centre (2017) have advanced a lot of reasons for asking questions in the classroom.

OER (2012) asserted that questions are asked in class to interest, engage and challenge learners, check the learners' previous knowledge and understanding, resuscitate recall, mobilizing existing knowledge so as to create new comprehension and meaning, assist learners to expand their thinking from concrete and factual learning to analytical and evaluative learning, promote reasoning and problem solving. This aspect of problem solving is very important in today's business environment, it has to do with applying learning to solve real life and complex problems and this can be instilled in the learners through questioning. Alena and Marina (2012) while supporting OER noted that it is a form of problem based teaching and learning that promotes critical thinking, self learning skills, lifelong learning,

self-achievement, self-regulation, self-efficacy, communication and interpersonal skills in the students. All these skills are equally needed in today's business environment particularly for self reliance, for instance Adeagbo and Oluwafemi (2017) found out that interpersonal skills are highly needed for revamping depressed economy.

Beyond Penguins (2017) opined that the purpose of asking questions in the class room is to ensure active participation of students in the subject being taught, increase their motivation, evaluate their preparation, evaluate their completion of work, nurture their insight, stimulate independent learning and assess mastery of goals and objectives of teaching–learning process. They supported OER by concluding that questions are asked in other to review previous lesson and develop critical thinking skills in the students. The Teaching Centre (2017) also supported OER and Beyond Penguins when they asserted that open questions are asked in teaching learning situation in other to asses learning, clarify vague comments, stimulate student to explore values and attitudes, assist students to see a concept from another perspective, direct students to respond to one another, prompt students to investigate a thought process, allow students to predict possible outcomes, assist students in connecting and organising information and apply a principle or formular and to ask students to illustrate a concept with an example.

It should be noted that the purpose of questioning will to some extent determines types or kinds of questions. However researchers have classified questions based on their understanding, for instance Ukairo (2008) classified questions into two groups as fact questions and thought questions. Fact questions are also called recall question or lower cognitive questions and it is aimed at finding out what it is e.g “what is capital of Oyo state?”, “Ibadan”. Thought questions are also called higher cognitive questions and they aimed at stimulating students to think. Supporting Ukairo, Iyiola (2012) classified questions into rhetoric questions, memory questions and probing questions. According to the author, rhetoric questions refers to open ended questions which are not specifically directed at any

concept or topic being taught e.g “are you following?”, “do you understand?”, e.t.c. memory or recall(fact finding) questions are asked to enable the learner recall a fact or an idea being taught. The main purpose of this type of question is to find out whether the student has gained the facts or ideas as they relate to the specific task being taught. For example, “what is book-keeping?”. Probing or thought questions are questions that are used for critically judging, analyzing, and indirectly testing the learners' ability to recall and understand points that are needed in arriving at a satisfactory solution. They are therefore useful in testing learners' creative or divergent thinking. Some scholars remarked that rhetoric kinds of questions should be discouraged and therefore Smith (2011) suggested that teachers should try to use words such as “what”, “why”, “how”, in asking questions to show what students are to explain, illustrate, justify, discuss, trace, compare and contrast, interpret, evaluate, and summarise.

Beyond Penguins (2017) observed that educators have traditionally classified questions according to blooms taxonomy and this include: knowledge (recall data, facts and information), comprehension (understand meaning), application (use a learnt concept in a new situation), analysis (separate learnt concepts into parts and differentiate between facts and inferences), synthesis (combine parts to form a new meaning) and evaluation (make judgments about the value of ideas or products). The authors further summarise types of questions as lower cognition questions (knowledge and comprehension questions) and higher cognition questions (open ended, interpretative, evaluative, inquiry, inferential and synthesis questions). It is observed that all types of questions centred on cognitive knowledge needed according to bloom’s taxonomy therefore the purpose of teaching should be considered before posing questions if the teacher will ask effective question.

Effective questioning according to OER (2012) has to do with planning, organizing, arranging and using questions in a manner that makes learners engaged in learning process by actively composing responses. It therefore follows that questions must vary, for example

some questions require simple recall while others require application and critical thinking hence questions should be directed to the whole class so that any class member can be asked to provide answer so as to develop good learning styles and teacher-student relationship. In order to develop a good relationship with the students and make questioning effective in classroom situation, Falaye (2009) opined that the teacher should note that questions must be well planned, specific, clear, not ambiguous, challenging, yes or no questions should be used sparingly as questions emanate from teachers, the students should also elicit questions, question should be asked in complete statement, group responses should be discouraged, teacher should consider student's individual differences and learning styles, as well as level and interest of the students.

Teaching Centre (2017) went further to state that in making questioning effective in class, teachers should keep in mind the course goals, avoid asking leading questions, follow a yes/no question with an additional question, ask direct, clear and specific questions, not ask more than one question at a time, ask different kinds of questions, not interrupt students' answers, show interest in students' answers, develop responses that keep student thinking and correct students when necessary. The authors then concluded by recommending the use of Bloom's taxonomy of educational objectives in asking questions in the classroom as illustrated in the following table:

Bloom's taxonomy of knowledge:

Category	Definition	Question words	Example
Evaluation	Making judgment, value decision about issues.	Appraise, evaluate, assess.	How effective will business education students be in managing business after graduation?.
Synthesis	Combining ideas and creating original product.	Comprise, construct, design, predict.	Design an equation that will allow you to separate mixed cost elements in cost accounting.
Analysis	Sub-dividing into component parts and determining motives.	Analyze, examine, compare, contrast, differentiate.	Differentiate between book-keeping and accounting.
Application	Problem solving, applying information.	Interpret, use, apply, demonstrate.	Use the law of demand and supply to explain the current sales situation in Nigeria market.
Comprehension	Interpreting paraphrasing.	Restate, describe, explain, discuss.	Discuss the role of business in national survival.
Knowledge	Memorizing and recalling information	What, who, when, define, mention, list	What is shorthand?.

Source: Adapted from Teaching Centre (2017), asking questions based on bloom's taxonomy.

Assignment Teaching Method and Academic Achievement of Students

This method involves investigation and problem solving either by an individual or small group of people. The assignment is an important contributing factor when planning to increase the students' achievement (Carr, 2013, Dean et al 2012; Cooper 2007). Latif and Miles (2011) opined that graded assignment that forms part of the final grade of students' course can improve their performance in examination and academic achievement in external examination because students will be encouraged to work on the graded assignment and they will learn from it. This shows that assignment has a lot of benefits ranging from academic and non-academic benefits. Williams (2016) asserted that assignment is beneficial in that it compels students to read, improves their analytical and problem solving skills, increases their endurance to tolerate pressure and teaches them how to manage time and conduct research. Supporting this claim, Huisman (2016) noted that out of twelve studies cited by Cooper

(2007) on the benefits of assignment, eleven studies revealed a positive correlation to an improvement in academic achievement while one shows a negative correlation.

Rosario, Nunez, Valejo, Cunha, Nunes, Mourao and Pinto (2015). Maintained that there are three types of instructional home work or assignment: practice, preparation and extension. The authors explained that practice home work focuses mainly on tasks taught in class in an attempt to increase speed, demonstrate mastery, review work and retain specific skills over time. This type of assignment is often used in business studies particularly when teaching typewriting, shorthand and book-keeping to increase speed and proficiency in the application of knowledge and principles. The preparation home work focus on preparing learners for the next lesson or topic. It is used to encourage learners' knowledge about a previous topic discuss in class and also to prepare for future topics as the learner will use textbooks to help focus on the next topic and prepare for what is expected to be covered in the next class lesson.

The extension home work promotes the shift of previous learning to the present tasks. Minke (2017) opined that teachers use this type of the assignment to encourage learners to collaborate with their mates and be more creative during learning and this in turn provides a richer learning experience for students.

Peltier (2011) reported that assignment has the capabilities of improving parent-child communication, fulfilling teachers expectation for rigour and punishing students that demonstrated bad behaviours in classroom while Carr (2013) submitted that greater self-direction, self discipline, better time management and independent problem solving skills are the non-academic benefits of assignment. Supporting the view of Carr (2013), Wendy (2017) likened assignment to self discovery learning (SDL) and asserted that it has the potentials of benefitting the students in a number of ways, one of them is motivation, the author asserted here that it develops a strong motivation in the students to take on new challenge and hence being motivated throughout the duration of the assignment.

Another benefit is responsibility which allows the learners to be more responsible since they manage and dictate what they do privately outside the classroom hence once assignments are given, even the lazy ones would like to complete before the deadline for submission. This in turn makes them responsible learners. Furthermore, assignment is beneficial in instilling self reliance and independence reasoning into the learners, this is one of the hallmark of teaching business studies so that the beneficiaries can be able to take good business and production decisions at all times. This is because when students are taught to think independently, they find their own solution methods, they solve problem themselves and complete the assignment (Smith 2011). The author submitted finally that assignment methods have the benefits of instilling co-operation and team spirit In students particularly when group assignments are given,

Iyiola (2012) was more affirmative on this when he argued that Dalton schools (assignment schools) promote co-operation in education as the crucial principle; through activities aimed at co-operation, co-ordination and communication, students are able to see their classmates in totally different ways than they used to. It has been observed that learning exists always in co-operation between pupils and pupils, pupils and teachers, and teacher and teacher hence the teachers are very important in the application of assignment method because they are the one that will plan the assignment in other to make it effective..

Effective assignment refers to the use of assignment in the teaching learning process by engaging practices that supports the teaching of the subject or the topic being taught. To make assignment more effective, the work assigned to students should be more challenging and foster critical thinking because students level of engagement decline when lower-level thinking questions that only require finding answer in text book or notebook are given to them (Huisman, 2016). Also there is an effective use of assignment when students are given optimum time and priviledge to show case their creativity and thinking capabilities, this assertion is in line with the opinion of Vanterott (2009) who submitted that when students are

emotionally engaged, allowed to give their opinions, compete with others, apply their imagination and solve a problem, they are likely going to learn from assignment and complete the assignment as scheduled.

Dean et al (2012) are of the opinion that effective use of assignment method requires that it should be given as required to enhance essential learning and linked those skills required to understand the behavioural objectives. Therefore the teacher should bear in mind the behavioural objectives when planning the assignment questions. Effective assignment should be used as a guide to understand students' strengths or weaknesses, it should not be used to punish the students and it must be graded so as to attract a desirable level of importance from the students (Carr, 2013; Dean et al 2012, Latif & Mules, 2011).

Assignment method has greater benefits as discussed earlier but it is pertinent to note that it has its criticism ranging from ethical issues to socio-economic issues. For instance, Huisman (2016) asserted that students spend more time on assignment and this deprives them the benefit of enjoying their leisure time. It is also difficult to confirm that learning is taking place in assignment class because some students may copy themselves, see the teacher as very easy or see themselves in a tough class (Vanterott, 2009). On socio-economic issues, Carr (2013) observed that students from poor homes find it difficult to complete their assignment. Supporting this claim, Dueck (2014) asserted that assignment can have a negative impact on the academic achievement of economically disadvantaged students. This is because they may find it difficult to procure those materials needed to solve the assignment questions. For instance, not all homes can afford textbooks, internet facilities, computer among others. It may also show a kind of waste of time on the part of brilliant students who may not need more time to spend on the assignment (Fernandez-Alonso, Alvarez-Diaz; Suarez, Alvarez, 2017).

From the fore going, it is clear that there are many benefit ,purpose and critics of assignment as a teaching strategy but facts still remain that it is one of the best methods of

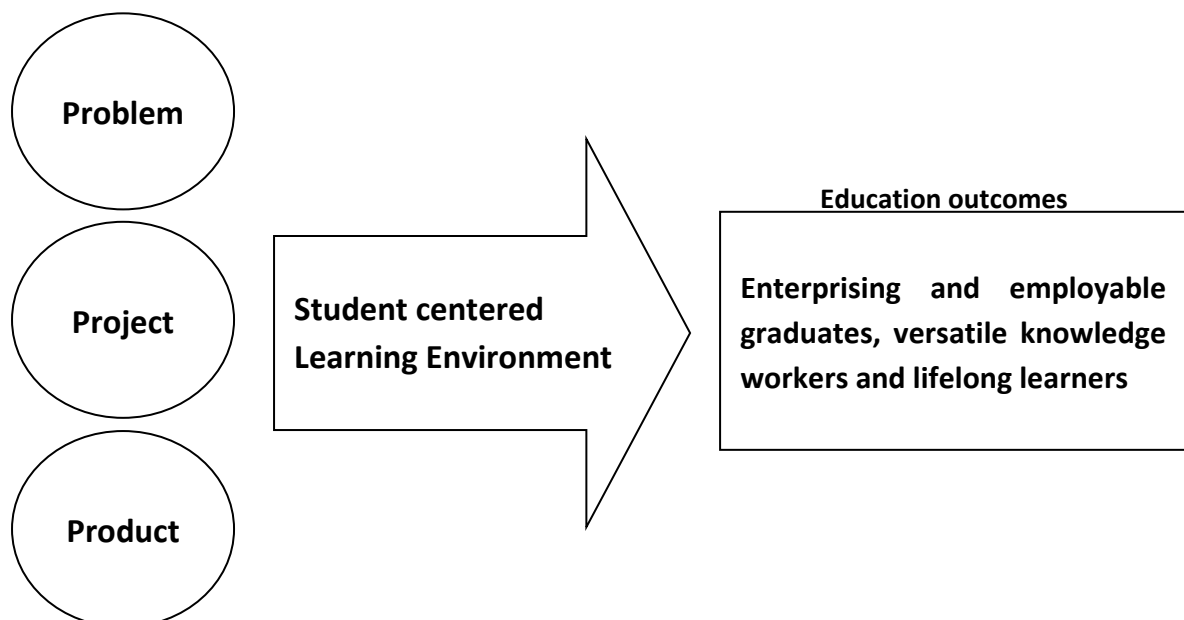
teaching particularly in a skilled based topic like shorthand and book-keeping in business studies that require more time outside school classes therefore it is the duty of the teacher when using this strategy to ensure that work prepared by them is more interesting, creative, supporting the learners' thinking, including problem solution which is dependent on searching and collecting new information and enhancing effective co-operation of the learners.

Effects of Programmed Instruction, Questioning and Assignment Teaching Methods on Academic Achievement.

Researchers have conducted many studies on participative learning methods in schools with most of them yielding positive results on students' cognitive and affective outcomes while others are inconclusive. Some of them are discussed as follows;

Khurshid and Ansari (2012) while conducting a research on the effects of innovative teaching strategies on the students' performance in which they applied team projects, individual projects i.e (assignment), field trip, flash cards, real objects, computer assisted instruction (programmed instruction), work sheets, Quizzes (Questioning), mind maps e.t.c. reported that students taught with these methods performed better than those taught with traditional method of teaching.

The authors concluded by showing a diagrammatic representation of the relationship between innovative method and students' performance as follows;



Looking at their conclusion one will understand that the methods applied are applicable to business studies because it involves the production of employable graduates, formidable work force and graduates that accept continuous training. While supporting the claim of Khurshid and Ansari (2012), Carr (2013) maintained that homework (assignment) if well designed and implemented is a valuable instrument for reinforcing learning particularly with the increase number of learners requiring special needs added to the general educational environment.

In another studies conducted by Pedro, Jose, Guillermo, Cunha, Nunes, Suarez, Fuentes and Moreira (2015), It was reported that when assignment is properly followed up and graded it has positive effect on students' performance in English as a Foreign Language (EFL).

Umuavbi and Mamudu (2009) opined that effect of programmed instruction include improved performance of students in science, enhance better performance of female student than male hence it favours feminine gender. In the same vein, Safo, Ezenwa and Wushishi (2013) reported that students taught geometry using computer Aided instruction (aspect of programmed instruction) performed better than those taught using conventional teaching method.

Ryan (2015) also opined that students exposed to high Questioning (HQ) performed better in geography than those exposed to low questioning (LQ) hence it can be deduced that the use of questioning method has positive effect on students' academic achievement in geography. Also in another study conducted by Gordon, Bernadette, Thomas and Herbert (2015), it was discovered that the use of high cognitive questioning strategies has a small positive medium effect on learning measure. This also shows that questioning has positive effect on students' academic achievement. Another effect of Questioning as a teaching strategy concentrated on students' involvement and level of questioning indicated that high level of students' involvement and high questioning strategies supports effective learning and

yields high academic achievement in social studies (Ryan, 2015). This review showed that most of the researches conducted on programmed instruction, questioning and assignment in recent times centred mainly on science and social sciences, there is therefore the need to conduct similar research in vocational and technical education subjects like business studies hence this research.

Effect of Gender on the Academic Achievement of Students

Present trends in vocational and technical Education and the need for acquisition of gainful employable and saleable skills have changed our perspectives about education and quality of living. The trends do not distinguish between masculinity and feminist because it is affecting all of us.

Barone (2011) noted that despite increase in women participation in higher education, men and women are still concentrated in different educational programmes and occupations. It is observed that another factor linking gender to choice of vocational subject is ability, Sikora and Propopeks (2012) reported that males have more confidence than females in their science ability and students who have science abilities are more likely to consider a career in science. Also Vleuten, Jaspers, Maas and Lipe (2016) opined that gender ideology can affect educational choices of students by influencing their competence beliefs, occupational values and subject preferences thus male find it difficult to choose subject presumed to be feminine in nature and this may account for reasons why business education is feminine dominated in colleges of education and undergraduate level but masculine dominated at the post graduate levels.

Spinath, Eckert and Steinmayr (2014) concluded that gender differences in students' individual characteristics contributes significantly to gender differences in school achievement as girls are somewhat able to adapt favourably to school environment because of their verbal intelligence, higher agreeable stronger self-discipline as well as motivation to learn while a change of certain aspects of school environment might help boys to better

succeed in school. This supposed that gender and environment are interdependent in predicting students achievement in vocational education and suggests that girls can cope with their environment academically while boys cannot therefore teachers and educational planners should endeavour to create conducive learning environment to support learning irrespective of gender. Hence, Frawley (2012) asserted that teachers must learn to note and reduce gender bias because it can hinder students' ambitions and academic achievement.

Opong (2013) argued that it is not genetic factors that have created any difference in academic achievement between girls and boys in science education and occupation but, Kessels, Heyder, Latsch and Hannover (2014) asserted that boys typically exhibit lower competence in reading compared to girls but they exhibit higher competence in school subjects related to mathematics and it is more related to differences in motivation-related variables emerging during the school years.

Teacher gender may affect students' preference for Vocational and Technical Education, Andean and Belinda (2014) linked interest in school subjects to teacher gender and they reported that teacher gender has impact among girls and that if girls are taught mathematics by female teacher, they show much interest in the subject than when they are taught by male teacher.

From the fore going, it is observed that there are conflicting reports on gender related differences in school achievement and career choice. For instance, a study conducted by Esiogbu (2011) showed that there was no gender related differences in learning outcomes between female and male learners. Thus, researchers are making efforts in order to device among others teaching methods that will be gender friendly and will enhance the teaching of vocational and technical education subjects and hence the need for this study.

Factors affecting Students' Academic Achievement

Much as it is a fact that academic achievement is the major concern of stakeholders in education sector, it has been observed that this so called academic achievement is a function

of many factors and these factors in turn affect academic achievement of students in teaching learning situation.

In the study conducted by Alshamari, Passay-an, Altheban and Al-shamari (2017), four factors like teacher related factors, student related factors, school related factors and home related factors were found to be major factors affecting students' academic achievement.

According to the authors, teacher related factors was rated the highest factor affecting students' academic achievement in school subjects. This finding corroborates earlier findings of Atos, Caranto and Juan (2015) that the highest domain that have impact on the students' academic achievement were the teacher related factors. These teacher related factors according to the authors includes teacher's mastery of the subject matter, use of teaching aids, ability to handle many topics in a short period of time, attitude to work and discipline. Therefore teacher is an important architect in students' academic success because it is the teacher that will initiate learning and gives direction for learning. Infact, Oppong (2013) had earlier reported that some students seem to learn better when information is presented in form of words while others learn when information is presented in form of pictures, therefore in a situation where only one method of instruction is used in the classroom, there is a strong possibility that large number of students will find learning environment less optimal and this could have adverse effects on their academic achievement hence, a teacher that have varieties of instructional strategies, use teaching aids (audio, visual and audio-visual) during instruction, have good work ethic and discipline may likely produce students with high academic achievements.

It is a fact that learning takes place during interaction between the teacher and the students. Therefore there are student related factors affecting learning, Garba (2012) opined that students related factors like self motivation, age and maturation of students, learning preferences, entry qualifications and class attendance significantly affects the learning

outcomes of students at various levels of education hence, Oludipe (2012) while corroborating Garba argued that a good match between students' learning preferences and instructor's teaching strategy has been found to have a significant notable influence on the academic achievement of students in schools. Looking at the opinions of these authors, it is observed that students also are the architect of their learning outcomes. Therefore students who use to miss classes or lectures will likely perform poorly when compared with those who use to attend classes regularly. This assertion may also be in line with that of Robert and Sampson (2011) who contended that students who demonstrate effective participation in the learning procedure do have higher Cumulative Grade Point Average (CGPA).

Perhaps, another determinant of students' achievement is school related factors, Childs (2015) also agreed that institutional or school related factors affect students' academic achievement and the author list the factors to include pre-college experience, college experience, college outcomes, and barriers to graduation. This suggests that the experience at school is very crucial to students learning outcomes. Also, this finding agreed with that of Spinath (2012) who asserted that school has effect on the academic achievement of students but maintained that learning facilities in school determine the quality of instruction in the school and this further influences the learning outcomes and attainment of its students. Furthermore, Salami (2013) argued that schools influence learning in the way content is organized and in the teaching, learning and assessment procedures.

Another factor that comes to mind when discussing students' learning outcomes is social-economic status, gender and home related factors, in a study conducted by Girma (2011) on factors affecting students' quality of academic performance at secondary school level, it was reported that social economic status(es) and parent's educational level has a significant effect on students' achievement as well as achievement in mathematics and English language. The author argued further that parents' education means more than their

occupation in relation to their children academic achievement in school and girls perform better than boys in schools.

Also, Ali, Haider, Munir, Khan and Ahmed (2013) corroborated this claim when they reported that father or guardian social economic status and daily study hours significantly affect academic performance of graduate students. In many researches conducted on academic achievement of students, socio economic status is one of the major factors studied hence, Jabeen and Khan (2013) opined that low social economic status negatively affects academic achievement because low social economic status prevents access to vital learning resources and creates additional stress at home.

Other factors that may affect students' academic achievement include general mental ability, home environment, interest and gender, learning facilities, communication skills and proper guidance from parents (Meenu, 2016; Singh, Malik & Singh, 2016).

From the foregoing, it is observed that all scholars agreed to the principle that the teacher, home, students and schools do affect academic achievement of the students.

Review of Related Empirical Studies

There are many empirical studies on instructional methods; those that are related to the current study are identified in the following paragraphs:

Ogbuanya (2010) conducted a research to investigate the effects of multiple Intelligence-Based Instructional Approach on students cognitive achievement in Technical College Electronics Technology. The study was conducted to determine how multiple intelligent-based instructional approaches affects technical college students' cognitive achievement. The population for the study comprised all the 308 year two students in four technical Colleges. In all the schools, two classes were randomly assigned experimental and control group. The instruments used for data collection were conventional lesson plan (lecture), multiple intelligence (MI) lesson plan, Electronics Achievement Test (EAT) and MI inventory. Mean, standard deviation and t-test were used for data analysis. It was found that

students taught with MI approach scored higher than those taught with lecture method, MI approach holds a lot of promises for better achievement if properly adopted. Ogbuanya's study is related to the present study in the sense that the two studies are on teaching methods. However, while Ogbuanya's study was on the effects of multiple intelligence-Based instructional Approach on students cognitive Achievement in Technical College Electronics Technology, the present study seeks to ascertain the effects of programmed instruction, questioning and assignment strategies on academic achievement of students in business studies in Oyo state.

Emaikwu (2012) in a study conducted to assess the relative effectiveness of three teaching methods in the measurement of student's achievement in mathematics had the design of the study as a quasi-experimental pretest posttest research design using intact classes. The study area was Ogbadibo Local Government Area of Benue state. Five hundred and ninety students in secondary school three (SSS3), studying mathematics in the mixed secondary schools in the study area formed the population for the study. Purposive sampling technique was used to select a sample of one hundred and fifty SSS3 students from three schools in the study area. Intact classes in the selected schools were used comprised a total of eighty five male and sixty five female students. The instrument for data collection was a multiple choice test consisting of thirty items cognitive achievement test in mathematics (CATM) constructed by the researcher. Its items were selected from trigonometry, the reliability co-efficient of the instrument for the study was determined by using Cronbach alpha co-efficient and 0.95 was obtained.

Furthermore, two research questions were answered and two hypotheses were tested. Mean and standard deviation was used to analyze the research questions while the hypotheses formulated were tested using t-test statistics and analysis of variance (ANOVA) at 0.05 level of significance and the findings shows that students taught using activity method achieved higher than those taught using lecture and discussion teaching strategies. The test of the

hypotheses indicated that no significant difference exists between the mean achievement scores of males and females when exposed to activity teaching strategy. Also, a significant difference existed in mean achievement scores of male and female students when they were taught mathematics using the three pedagogical methods. Hence students' achievements in mathematics vary significantly when lecture, discussion and activity methods were used in teaching in favour of activity method. The study is related to the present study in that it is an empirical study and also it was conducted to assess the effects of teaching methods. However, the study did not assess the interaction effects of treatment and gender on students' academic achievement, when taught with the teaching methods. Moreover Emaikwu's study was on mathematics, while the present study was on junior secondary school Business studies.

Edu, Ayang and Idiaka (2012) conducted a study on the evaluation of instructional methods and aptitude effects on the psychomotor achievement in basic electricity among technical students in southern educational zone, cross river state, Nigeria. The study adopted quasi experimental research design and two research questions were answered while information was collected from 80 randomly selected vocational year two students using four researcher made instruments, lesson plans, basic electricity psychomotor test (BEPT) and a fundamental electricity aptitude test (FEAT). Data was analyzed with independent t-test and classification analyses of variance (ANOVA).

Furthermore, the researchers reported that there was no significant difference of joint effects of demonstration and project instructional methods and aptitude on psychomotor achievement of students in basic electricity. The result also indicated that there exists no significant difference in the psychomotor achievement of students with high and low aptitude in basic electricity in technical colleges when exposed to project and demonstration instructional strategies. The researcher concluded that the methods coupled with aptitude of students do not significantly influence the psychomotor achievement of students in basic

electricity among vocational year two students in the southern educational zone of cross river state, Nigeria.

The researchers further recommended that government should motivate technical school teachers through the provision of modern tools in all workshops to provide efficient experimentation and practicalization of technical concepts with students or learners which will enable students to be conversant with practical activities before they graduated out of school. The study is related to the present study because it is on the evaluation of teaching methods in technical college students' psychomotor achievement. However, the study did not assess interaction effects of treatments and gender on students' academic achievement. Also, Edu, Ayang and Idiaka concentrated their study on technical students in Cross River State while the present study is on junior secondary schools business studies students, Oyo state.

Isiaka, Moses and Charles (2013), conducted a study to investigate the effect of cooperative, competitive and individualistic instructional methods on the achievement of high, medium and low academic achiever. Video instructional package was adopted for the study and total of 120 mathematics students from senior secondary schools were randomly assigned into competitive, cooperative, individualized, and conventional teaching strategies. Students in each group were grouped into high, medium and low achievers. Video Instructional Package (VIP) on mathematics was used as treatment while Geometry Achievement Test (GAT) was used as test instruments. Data was analysed using Analysis of Variance and Scheffe tests. Findings show that there exists significant difference between the achievement of the groups in favour of co-operative learning method. Students' achievement levels had significant influence on their achievement in individualized and competitive instructional environment. The researchers recommended that teachers teaching mathematics should employ cooperative learning methods to improve students' 'achievement to reduce the gap in learning outcomes among high, medium and low achievement students. Isiaka, Moses and Charles's study is similar to the present study in that both stay focused on teaching

methodologies and high, medium and low achievers. But differs in that, Isiaka, Moses and Charles's study was on mathematics while the present study dealt in Business Studies.

In the research conducted by Salami (2013), to investigate the effects of gender on academic ethics and academic achievement in selected final year students in the faculty of Management sciences at Delta State University. A total of 123 respondents were randomly selected out of which 100 were found useable. An analysis of variance (ANOVA) indicated that gender affect both academic ethics and academic achievement at a significant value of 0.026 and 0.002 respectively. Attributes of academic ethics are critical to good academic achievement. One recommendation is for male students to be assisted in striking a balance between imbibing good academic ethics and other non-academic interests in order to achieve more academically. Salami's study is different from the present study in the sense that while Salami's study was on effects of gender in the university in Delta state, the present study is on effects of teaching methodologies in junior secondary schools in Oyo state. Both studies are similar in the sense that, they are focused on students' academic achievement and are experimental in nature.

In the research conducted by Okonna, Ushie and Okworo (2014), to study the effects of utilization of Web-based resources on the academic achievement of maritime trainees in Nigeria, the work investigated the effects on the achievement of maritime trainees in Nigeria, where Web-Based Resources are used for instruction. Pretest posttest non-equivalent control group design was employed using a total of forty maritime trainees in maritime industry in Nigeria. Finding shows that no significant differences exist between the academic achievements of male and female maritime security trainees. Both studies are similar in that they are experimental and researched on the students' academic achievement. However, Okonna, Ushie and Okworo's study differ from the present study in the sense that it was conducted on maritime trainees in Nigeria, while the present study was on business studies students in Oyo state, Nigeria. Also, Okonna, Ushie and Okworo's study is on effects of gender, while the present study was on effects of programmed instruction, questioning and assignment strategies.

In the research conducted by Dania (2014), to investigate the effects of gender on student's academic achievement in secondary school social studies. The researcher adopted a quasi-experimental design (2x2 non-randomized pretest, posttest control group). The study had six groups made up of four experimental groups and two control groups. One hundred and eighty (180) Upper basic 2 students in Edo and Delta States comprised the sample for the study. Six schools and intact classes were randomly selected and assigned to experimental and control groups. Social Studies Achievement Test (SSAT) was the instrument used for the study. The validity and reliability of the instruments was established. The reliability of the instrument was established using Pearson product moment correlation coefficient (r) and the reliability coefficients obtained was 0.79. Statistical Mean, Standard Deviation, and Analysis of covariance (ANCOVA) were employed to analyse the data. Results revealed that: gender (male/female) had no significant effects on students' achievement in Social Studies and that there was significant interaction effect of treatment and gender on students' academic achievement in Social Studies. Dania's study is similar to the present study in that effect of treatment and gender on students' achievement are focused. However, Dania concentrated on social studies of upper basic two students in Edo state, while the present study dealt in Business studies of junior secondary school two in Oyo state.

Anupam (2014) conducted a study on development and validation of mathematics style programme in mathematics. The Researcher adopted a descriptive survey method to collect the data. The printed exercises were presented to the students in normal classroom setting, the title of the programme was announced and specific instructions were given to the participants and they were asked to take their own time while working on the programme. The researcher allowed the participants to discuss the difficulties to faced by them in the process of participating in the programe. The study used 30 students as sample and they were given the copy of programmed material having instructions in the beginning and the confirmation responses were printed on the last paper of the booklet. Immediately after the

programme, a criterion test (CT) was conducted. Findings showed that mathematics style programme in mathematics is very effective for the attainment of the calculative skills by the learner at their own pace and that the method increased academic achievement and independent learn of the learners. The study is related to the present study in that it relates to programmed instruction but differs in that while it was carried out in India and concentrated on mathematics, the present study is carried out in Nigeria and concentrated on business studies.

Also, Ashleyann (2015) conducted a study on the effects on students understanding when questioning technique are used during the reading of informational text. Survey research design was adopted in the study and students work sample and observation were used after applying questioning techniques. The work samples were divided into pretest and post test to measure the gain or loss in academic achievement and 120 students were used for the study. Mean was used to analyse the data collected. Findings show that the method improves metacognition and comprehension of students. The method also supports better understanding of the subject being learnt by the students and enable them to create various questions that kept them engaged with the reading of text. This study and the present study are related in that they both investigated questioning techniques but differs in that while it concentrated on language and metacognition, the present study concentrates on business studies.

Eze, Ezenwafor and Molokwu (2015) studied the effect of meta-learning teaching method on the academic performance of building trades students in technical colleges in South-east Nigeria. Two research questions were formulated for the study while two hypotheses were tested. Quasi-experimental design involving experimental and control group was adopted. All the 376 National technical certificate (NTC) year II building trades students composed the population for the study. 120 students were purposively selected as sample for the study. Building Trades Performance Test (BTPT) validated by experts with a reliability coefficient of 0.60 was the

instrument used for the study. Data were treated with statistical tools of mean, standard deviation and ANCOVA. Findings revealed that the MTM improve students' academic performance in building trades. Both studies are similar because they revealed academic performance and based on instructional delivery or methods of teaching. The studies differed in the area of studies and population used.

Huisman (2016) conducted a study on perception of the effects of homework (assignment) on student academic achievement of a suburban middle school had the design of the study to be survey research design in which the researcher uses qualitative and quantitative method to gather data. The study was carried out in Lee middle school. One hundred and forty eight respondents comprised of thirty three members of faculty and one hundred and fifteen students were used for the study. Random sample was used to select the sample for the study with self developed questionnaire used for data collection. Furthermore three research questions were answered using percentage method to analyze the data. The results indicated that many students failed in class due to their inability to submit home work and the researcher recommended that there should be home work policy that would support students' learning without punishing them.

The study is related to the present study because it focused on teaching methodology however it differs in that it adopted survey research design while the present study adopted quasi-experimental research design. In the same vein, it was carried out in a foreign country while the present study is being carried out in Nigeria

Eze, Ezenwafor and Obidile (2016) studied gender effect on learning outcomes and retention in financial accounting in technical colleges. The study was guided by four research questions and two null hypotheses were tested at 0.05 level of significance. Quasi experimental design of pre-test, post-test non randomized control group was in the study. Population consists of all the National Business Certificate Students (NBCS) in year II from all the state owned technical colleges in Anambra state. 138 students were purposively selected to compose the

sample for the study based on school that offer accounting and have both male and female students. Experimental group were exposed to Problem Based Teaching Method (PBTM) while the control group were exposed to traditional teaching method. Accounting Achievement Test (AAT) was the instrument for data collection. It was validated by three experts and a reliability coefficient of 0.83 was obtained, data relating to research question was analyze using mean while analysis of covariance (ANCOVA) was used to test the null hypothesis. Findings showed that male and female students in the experimental group performed better with higher posttest scores in financial accounting than those in the control group. Also the findings showed that there exists no significant difference in the posttest mean score and in the mean retention scores of male and female students in the experimental group.

The researcher concluded that the use of PBTM by financial accounting teachers would improve the academic achievement of financial accounting students. The researcher recommended that accounting teacher at post basic level of education should adopt PBTM because it is more practical and can be used to involve all students while enhance students' academic achievement and learning retention in financial accounting. Eze, Ezenwafor and Obidile's study is related to the present study in the sense that both studies are on effects and knowledge retention. However their study was on effects of gender on students' academic performance and retention in Financial Accounting in Anambra State while the present study dealt on effects of programmed instruction, questioning and assignment teaching methods on the academic achievement of students in Business studies in Oyo state.

Summary of Review of Related Literature

Conceptual framework dealt with concept of programmed instruction method, questioning method, assignment method, academic achievement, teaching and instructional learning methods factors affecting learning and gender issues in vocational and technical education. Review of related empirical studies covered studies on effects of different teaching and learning methods on students' academic achievement. The review also showed that different methods of teaching and learning can be used in teaching business studies.

Among all these methods, those that allows students' active participation (student-centered) have been advocated as capable of improving academic achievement of students in business studies more than those methods that are teacher-centered. Empirical studies were reviewed on effects of different teaching methods on students' academic achievement. Most of the studies conducted in different subject areas, levels of education and location. In all the literature reviewed, no work on the effect of programmed instruction, questioning and assignment on academic achievements of students in business studies was seen to have been carried out in junior secondary schools in Oyo State hence these gaps prompted the researcher to carry out this study.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter discusses the methods used for the study under the following subheadings:

- Research design,
- Population of the study,
- Sample and sampling technique,
- Instrument for data collection,
- Validation of the instrument,
- Reliability of the instrument,
- Administration of the research instrument and
- Method of data analysis.

Research Design

The study adopted quasi-experiment design consisting of experimental and control groups where pre-test and post-test were involved. The design falls within the experimental research design and it is a process where random assignment of subjects to experimental and control groups is impossible (Uzoagulu, 2011). Intact groups were used in this study as it is not always possible to use true experimental design because manipulation of certain variable would be impossible or inappropriate. For instance, Emaikwu (2012) and Eze, Ezenwafor and Obidile (2016) successfully conducted studies similar to the present study adopting quasi-experimental research design.

The design may be symbolically represented as follow:

O₁ X₁ O₂- E₁

O₃ X₂ O₄- E₂

O₅ X₃ O₆- E₃

O₇ X₄ O₈- C₄

Where: O₁, O₃, O₅ and O₇ represents the pretest given to experiment 1, 2, 3, and control groups respectively. While O₂, O₄, O₆ and O₈ represent the post test given to experiment 1,2,3 and control groups respectively and X₁ represents treatment for experimental group E1 (programmed instruction); X₂ represents treatment for experimental group E2 (Questioning); X₃ treatment for experimental group E3 (Assignment); and X₄ represent control group C4 (Traditional) method respectively.

Population of the Study

The population of the study consisted of all business studies students in 602 public secondary schools in Oyo state during 2017/2018 academic year totaling 227,659. This population was made up of 114335 female and 113324 male students according to Federal Ministry of Education (FME, 2017). The population distribution by senatorial district and gender is presented in appendix I.

Sample and Sampling Technique

Four schools selected from the three senatorial districts of the state comprised the sample for the study. Experimental groups and control group were purposively selected based on schools that offer business studies, have a good number of students, qualified teachers and relevant facilities. A total number of 201 students were selected for the study and they were allocated to methods using random sampling. An arm in each of the JSS 2 classes of the selected schools was used for the study. The distribution of the selected schools is as shown in table 1:

Table 1: Sample Size for the Study

S/N	Name of School	Method	Male	Female	Total
1.	Baptist High School, Ogbomoso	Programmed	30	39	69
2.	Isale Oyo Community High School, Oyo	Questioning	17	22	39
3.	Olomi Olunde High School, Ibadan	Assignment	27	30	57
4.	Methodist Grammar School, Igboora	Control	15	21	36
	TOTAL		91	110	201

Instrument for Data Collection

The major instruments for data collection was programmed book for business studies which is divided into Modules, Lesson Plans and Business Studies Achievement Test (BSAT) developed by the researcher based on topic covered. This contains 40 objective test items containing four options A, B, C & D and each right option attracts a score of 1 point. The BSAT have a duration of 60 minutes. The test items were reshuffled before the administration of post-test so as to prevent a situation where the students will notice that they are still answering the same questions they answered during pre-test. The specification table for BSAT is shown in Appendix VIII.

Validity of the Instrument

The instrument for data collection was face validated by three experts. Two experts from the Department of Business and Entrepreneurial education, College of Education in Kwara State University, Malete, Kwara State and one expert from Department of Vocational and Technical Education, College of Applied Education and Vocational Technology, Taisolarin University of Education, Ijagun, Ogun State. These experts were required to examine the instrument with respect to their appropriateness to the study. Their comments and suggestions were incorporated into the final draft of the instrument. In the process of validation, some items were removed and reframed while others were added to achieve the final instrument.

Reliability of the Instrument

The instrument was administered to 30 JS 2 students at Osogbo Grammar School in Osun State who were not part of the population of the study as recommended by Uzoagulu (2011). Kuder-Richardson Formula 20 (KR20) was used to determine the reliability index of the scores and the reliability co-efficient of 0.77 was obtained. Abonyi (2011) posited that any figure above 0.50 is an acceptable reliability value hence the instrument was considered reliable.

Procedure for Data Collection

The researcher collected a letter of Introduction as in Appendix XI from Head of Department of Business and Entrepreneurship Education, Kwara State University Malete, Kwara State. The letter was used to obtain permission from school principals concerned so as to use their children for the experiment.

The researcher administered pretest to all groups. Later, in experimental groups, the relevant instructional materials plus programmed instruction, questioning and assignment during and at the end of the lesson were used. The duration of learning instruction was four (4) weeks. The researcher administered the treatment for two period per week being normal classroom situation of the students. Also the business studies teachers in each of the school being research assistants were always present to assist the researcher accordingly. The researcher together with his research assistants graded the students' work when necessary so as to provide feedback to the students. After the treatments, posttest was conducted to experimental groups E₁, E₂, E₃ and control group (C₄).

The teachers who participated as research assistants in the study were briefed first on the purpose, principles and procedures governing the use of programmed instruction, questioning and assignment strategies. This is important in order to ensure that they understand the application of these methods. The pretest were first administered on the subjects before treatments commenced and after four weeks of treatments, the posttest were administered. See Appendix IX for the five steps followed irrespective of the treatment group.

Method of Data Analysis

Data collected were analyzed using percentage, mean and analysis of covariance (ANCOVA). Percentage was used to analyse data on demographic information. Mean was used to answer the research questions while ANCOVA was used to test the hypotheses at 0.05 level of significance. Percentage method was used to analyse the demographic variables

because it is simple to understand the composition of the demographics variables in the study. Mean was used to answer research questions because it shows the average achievement score of each group for easy comparison while Analysis of Covariance (ANCOVA) was used to test the hypotheses because it can sieve out disparities in the pretest and covariates.

Decision Rule

Any method that yielded higher post test mean score was considered better than the other in answering the research questions.

Null hypotheses were rejected if the observed P value was equal to or less than the value of significance of 0.05. However, where the observed P value was greater than the level of significance, the null hypotheses were not rejected.

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

This research was conducted to determine the effects of programmed instruction, questioning and assignment teaching methods on the academic achievement of students in Business Studies in Oyo State, Nigeria. This chapter presents analysis of data collected and discussion of findings under the following sub-headings:

Analysis of demographic data

Analysis of data to answer Research Questions

Test of Hypotheses

Summary of major findings

Discussion of findings

Analysis of Demographic Data (Male/Female)

Data with respect to demographic data of respondents are presented in table 2

Table 2: Distribution of Respondents by Sex

Sex	Number of Respondents	Percentage (%)
Male	91	45.27
Female	110	54.73
Total	201	100

Source: Field work, (2018)

Table 2 shows that male respondents accounts for 45.27% of the respondents while 54.73% of respondents are female. This implies that female has the highest percentage of the respondents.

Analysis of Data to Answer Research Questions

Research Question 1: What is the effect of programmed instruction teaching method on the academic achievement of students in business studies?

Data related to the research question 1 are presented in table 3.

Table 3: Mean achievement scores of students taught business studies using conventional teaching method and programmed instruction teaching method.

Groups	N	Pre-test \bar{X}_1	Post-test \bar{X}_2	Mean difference \bar{X}_D
Control	36	32.85	36.40	3.55
Experimental (1)	69	34.65	56.58	21.93
Mean difference		1.80	20.18	18.38

Source: Field work (2018)

Table 3 shows control and experimental groups', post-test mean achievement scores of 36.40 and 56.58 respectively with mean difference of 3.55 and 21.93 respectively in favour of experimental group. The result shows that after treatment the students in the experimental group had higher post-test mean scores than those in the control group and they have higher mean difference.

Research Question 2: What is the effect of questioning teaching method on the academic achievement of students in business studies?

Data related to the research question 2 are presented in table 4.

Table 4: Mean achievement scores of student taught Business Studies using Conventional Teaching Method and questioning teaching method.

Groups	N	Pre-test \bar{X}_1	Post-test \bar{X}_2	Mean difference \bar{X}_D
Control	36	32.85	36.40	3.55
Experimental (2)	39	34.68	52.49	17.81
Mean difference		1.83	16.09	14.26

Source: Field work (2018)

Table 4 shows control and experimental groups' post-test mean achievement scores of 36.40 and 52.49 respectively with mean difference of 3.55 and 17.81 respectively in favour of experimental group. The result shows that the students in the experimental group had higher

mean achievement scores than those in the control group and they have higher mean difference.

Data related to the research question 3 are presented in table 5.

Research Question 5: What is the effect of assignment teaching method on the academic achievement of students in business studies?

Table 5: Mean achievement scores of students taught business studies using Conventional Teaching Method and those taught using Assignment Teaching Method.

Groups	N	Pre-test \bar{X}_1	Post-test \bar{X}_2	Mean difference \bar{X}_D
Control	36	32.85	36.40	3.55
Experimental (3)	57	37.02	70.30	33.28
Mean difference		4.17	33.90	29.73

Source: Field work (2018)

Table 5 shows control and experimental groups' post-test mean achievement scores of 36.40 and 70.30 respectively with mean difference of 3.55 and 33.28 respectively in favour of experimental group. The result shows that after treatment, the students in experimental group had higher post-test mean scores than those in the control group and they have higher mean difference.

Research Question 4: Which of the three instructional strategies: programmed instruction, questioning and assignment would best enhance students' academic achievement in business studies?

Data related to the research question 4 are presented in table 6.

Table 6: Mean achievement scores of students taught business studies using Programmed Instruction, Questioning and Assignment teaching methods

Groups	N	Pre-test \bar{X}_1	Post-test \bar{X}_2	Mean difference \bar{X}_D
Programmed instruction	65	34.65	56.58	21.93
Questioning	39	34.68	52.49	17.81
Assignment	57	37.02	70.30	33.28

Source: Field work (2018)

Table 6 shows the pre-test and post-test mean academic achievement scores of students taught business studies using Programmed Instruction, Questioning and Assignment methods with mean difference of 21.93, 17.81 and 33.28 respectively. The result shows that

assignment method has the highest mean difference of 33.28 and it is adjudged the method that would best enhance students' academic achievement in business studies.

Research Question 5: What is the effect of gender (male or female) on the academic achievement of students taught business studies using Programmed Instruction, Questioning and Assignment teaching methods?

Data related to the research question 5 are presented in table 7.

Table 7: Mean scores of male and female students taught business studies using Programmed Instruction, Questioning and Assignment methods

Groups	N	Pre-test \bar{X}_1	Post-test \bar{X}_2	Mean difference \bar{X}_D
Programmed instruction				
Male	30	32.93	49.25	16.32
Female	39	36.03	46.48	10.45
Questioning				
Male	17	31.93	54.55	22.62
Female	22	36.83	51.25	14.42
Assignment				
Male	27	34.90	67.88	32.98
Female	30	38.93	72.83	33.90

Source: Field work (2018)

Table 7 shows that the mean post-test achievement scores of both gender increased but the mean difference across genders in each group favours male gender in programmed instruction and questioning with mean difference of 16.32 as against 10.45 and 22.62 as against 14.42 respectively while assignment method favours female gender slightly with a difference of 33.90 as against 32.98. The post test mean achievement scores of students taught business studies across the three teaching methods shows that both male and female students benefitted from the teaching methods.

Test of Hypotheses

Hypothesis 1: There is no significant difference between the pre-test and post-test achievement mean scores of student taught business studies using Conventional Teaching Method and those taught using Programmed Instruction Method.

Shapiro - Wilk and Levene's tests were run and the result gave significant values of 0.22 and 0.11 respectively. This therefore, suggested that the assumptions of normality and homogeneity of variances were met. Since the values were greater than 0.05 ($p > .05$), ANCOVA can be used to analyse the data for H_{01} as shown in table 8.

Table 8: ANCOVA summary on Conventional Teaching Method and Programmed Instruction Teaching Method on students' achievement scores in business studies.

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	13221.979 ^a	2	6610.989	52.372	.000	.507
Intercept	5714.034	1	5714.034	45.266	.000	.307
Treatment	8503.518	1	8503.518	67.364	.000	.398
Pretest	3525.699	1	3525.699	27.930	.000	.215
Error	12875.679	102	126.232			
Total	287998.000	105				
Corrected Total	26097.657	104				

a. R Squared = .507 (Adjusted R Squared = .497) Source: Field work (2018)

Table 8 shows that there is a significant difference between the post-test mean achievement scores of students taught business studies using conventional teaching method and those taught using programmed instruction method ($F_{(1,102)} = 67.36$, $P < 0.05$, $\eta^2 = 0.398$). This implies that treatment has significant mean effects on students' achievement in business studies with an effect size of 39.80%. Thus, the hypothesis was therefore rejected.

Hypothesis 2: There is no significant difference between the pre-test and post-test achievement mean scores of student taught business studies using Conventional Teaching Method and those taught using Questioning Method.

Shapiro-Wilk and Levene's tests were run and the result gave significant values of 0.25 and 0.14 respectively. This therefore, suggested that the assumptions of normality and homogeneity of variances were met. Since the values were greater than 0.05 ($p > .05$), ANCOVA can be used to analyse the data for H_{02} as shown in table 9.

Table 9: ANCOVA summary on Conventional Teaching Method and Questioning Method on students' achievement scores in business studies.

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	6029.442 ^a	2	3014.721	35.663	.000	.498
Intercept	3064.512	1	3064.512	36.252	.000	.335
TREATMENT	4278.939	1	4278.939	50.618	.000	.413
PRETEST	1327.571	1	1327.571	15.705	.000	.179
Error	6086.478	72	84.534			
Total	163182.000	75				
Corrected Total	12115.920	74				

a. R Squared = .498 (Adjusted R Squared = .484), Source: Field work (2018)

Table 9 shows that there was a significant difference between the post-test mean achievement scores of students taught business studies using conventional teaching method and those taught using questioning method ($F_{(1,72)} = 50.618$, $P < 0.05$, $\eta^2 = 0.413$). This implies that treatment has significant Mean effects on students' achievement in business studies with an effect size of 41.30%. Thus, the hypothesis was therefore rejected

Hypothesis 3: There is no significant difference between the pre-test and post-test achievement mean scores of student taught business studies using Conventional Teaching Method and those taught using Assignment Teaching Method.

Shapiro - Wilk and Levene's tests were run and the result gave significant values of 0.27 and 0.16 respectively. This therefore, suggested that the assumptions of normality and homogeneity of variances were met. Since the values were greater than 0.05 ($p > 0.05$), ANCOVA can be used to analyse the data for H_{03} as shown in table 10.

Table 10: ANCOVA summary on Conventional Teaching Method and Assignment Teaching Method on students' achievement scores in business studies.

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	26204.835 ^a	2	13102.417	154.683	.000	.775
Intercept	7071.906	1	7071.906	83.489	.000	.481
TREATMENT	21739.865	1	21739.865	256.654	.000	.740
PRETEST	1206.790	1	1206.790	14.247	.000	.137
Error	7623.445	90	84.705			
Total	338842.000	93				
Corrected Total	33828.280	92				

a. R Squared = .775 (Adjusted R Squared = .770), Source: Field work (2018)

Table 10 shows that there was a significant difference between the post-test mean achievement scores of students taught business studies using conventional teaching method and those taught using programmed instruction method ($F_{(1,90)} = 256.65$, $P < 0.05$, $\eta^2 = 0.74$). This implies that treatment has significant Mean effects on students' achievement in business studies with an effect size of 74%. Thus, the hypothesis was therefore rejected.

Hypothesis 4: There is no significant difference between mean academic achievement scores of student taught business studies using programmed instruction, questioning and assignment teaching methods.

Shapiro - Wilk and Levene's tests were run and the result gave significant values of 0.29 and 0.18 respectively. This therefore, suggested that the assumptions of normality and homogeneity of variances were met. Since the values were greater than 0.05 ($p > 0.05$), ANCOVA can be used to analyse the data for H_{04} as shown in table 11, 12 and 13.

Table 11: ANCOVA summary on Programmed Instruction, Questioning and Assignment Teaching Methods on students' achievement scores in business studies.

Source	Sum of squares	Df	Mean Square	F	Sig.	Partial Eta Square
Contrast	1658.154	3	552.718	4.433	.005	.067
Error	23067.968	185	124.692			

Source: Field work (2018)

Table 12: Achievement Posttest Scores

Instructional strategies	Mean	N	Std Deviation
Assignment instructional strategy	70.2982	57	11.54489
Programmed instruction Instructional Strategy	56.5841	69	14.86957
Questioning instructional strategy	52.4872	39	12.61551
Conventional instructional strategy	36.6389	36	6.24798
Total	56.2090	201	16.67142

Source: Field work (2018)

Table 13: Scheffe Pairwise Comparison of Achievement Scores of students taught business studies using Programmed Instruction, Questioning and Assignment Teaching Methods.

(I) Instructional Strategies	(J) Instructional Strategies	Mean Difference (I-J)	Std Error	Sig. ^b
Assignment instructional strategy	Programmed instructional strategy	12.393	2.104	.000
	Questioning instructional strategy	15.880	2.463	.000
	Conventional Instructional strategy	31.937	2.529	.000
Programmed instruction instructional strategy	Questioning instructional strategy	3.487	2.336	.137
Questioning instructional strategy	Assignment instructional strategy	-15.880	2.463	.000
	Conventional Instructional strategy	16.057	2.725	.000

Source: Field work (2018).

Table 11 shows that there exists significant difference among post-test achievement score of students taught business studies using Programmed Instruction, Questioning and Assignment Teaching Methods ($F(3,185) = 4.433$, $P < 0.05$, $\eta^2 = .067$). This implies that treatment mean effects on students achievement in business studies across experimental groups is significant with an effect size of 6.70%. Whereas, Table 12 makes it clear that assignment method have highest post-test mean score of 70.29 while Programmed Instruction and Questioning Methods of teaching have mean scores of 56.88 and 52.49 respectively. Also, the Scheffe pairwise comparison in Table 13 shows that there exists a significant difference between Assignment Teaching Method's group and Programmed Instruction; also, there exists a significant different between Assignment Teaching Method's group and Questioning group but there is no significant difference between the mean score of Questioning Teaching Method's students and Programmed Instruction Teaching Method's students. Therefore the null hypothesis was rejected.

Hypothesis 5: There is no significant difference between the pre-test and post-test achievement mean score of male and female students taught business studies using programmed instruction, questioning and assignment teaching methods.

Shapiro - Wilk and Levene's tests were run and the result gave significant values of 0.21 and 0.12 respectively. This therefore, suggested that the assumptions of normality and homogeneity of variances were met. Since the values were greater than 0.05 ($p > 0.05$), ANCOVA can be used to analyse the data for H_0 s as shown in table 14.

Table 14: ANCOVA summary on effect of gender on the academic achievement of students taught business studies using programmed instruction, questioning and assignment teaching methods.

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	31896.046 ^a	8	3987.006	32.312	.000
Intercept	16147.874	1	16147.872	130.867	.000
TREATMENT	21521.811	3	7173.937	58.140	.000
PRETEST	5520.850	1	5520.850	44.743	.000
GENDER	441.779	1	441.779	3.580	.060
TREATMENT GENDER	552.444	3	184.148	1.492	.218
ERROR	23691.178	192	123.392		
TOTAL	690636.000	201			
CORRECTED TOTAL	55587.224	200			

a. R Squared = .574 (Adjusted R Squared = .556), Source: Field work (2018)

Table 14 shows that there is no significant different between the post-test mean achievement score of male and female students taught business studies using programmed instruction, questioning and assignment teaching methods ($P > 0.05$). This implies that gender has no significant effect on students' academic achievement in business studies. Therefore, null hypothesis was accepted.

Summary of Major Findings

From the study, the following are the major findings:

1. Students taught business studies using Programmed Instruction Method achieved higher in their post-test scores than those taught using Conventional Teaching Method. The hypothesis tested also confirmed that there was a significant mean

treatment effect of Programmed Instruction Teaching Method on the academic achievement of students in business studies.

2. Students taught business studies using Questioning Method achieved higher in their post-test scores than those taught using Conventional Teaching Method. The hypothesis tested confirmed that there was a significant mean treatment effect of Questioning Teaching Method on the academic achievement of students in business studies.
3. Students taught business studies using Assignment Teaching Method achieved higher in their post-test scores than those taught using Conventional Teaching Method. The tested hypothesis affirmed that there was a significant mean treatment effect of Assignment Teaching Method on the academic achievement of students in business studies.
4. Assignment Teaching Method was found to be the method that best enhanced students' performance in business studies as students taught using the method achieved higher in their post-test scores than those taught using programmed instruction and assignment teaching method. The hypothesis tested also confirmed that there was significant difference between academic achievement of students taught business studies using Programmed Instruction, Assignment and Questioning Teaching Methods.
5. Programmed instruction and Questioning Teaching Methods favoured male gender while Assignment Method favoured female gender.
6. There exists no significant difference between the pre-test and post-test achievement mean score of male and female students taught business studies using programmed instruction, questioning and assignment teaching methods.

Discussion of Major Findings

The study in Research Question 1 sought to determine the difference between academic achievement of students taught business studies using Programmed Instruction Teaching Method and those taught using Conventional Teaching Method. Findings revealed that students who were taught business studies using Programmed Instruction Method (PIM) achieved higher in their post-test than those taught using Conventional Teaching Method (CTM). Also, their mean difference of 21.93 is higher than 3.55 of experimental group. This result agrees with the findings of Emaikwu (2012) who reported that students taught using activities method like PIM performed better than those taught using CTM like lecture and discussion method. The findings also agree with the findings of Anupam (2014) who reported that PIM is very effective in the attainment of skills by the learners at their own pace and that it increases academic achievement and independent learning of learners. This could be as a result of experiences involved which made the students to develop their own knowledge, meaning and achieve higher in business studies.

The study in Research Question 2 sought to determine the difference between academic achievement of students taught business studies using Questioning Teaching Method and those taught using Conventional Teaching Method. Findings revealed that students taught business studies using questioning method achieved higher post-test score than those taught using Conventional Teaching Method (CTM). The mean difference of the experimental group is 17.81 and this is higher than that of control group which is 3.55. This findings agrees with that of Ashleyann (2015) who reported that questioning method improves meta-cognition and comprehension of students and supports better understanding of the subject being learnt by the students and enables them to create various questions that kept them engaged with the reading texts. This finding is also in line with that of Beyond Penguins (2017) which confirmed that the purpose of asking questions in the class room is to ensure active participation of students in the subject being taught and improve their motivation for

improved academic achievement. This could be possible because the strategy promotes critical thinking and self-learning skills which allow students to make judgments and form self-opinion about what is being taught and in turn enable them to reproduce it whenever they are required to do so.

Also, Research Question 3 sought to determine the difference between academic achievement of students taught business studies using Assignment Teaching Method and those taught using Conventional Teaching Method. Findings confirmed that students taught business studies using Assignment Teaching Method achieved higher than those taught using Conventional Teaching Method (CTM). The mean difference of 33.28 in respect of Assignment Teaching Method's group is far higher than 3.55 of the Conventional Teaching Method's group. This finding agrees with that of Adebule (2014) who reported that there exists a significant difference between the pre-test and post-test mean achievement scores of students taught mathematics using assignment method. The finding also agrees with that of Huisman (2016) who confirmed that students who are subjected to assignment teaching method and who usually submit their home work usually perform better in class. This could be ascribed to the experiences involved in assignment which compels them to read, improve their problem solving skills and teaches them how to manage their time which in turn leads to higher academic achievement.

The study in Research Question 4 also indicated that students taught business studies using Assignment Teaching Method achieved higher in their post-test scores than those taught using Programmed Instruction and Questioning Methods of Teaching. The findings indicated that assignment was found to be the method that best enhanced the performance of students in business studies when compared with programmed instruction and questioning teaching methods. This result agrees with that of Williams (2016) who affirmed that assignment is very beneficial to students because it improves their analytical skills, increase their endurance to tolerate pressure and teaches them how to conduct research in other to

discover new ideas about the concept being taught and understand the concept on their own. It also agrees with the findings of Huisman (2016) who noted that out of twelve studies conducted on assignment method, eleven studies reveal a positive correlation to an improvement in academic achievement.

Furthermore, findings in Research question 5 indicates that male and female business studies students taught using programmed instruction, questioning and assignment teaching methods differs significantly in their post-test scores. This implies that these methods were effective and have the potentials of improving students' academic achievement in business studies irrespective of gender. It also shows that there was slight difference between the academic achievement of male and female students in business studies using each of the three methods. This finding agrees with the findings of Dania (2014) and Eze, Ezenwafor and Obidile (2016) that reported that gender (male and female) has no significant effect on students' academic achievement in school subjects. However, the finding disagrees with the findings of Salami (2013) who reported that gender do significantly affect academic achievement. Therefore it is confirmed in this study that gender do not significantly affect students' academic achievement like teaching methods.

Finally all the null hypothesis except hypothesis 5 were rejected which implies that a significant difference exist between pre-test and post-test mean achievement scores of students when taught with programmed instruction, questioning and assignment as against conventional teaching methods. However, gender do not significantly affect students' academic achievement in business studies.

These findings implied that Programmed Instruction, Questioning and Assignment Methods of teaching if well implemented are capable of stimulating academic achievement of students in business studies. This is because these methods provide individualized learning experiences needed by the present day students of business studies. Also, Assignment

Method yielded highest mean score difference amongst the three methods. This may be due to the fact that it requires classroom experience as well as home work unlike other methods.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

In this chapter, the researcher presents the summary, conclusion and recommendations of the study on the following sub-heading:

- Summary of Findings
- Conclusions
- Recommendations
- Suggestions for Further Research

Summary

The study investigated the effects of programmed instruction, questioning and assignment teaching methods on the academic achievements of students in business studies in Oyo state, Nigeria. The study adopted a quasi-experimental research design in which purposive sampling technique was used to compose sample for the study. The data were collected using Business Studies Achievement Test (BSAT). Data related to research questions were analysed using mean and the formulated hypotheses were tested using analysis of co-variance (ANCOVA). Major findings indicated that:

1. Students taught business studies using Programmed Instruction Method achieved higher in their post-test scores than those taught using Conventional Teaching Method.
2. Students taught business studies using Questioning Method achieved higher in their post-test scores than those taught using Conventional Teaching Method.
3. Students taught business studies using Assignment Teaching Method achieved higher in their post-test scores than those taught using Conventional Teaching Method.
4. Assignment was the method that best enhanced academic achievement of students in business studies.

5. Programmed instruction and questioning methods favoured male gender while assignment teaching method favours female gender.

Conclusions

The findings of the study shows that programmed instruction, questioning and assignment teaching methods have positive effects on students' academic achievement in business studies and that if teachers can use the methods in the teaching learning process, students will acquire and possess in-depth knowledge and skills which will help them to demonstrate the concept for good achievement in test and examination as well as in daily practical activities.

The researcher also observed that when assignments are graded, it has the potential of enhancing the academic achievement of students than programmed instruction and questioning. This implies that if teachers can apply assignment method effectively in their classes, it would positively enhance students' academic achievement. Also from the findings of the study, it is concluded that the three teaching methods favoured both male and female students equally and hence they are effective in instructional delivery in business studies irrespective of gender.

Recommendations

Based on findings from this study, the following recommendations were made.

1. Teachers of business studies should adopt programmed instrument teaching methods in their classes because the method is capable of stimulating students learning outcomes.
2. Business studies teachers should adopt questioning teaching method in their classes because the method can stimulate learners thinking habits.
3. There should be effective and adequate operation of graded assignment in business studies classes by the business studies teachers.

4. Teachers of business studies should acquire the knowledge and skills of programmed instructions teaching method through in-service training, conferences and seminars. In order to adopt the method.
5. Teachers of business studies should acquire the pedagogies needed to implement questioning teaching method through conferences, seminars. Interactive sections with senior colleagues and workshop for effective application of the method.
6. School administrations should encourage business studies teachers to use assignment teaching method by providing an enabling environment and sponsoring in-service training that can equip them with pedagogies and competencies needed in the use of the teaching method.
7. Since these methods are capable of improving students' academic achievement, educational stakeholders and relevant professional bodies in business studies should sponsor more research on the usefulness and efficacy of programmed instruction, questioning and assignment teaching methods so as to popularize them.
8. Because these innovative methods favoured both genders, government and stakeholders in education should provide adequate instructional materials, gadgets and facilities at the secondary school level to facilitate effective application of programmed instruction, questioning and assignment teaching methods in the teaching of business studies.

Suggestions for Further Research

Findings of this study have opened up some areas for further research as follows:

- (i) Application of the present study to cover a wider geographical area such as geo-political zones in Nigeria or the entire Nigeria.
- (ii) Similar studies could be carried out in other business related subjects such as financial accounting, business statistics, marketing and insurance

- (iii) Similar studies could also be carried out in colleges of education, polytechnics and universities offering business oriented courses.
- (iv) A comparison of the study could be carried out in private schools and federal government schools.

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APPENDIX I
POPULATION OF THE STUDY

S/N	Name of Junior Secondary School	Senatorial District	Male	Female	Total
1	Olomi Olunde High School , Ibadan	Oyo South	81	90	171
2	Wesly College Ibadan	Oyo South	64	50	114
3	Ibadan Grammar School, Ibadan	Oyo South	74	64	138
4	Methodist Grammar School, Igboora	Oyo South	40	68	108
5	St. Theresa's College, Ibadan	Oyo South	78	60	138
6	Apata High School, Ibadan	Oyo South	77	70	147
7	Obalufon High School, Igboora	Oyo South	63	60	123
8	N.U.D Grammar School, Eruwa	Oyo South	50	76	126
9	Ayete Grammar School, Ayete	Oyo South	72	66	138
10	Urban Day Grammar School, Ibadan	Oyo South	70	80	150
11	Olivet High School, Oyo	Oyo Central	70	74	144
12	Ojongbodu Grammar School, Oyo	Oyo Central	69	72	141
13	Aladokun Grammar School, Awe	Oyo Central	36	45	81
14	Baptist High School, Ajaawa	Oyo Central	37	59	96
15	Isale-Oyo Community Grammar School	Oyo Central	52	74	126
16	Fiditi Grammar School, Fiditi	Oyo Central	66	72	138
17	Aponmode High School, Akinyele	Oyo Central	59	70	129
18	Awe High School, Awe	Oyo Central	60	57	117
19	Ijawaya Community Grammar School, Ijawaya	Oyo Central	54	69	123
20	Opapa Community High School, Oyo	Oyo Central	66	60	126
21	Iseyin Grammar School, Iseyin	Oyo North	64	80	144
22	Anwal-ul-Islam High School, Iseyin	Oyo North	73	101	174
23	Federal Government College, Ogbomosho	Oyo North	68	58	126
24	Otu Baptist High School, Out	Oyo North	52	56	108
25	Baptist High School, Ogbomosho	Oyo North	60	66	126

S/N	Name of Junior Secondary School	Senatorial District	Male	Female	Total
26	Ogbooro Community High School, Ogbooro	Oyo North	56	70	126
27	Okere High School, Saki	Oyo North	66	75	141
28	Baptish High School, Kisi	Oyo North	54	60	114
29	A.D.S. Grammar School, Igbeti	Oyo North	57	72	129
30	Community Grammar School, Igboho	Oyo North	58	74	132
	Total		1846	2048	3894

Source; Teaching Service Commission (TESCOM, 2018)

APPENDIX II

SCHEME OF WORK ON BUSINESS STUDIES FOR FOUR WEEKS

PERIOD	DURATION	TOPIC
1 st week	80 mins	Bank services: Definition of bank services, ethical issues in banking, commercial banks
2 nd week	80 mins	Insurance: meaning ,types, benefits of insurance , insurance terms
3 rd week	80 mins	Entrepreneur: personal qualities of entrepreneurs, concept of business opportunities, types of business opportunities.
4 th week	80 mins	Introduction to book keeping: Transparency, Accountability and Probity (TAP), ledgers, making records of cash receipts and cash payments, differences between discounts and contra entries in the ledger.

APPENDIX III
PROGRAMMED BOOK FOR BUSINESS STUDIES

Table of content

Module 1: Bank Services

Module 2: Insurance

Module 3: Entrepreneur

Module 4: Introduction to book-keeping

MODULE 1 – BANK SERVICES

Behavioral Objectives: After this module, you should be able to:

1. Define bank
2. State some of the services provided by commercial bank
3. List the type of account operated by commercial bank
4. Mention the types of cheques and their difference
5. State some reasons why cheques are dishonored

DEFINITION OF A BANK

Bank can be defined as financial institution that keeps money and other valuable things for safe custody.

FUNCTIONS OF A BANK

Accept deposit

Give loans to customers

Grant overdraft to customers

Safeguarding valuable items for customer

Act as agent of payment

Issue traveler's cheques to customer

TYPES OF ACCOUNTS OPERATED BY COMMERCIAL BANK

Current account

Savings account

Fixed deposit account

TYPES OF CHEQUES AND THEIR DIFFERENCES

Open Cheque:- Is a cheque without lines drawn across its face. It can be cashed easily over the bank counter.

Crossed Cheque:- Is a cheque which has two lines drawn across its face. It cannot be cashed over the counter on presentation. It must be paid into the payee's bank account.

REASONS WHY CHEQUES ARE DISHONoured BY BANK

Insufficient fund in the bank

Irregular signature

If the cheque is stale (after six months)

If there is an alteration on the cheque

If the amount in figures disagrees with the amount in words

If the account is frozen

Practice Questions

1. Define bank
2. State some of the services provided by commercial bank
3. List the type of account operated by commercial bank
4. Mention the types of cheques and their difference
5. State some reasons why cheques are dishonored

MODULE 2 – INSURANCE COMPANY

Behavioral Objectives: After this module, you should be able to:

1. Define insurance
2. State some of the services provided by insurance company
3. Mention the types of insurance policy
4. List the benefits of insurance

DEFINITION OF INSURANCE

Insurance is a protection against the loss of property and life. It is one of the activities that make trade easy.

SERVICES PROVIDED BY INSURANCE COMPANY

It facilitates international trade.

It helps minimize losses of equipment and factory.

It provides enough security for goods under shipment.

It aids trade.

TYPES OF THE INSURANCE COMPANY

Motor vehicle Insurance
Fire insurance
Burglary or theft insurance
Marine insurance
Life insurance
Fidelity guarantee insurance etc.

BENEFITS OF INSURANCE

It reduces the weight of losses to a business man
It helps the ensured not to start life all over again in the event of loss
It encourages saving e.g endowment policy
It enhances the commercial and economic development of the country

Practice Questions

1. Define insurance
2. State some of the services provided by insurance company
3. Mention the types of insurance policy
4. List the benefits of insurance

MODULE 3 – ENTREPRENEURSHIP

Behavioral Objectives: After this module, you should be able to:

1. Define Entrepreneur
2. Mention some qualities (personal) of an entrepreneur
3. Define Business Opportunities
4. Describe the way of identifying business opportunities
5. List the various business opportunities both nationally and internationally
6. Define consumer rights
7. Lists the universal consumer rights
8. Describe the responsibilities of a consumer

DEFINITION OF ENTREPRENEUR

Entrepreneur is the one that controls the other factors of production i.e land, labour and capital.

PERSONAL QUALITIES OF AN ENTREPRENEUR

Discipline
Confidence
Open mindedness
Independence
Competitiveness
Creativity
Determined
Passion etc.

DEFINITION OF BUSINESS OPPORTUNITIES

A Business Opportunities means the identification of possible goods and services within an environment that might become a business in which an entrepreneur can invest money for a profit

WAYS OF IDENTIFYING BUSINESS OPPORTUNITIES

Business opportunities start with a business idea. Entrepreneur must look around their environment to identify the needs and problems of the immediate community and think on how to solve these needs.

VARIOUS BUSINESS OPPORTUNITIES BOTH NATIONALLY AND INTERNATIONAL

Farming and sale of farm products
Commercial fishing, fish processing
Manufacturing/making and selling food
Making products from raw materials such as dresses, art and craft etc.
Providing entertainment for tourists
Dance, drama, music, TV, radio presentation

DEFINITION OF CONSUMER RIGHTS

Consumer rights are rights that protect consumers when they buy goods and services. The aims is to protect the consumers when they goods or are rendered services.

THE UNIVERSAL CONSUMER RIGHTS

Right to be informed

Right to safety

Right to choose

Right to get value for money

Right to good things of life

Right to healthy environment

THE RESPONSIBILITIES OF A CONSUMER

Consumer responsibilities refers to the role that a consumer plays in the way that goods and services are provided to the public

It is the duty of a consumers to educate themselves about their rights

It is the responsibilities of the consumer to read and follow the instructions or warnings regarding a product before purchase.

It is the responsibility of the consumer to be alert to changes in the price and quality of goods

Consumer is responsible to notice any breach in the product and bringing it to the notice of the appropriate authorities.

Consumers are to be in solidarity with other consumer.

Practice Questions

1. Define Entrepreneur
2. Mention some qualities (personal) of an entrepreneur
3. Define Business Opportunities
4. Describe the way of identifying business opportunities
5. List the various business opportunities both nationally and internationally
6. Define consumer rights
7. Lists the universal consumer rights
8. Describe the responsibilities of a consumer

MODULE 4 – INTRODUCTION TO BOOK-KEEPING

Behavioral Objectives: After this module, you should be able to:

1. Identify the full meaning of TAP
2. Describe the needs of TAP
3. List the attribute of TAP
4. State some challenges created by the lack of TAP
5. Define Ledger
6. Describe the way of making records of cash receipt and cash payment
7. Mention various items in the ledger
8. State the difference between discount and contra-entries in the ledger.

THE FULL MEANING OF TAP

Transparency, Accountability and Probity

NEEDS FOR TAP

To reduce corrupt practices

To encourage fairness in dealing with others

Upholding the rule of law

Impartiality

To reduce waste of tax payers money

To make people accountable while in/after office

THE ATTRIBUTE OF TAP

Truthfulness, Loyalty

Reliability, Tactfulness

Sociability/co-operation

Commitment

CHALLENGES CREATED BY THE LACK OF TAP

Corruption, Partiality, Lack of respect for the rule of law

DEFINITION OF LEDGER

The ledger is a principal book into which accounts are transferred from journal entries. Also, it is the main book of account in which all detailed transactions recorded in the books of original entries are transferred to and appear in a summarized form as accounts.

WAYS OF MAKING RECORDS OF CASH RECEIPT AND CASH PAYMENT

The account that receives value or cash is debited in the ledger. Such transactions are recorded in the debit side of the account

The account that gives a thing of value or gives cash is credited in the ledger. Such account transactions are recorded on the credit side of the account.

THE VARIOUS ITEMS IN THE LEDGER

Date, Particular, Folio, Amount Discount etc

THE DIFFERENCE BETWEEN DISCOUNT AND CONTRA-ENTRIES IN THE LEDGER.

Discount refers to the amount deducted from the original sum of money to be paid by the customer. **While**

Contra-entry refers to the transfer of an item from one side of account to the opposite side of another account. It is represented by letter C in the folio column.

Practice Questions

1. Identify the full meaning of TAP
2. Describe the needs of TAP
3. Mention the attribute of TAP
4. Enumerate some challenges created by the lack of TAP
5. What is a Ledger?
6. Describe the way of making records of cash receipt and cash payment
7. Mention various items in the ledger
8. State the difference between discount and contra-entries in the ledger.

SOLUTIONS TO PRACTICE QUESTIONS ON MODULE 1

1. Bank is a financial institution where money and other valuable things are kept for safe custody.
2.
 - i. Accept deposit
 - ii. Give loans to customers
 - iii. Grant overdraft to customers
 - iv. Safeguarding valuable items for customer
 - v. Act as agent of payment
 - vi. Issue traveler's cheques to customer
3.
 - i. Current account
 - ii. Savings account
 - iii. Fixed deposit account
4.
 - i. **Open Cheque:-** Is a cheque without lines drawn across its face. It can be cashed easily over the bank counter.
 - ii. **Crossed Cheque:-** IS a cheque which has two lines drawn across its face. It cannot be cashed over the counter on presentation. It must be paid into the payee's bank account.
5.
 - i. Insufficient fund in the bank
 - ii. Irregular signature
 - iii. If the cheque is stale (after six months)
 - iv. If there is an alteration on the cheque
 - v. If the amount in figures disagree with the amount in words
 - vi. If the account is frozen

SOLUTIONS TO PRACTICE QUESTIONS ON MODULE 2

1. Insurance is a protection against the loss of property and life. It is one of the activities that makes trade easy.
2.
 - i. It facilitates international trade.
 - ii. It helps minimize losses of equipment and factory.
 - iii. It provides enough security for goods under shipment.
 - iv. It aids trade.
3.
 - i. Motor vehicle Insurance
 - ii. Fire insurance
 - iii. Burglary or theft insurance
 - iv. Marine insurance
 - v. Life insurance
 - vi. Fidelity guarantee insurance etc.
4.
 - i. It reduces the weight of losses to a business man
 - ii. IT helps the ensured not to start life all over again in the event of loss
 - iii. It encourages saving e.g endowment policy
 - iv. It enhances the commercial and economic development of the country

SOLUTIONS TO PRACTICE QUESTIONS ON MODULE 3

1. Entrepreneur is the one that controls the other factors of production i.e land, labour and capital.
2.
 - i. Discipline
 - ii. Confidence
 - iii. Open mindedness
 - iv. Independence
 - v. Competitiveness
 - vi. Creativity
 - vii. Determined
 - viii. Passion etc.
- 3 A Business Opportunity means the identification of possible goods and services within an environment that might become a business in which an entrepreneur can invest money for a profit.
- 4 Business opportunities start with a business idea. Entrepreneur must look around their environment to identify the needs and problems of the immediate community and think on how to solve these needs.
- 5
 - i. Farming and scale of farm products
 - ii. Commercial fishing, fish processing
 - iii. Manufacturing/making and selling food
 - iv. Making products from raw materials such as dresses, art and craft
etc.
 - v. Providing entertainment for tourists
 - vi. Dance, drama, music, TV, radio presentation
- 6 Consumer rights are rights that protect consumers when they buy goods and services. The aim is to protect the consumers when they buy goods or are rendered services.
- 7
 - i. Right to be informed
 - ii. Right to safety
 - iii. Right to choose
 - iv. Right to get value for money
 - v. Right to good things of life
 - vi. Right to healthy environment
- 8 Consumer responsibilities refers to the role that a consumer plays in the way that goods and services are provided to the public

It is the duty of a consumers to educate themselves about their rights

It is the responsibilities of the consumer to read and follow the instructions or warnings regarding a product before purchase.

It is the responsibility of the consumer to be alert to changes in the price and quality of goods

It is the responsibility of the consumer to notice any breach in the product and bringing it to the notice of the appropriate authorities.

It is the responsibility of the consumer to be in solidarity with other consumer.

SOLUTIONS TO PRACTICE QUESTIONS ON MODULE 4

1. Transparency, Accountability and probity
2.
 - i. To reduce corrupt practices
 - ii. To encourage fairness in dealing with others
 - iii. Upholding the rule of law
 - iv. Impartibility
 - v. To reduce waste of tax payers money
 - vi. To make people accountable while in/after office
3.
 - i. Truthfulness
 - ii. Loyalty
 - iii. Reliability
 - iv. Tactfulness
 - v. Sociability/co-operation
 - vi. Commitment
4.
 - i. Corruption
 - ii. Partiality
 - iii. Lack of respect for the rule of law
- 5 The ledger is a principal book into which accounts are transferred from journal entries. Also, it is the main book of account in which all detailed transactions recorded in the books of original entries are transferred to and appear in a summarized form as accounts.
- 6 The account that receives value or cash is debited in the ledger. Such transactions are recorded in the debit side of the account
The account that gives a thing of value or gives cash is credited in the ledger. Such account transactions are recorded on the credit side of the account.
- 7 Date, Particular, Folio, Amount Discount etc
- 8 Discount refers to the amount deducted from the original sum of money to be paid by the customer. While
Contra-entry refers to the transfer of an item from one side of account to the opposite side of another account. It is represented by letter C in the folio column.

APPENDIX IV
LESSON PLAN FOR QUESTIONING GROUP
WEEK 1

CLASS: JSS 2

SUBJECT: BUSINESS STUDIES

TOPIC: BANK SERVICES

Behavioral Objectives: by the end of the lesson, students should be able to:

1. Define bank
2. State some of the services provided by commercial bank
3. List the type of account operated by commercial bank
4. Mention the types of cheques and their difference
5. State some reasons why cheques are dishonoured

PRESENTATION:

Teacher should ask questions as follows:

- i. Where do your parents keep their money?
- ii. Where do you pay your school fees?
- iii. What is a bank?
- iv. Mention examples of services that the bank provides.
- v. Mention types of accounts being operated by commercial bank.
- vi. What are the various instruments used by your parents to withdraw money from commercial bank?
- vii. What is a cheque?
- viii. Mention any type of cheque that you know.
- ix. Mention some reason why bank may not honour or pay cheques presented by the customer.

In each case, teacher assists the students to provide good answers to the question.

WEEK 2

CLASS: JSS 2

SUBJECT: BUSINESS STUDIES

TOPIC: INSURANCE

Behavioral Objectives: by the end of the lesson, students should be able to:

1. Define insurance
2. State some of the services provided by insurance company
3. Mention the types of insurance policy
4. List the benefits of insurance

PRESENTATION:

Teacher should ask questions as follows:

- i. As a business man, how can you prevent risk?
- ii. What is insurance?
- iii. What are services rendered by insurance?
- iv. Mention types of insurance
- v. Mention benefits of insurance.

In each case, teacher assists the students to provide good answers to the question.

WEEK 3

CLASS: JSS 2

SUBJECT: BUSINESS STUDIES

TOPIC: ENTREPRENEURSHIP

Behavioural Objectives: by the end of the lesson, students should be able to:

1. Define Entrepreneur
2. Mention some qualities (personal) of an entrepreneur
3. Define Business Opportunities
4. Describe the way of identifying business opportunities
5. List the various business opportunities both nationally and internationally
6. Define consumer rights
7. Lists the universal consumer rights
8. Describe the responsibilities of a consumer

PRESENTATION:

Teacher should ask questions as follows:

- i. What are some things people do for living?
- ii. Mention some business ventures in your environment
- iii. Mention owners that you know
- iv. What is the common name for those who starts a business?
- v. Who is an entrepreneur?
- vi. Mention the personal attributes of an entrepreneur
- vii. What do entrepreneur perceived in environment before establishing their business?
- viii. What is business opportunities
- ix. Mention ways of identifying business opportunities.
- x. Mention business opportunities in your environment
- xi. Who patronize the entrepreneurs?
- xii. Who is a consumer?
- xiii. What is consumer right
- xiv. As a consumer, mention your rights
- xv. As a consumer, mention your responsibilities.

In each case, teacher assists the students to provide good answers to the question.

WEEK 4

CLASS: JSS 2

SUBJECT: BUSINESS STUDIES

TOPIC: INTRODUCTION TO BOOK KEEPING

Behavioral Objectives: by the end of the lesson, students should be able to:

1. Identify the full meaning of TAP
2. Describe the needs of TAP
3. Lists the attribute of TAP
4. States some challenges created by the lack of TAP
5. Define Ledger
6. Describe the way of making records of cash receipt and cash payment
7. Mention various items in the ledger
8. States the difference between discount and contra-entries in the ledger.

PRESENTATION:

Teacher should ask questions as follows:

- i. What is book keeping
- ii. Mention some attributes of a book keeper
- iii. What is TAP
- iv. Why do we need TAP as book keepers?
- v. What are the characteristics of TAP
- vi. What are the problem created by lack of TAP
- vii. Where do we keep accounts?
- viii. What is a ledger
- ix. How do we make entries in the ledger?
- x. Mention various items in the ledger
- xi. Differentiate between discount and contra entry in the ledger.

In each case, teacher assists the students to provide good answers to the question.

APPENDIX V
LESSON PLAN FOR ASSIGNMENT GROUP
WEEK 1

CLASS: JSS 2

SUBJECT: BUSINESS STUDIES

TOPIC: BANK SERVICES

Behavioral Objectives: by the end of the lesson, students should be able to:

1. Define bank
2. State some of the services provided by commercial bank
3. List the type of account operated by commercial bank
4. Mention the types of cheques and their difference
5. State some reasons why cheques are dishonored

PRESENTATION:

Teacher gives assignment as follow:

Use your textbook and other related material to answer the following questions from home.

1. What is a bank?
2. Outline the services provided by commercial bank
3. Mention and explain the type of account operated by commercial bank
4. State the types of cheques and their difference
5. State some reasons why cheques are dishonored

Teacher collects the assignment, grades it and corrects students appropriately.

WEEK 2

CLASS: JSS 2

SUBJECT: BUSINESS STUDIES

TOPIC: INSURANCE

Behavioural objectives: by the end of the lesson, students should be able to:

1. Define insurance
2. State some of the services provided by insurance company
3. Mention the types of insurance policy
4. List the benefits of insurance

PRESENTATION:

Teacher gives assignment as follow:

Use your textbook and other related material to answer the following questions from home.

1. What is an insurance
2. Outline the services provided by insurance company
3. state the types of insurance policy
4. List and discuss the benefits of insurance

Teacher collects the assignment, grades it and corrects students appropriately.

WEEK 3

CLASS: JSS 2

SUBJECT: BUSINESS STUDIES

TOPIC: ENTREPRENEURSHIP

Behavioural Objectives: by the end of the lesson, students should be able to:

1. Define Entrepreneur
2. Mention some qualities (personal) of an entrepreneur
3. Define Business Opportunities
4. Describe the way of identifying business opportunities
5. List the various business opportunities both nationally and internationally
6. Define consumer rights
7. Lists the universal consumer rights
8. Describe the responsibilities of a consumer

PRESENTATION:

Teacher gives assignment as follow:

Use your textbook and other related material to answer the following questions from home.

1. Who is an Entrepreneur?
2. State the qualities (personal) of an entrepreneur
3. What is Business Opportunities
4. Highlight way of identifying business opportunities
5. List and discuss the various business opportunities both nationally and internationally
6. What is a consumer rights
7. Lists and discuss the universal consumer rights
8. Enumerate the responsibilities of a consumer

Teacher collects the assignment, grades it and corrects students appropriately.

WEEK 4

CLASS: JSS 2

SUBJECT: BUSINESS STUDIES

TOPIC: INTRODUCTION TO BOOK KEEPING

Behavioural Objectives: by the end of the lesson, students should be able to:

1. Identify the full meaning of TAP
2. Describe the needs of TAP
3. List the attribute of TAP
4. State some challenges created by the lack of TAP
5. Define Ledger
6. Describe the way of making records of cash receipt and cash payment
7. Mention various items in the ledger
8. State the difference between discount and contra-entries in the ledger.

PRESENTATION:

Teacher gives assignment as follow:

Use your textbook and other related material to answer the following questions from home.

1. Write the full meaning of TAP
2. Discuss the needs of TAP
3. Lists and discuss the attribute of TAP
4. Mention some challenges created by the lack of TAP
5. What is a Ledger
6. Highlight way of making records of cash receipt and cash payment
7. State various items in the ledger
8. lists the difference between discount and contra-entries in the ledger.

Teacher collects the assignment, grades it and corrects students appropriately.

APPENDIX VI
LESSON PLAN FOR CONTROL GROUP
WEEK 1

CLASS: JSS 2

SUBJECT: BUSINESS STUDIES

DURATION: 80 MINS

TOPIC: BANK SERVICES

ENTRY BEHAVIOUR: Students are familiar with banks and money.

Behavioural Objectives: by the end of the lesson, students should be able to:

1. Define bank
2. State some of the services provided by commercial bank
3. List the type of account operated by commercial bank
4. Mention the types of cheques and their difference
5. State some reasons why cheques are dishonoured

Instruction Aids: Charts showing banks and real object (Money, cheques, paying slip etc).

PRESENTATION

Step 1: Teacher introduces the lesson by explaining a bank as follows:

Bank is a financial institution where money and other valuable things are kept for sale custody.

Step 2: Teacher lists function of a bank to include

- Accept deposit
- Give loans to customers
- Grant overdraft to customers
- Safeguarding valuable items for customer
- Act as a agent of payment
- Issue traveler's cheques to customers

Step 3: Teacher lists types of Bank accounts and types of cheques as follows:

- Current Account
- Savings Account
- Fixed Deposit Account

Open Cheque: Is a cheque without lines drawn across its face. It can be cashed easily over the bank counter.

Crossed Cheque: Is a cheque which has two lines drawn across its face. It cannot be cashed over the counter on presentation. It must be paid into the payee's bank account.

Step 4: Teacher lists reasons for dishonouring a cheque as follow:

- Insufficient fund in the bank
- Irregular signature
- If the cheque is stale (after six months)
- If there is an alteration on the cheque
- If the amount in figures disagree with the amount in words.
- If the account is frozen

CONCLUSION: Teacher concludes the lesson and allows students to ask questions.

EVALUATION: Teacher asks questions such as:

1. Define bank
2. State some of the services provided by commercial bank
3. List the type of account operated by commercial bank
4. Mention the types of cheques and their difference
5. State some reasons why cheques are dishonoured

ASSIGNMENT:

1. Mention any 5 commercial banks that you know
2. Mention and explain any 5 functions of commercial banks.

WEEK 2

CLASS: JSS 2

SUBJECT: BUSINESS STUDIES

DURATION: 80 MINS

TOPIC: INSURANCE COMPANY

ENTRY BEHAVIOUR: Students are familiar with Business and risks like Motor accidents.

Behavioural Objectives: by the end of the lesson, students should be able to:

1. Define Insurance
2. State some of the services provided by insurance company
3. Mention the types of insurance policy
4. List the benefits of insurance

Instruction Aids: Charts, Insurance adverts

Presentation

Step 1: Teacher introduces the lesson and he leads students to define insurance as follows:

Insurance is a protection against the loss of property and life. It is one of the activities that make trade easy.

Step 2: Teacher lists services provided by insurance companies as follows:

- It facilitates international trade
- It helps minimize losses of equipment and factory
- It provides enough security for goods under shipment
- It aids trade

Step 3: Teacher lists types of the insurance company as follows:

- Motor Vehicle Insurance
- Fire insurance
- Burglary or theft insurance
- Marine Insurance
- Life Insurance
- Fidelity Guarantee Insurance etc.

Step 4: Teacher lists the benefits of Insurance as follows:

- It reduces the weight of losses to a business man
- It helps the ensured not to start life all over again in the event of loss
- It encourages saving e.g. endowment policy

- It enhances the commercial and economic development of the country

CONCLUSION: Teacher repeat main points and allows students to ask questions

EVALUATION:

1. Define Insurance
2. State some of the services provided by insurance company
3. Mention the types of insurance policy
4. List the benefits of insurance

ASSIGNMENT:

1. Mention any 5 benefits of Insurance
2. Define Entrepreneurship and mention any 5 entrepreneurial opportunities in your area.

WEEK 3

CLASS: JSS 2

SUBJECT: BUSINESS STUDIES

DURATION: 80 MINS

TOPIC: ENTREPRENEURSHIP

ENTRY BEHAVIOUR: Students are familiar with small business in their environment

Behavioural Objectives: by the end of the lesson, students should be able to:

1. Define Entrepreneur
2. Mention some qualities (personal) of an entrepreneur
3. Define Business Opportunities
4. Describe the way of identifying business opportunities
5. List the various business opportunities both nationally and internationally
6. Define consumer rights
7. Lists the universal consumer rights
8. Describe the responsibilities of a consumer

Instruction Aids: Samples of Products produced by small business in the environment

PRESENTATION

Step 1: The teacher leads the students to define entrepreneurship and lists qualities of an entrepreneur:

Entrepreneur is the one that controls the other factors of production i.e. land labour and capital. Below are the qualities of an entrepreneur

- Discipline
- Confidence
- Open mindedness
- Independence
- Competitiveness
- Creativity
- Determined
- Passion etc.

Step 2: Teacher defines business opportunities and explains ways of identifying business opportunities together with various business opportunities

A Business Opportunities means the identification of possible goods and services within an environment that might become a business in which an entrepreneur can invest money for a profit.

Business opportunities start with a business idea, Entrepreneur must look around their environment to identify the needs and problems of the immediate community and think on how to solve the needs. Business opportunities include:

- Farming and scale of farm products
- Commercial fishing, fish processing
- Manufacturing/making and selling food
- Making products from raw materials such as dresses, art and craft etc.
- Providing entertainment for tourists
- Dance, drama, music, TV, radio presentation

Step 3: Teacher defines consumer rights and lists universal consumer rights as follows

Consumer rights are rights that protect consumers when they buy goods and services. The aim is to protect the consumers when they buy goods or are rendered services. Consumer rights include

- Right to be informed
- Right to safety
- Right to choose
- Right to get value for money
- Right to good things of life
- Right to healthy environment

Step 4: Teacher lists responsibilities of Consumer

- Consumer responsibilities refer to the role that a consumer plays in the way that goods and services are provided to the public.
- It is the duty of a consumer to educate themselves about their rights
- It is the responsibility of the consumer to read and follow the instructions or warnings regarding a product before purchase.
- It is the responsibility of the consumer to be alert to changes in the price and quality of goods
- It is the responsibility of the consumer to notice any breach in the product and bringing it to the notice of the appropriate authorities.
- It is the responsibility of the consumer to be in solidarity with other consumers.

CONCLUSION: Teacher allow students to ask questions and assists accordingly

EVALUATION: Teacher asks questions such as:

1. Define Entrepreneur

2. Mention some qualities (personal) of an entrepreneur
3. Define Business Opportunities
4. Describe the way of identifying business opportunities

ASSIGNMENT: Teacher gives assignment as follows:

1. List the various business opportunities both nationally and internationally
2. Define consumer rights
3. Lists the universal consumer rights
4. Describe the responsibilities of a consumer

WEEK 4

CLASS: JSS 2

SUBJECT: BUSINESS STUDIES

DURATION: 80 MINS

TOPIC: INTRODUCTION TO BOOK KEEPING

ENTRY BEHAVIOUR: Students are familiar with account office

Behavioural Objectives: by the end of the lesson, students should be able to:

1. Identify the full meaning of TAP
2. Describe the needs of TAP
3. List the attribute of TAP
4. State some challenges created by the lack of TAP
5. Define Ledger
6. Describe the way of making records of cash receipt and cash payment
7. Mention various items in the ledger
8. State the difference between discount and contra-entries in the ledger.

Instruction Aids: Charts

PRESENTATION:

Step 1: Teacher gives full meaning of TAP and states the needs for TAP

TAP means Transparency, Accountability and Probity

The needs for TAP include

- To reduce corrupt practices
- To encourage fairness in dealing with others
- Upholding the rule of law
- Impartiality
- To reduce waste of tax payers money
- To make people accountable while in/after office

Step 2: Teacher lists the attributes of TAP and states problems associated with lack of TAP

- Truthfulness, Loyalty
- Reliability, Tactfulness
- Sociability/co-operation
- Commitment

Problems associated with lack of TAP include

Corruption, Partiality, Lack of respect for the rule of law

Step 3: Teacher defines ledger and describes the ways of making records of cash receipt and cash payment

The ledger is a principal book into which accounts are transferred from journal entries. Also, it is the main book of account in which all detailed transactions recorded in the books of original entries are transferred to and appear in a summarized form as accounts.

Below are the ways of making records of cash receipt and cash payment

- The account that receives value or cash is debited in the ledger. Such transactions are recorded in the debit side of the account
- The account that gives a thing of value or gives cash is credited in the ledger. Such account transactions are recorded on the credit side of the account.

Step 4: The teacher lists various items in the ledger and explain the difference before discounts and contra entry in the ledger

Items in the Ledger are: Date, Particular, Folio, Amount Discount etc

Discount refers to the amount deducted from the original sum of money to be paid by the customer. **While**

Contra-entry refers to the transfer of an item from one side of account to the opposite side of another account. It is represented by letter C in the folio column

CONCLUSION: Teacher repeats major points and allow students to ask questions.

EVALUATION: Teacher asks questions such as:

1. Identify the full meaning of TAP
2. Describe the needs of TAP
3. Mention the attribute of TAP
4. Enumerate some challenges created by the lack of TAP

ASSIGNMENT: Teacher gives assignment as follows:

1. What is a Ledger?
2. Describe the way of making records of cash receipt and cash payment
3. Mention various items in the ledger
4. State the difference between discount and contra-entries in the ledger.

APPENDIX VII (A)

Department of Business and Entrepreneurship Education,
College of Education,
Kwara State University, Malete.

11th May, 2018

Dr. S. O. Oyewole
Department of Vocational and Technical Education,
Tai-Solarin University of Education,
Imagine, Ogun State.

Dear Sir,

REQUEST FOR FACE AND CONTENT VALIDATION OF RESEARCH INSTRUMENT

I am a postgraduate student of Business Education in the Department of Business and Entrepreneurship Education, Kwara State University, Malete. I am presently carrying out a research on “Effect of Programmed Instruction, Questioning and Assignment Teaching Methods on Academic Achievement of Student in Business Studies in Oyo State”. I sincerely hope you will consent to carry out face and content validation of the attached draft copies of the BSAT and lesson plans as your validation will be useful in this research, which is purely for academic purpose.

Thanks for your cooperation.

Yours faithfully,

Peter Adekunle OLUWAFEMI
RESEARCHER

Att'd.

Department of Business and Entrepreneurship Education,
College of Education,
Kwara State University, Malete.

11th May, 2018

Dr. L.F. Ademiluyi
Department of Business and Entrepreneurship Education,
College of Education,
Kwara State University, Malete.

Dear Sir,

**REQUEST FOR FACE AND CONTENT VALIDATION OF RESEARCH
INSTRUMENT**

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Peter Adekunle OLUWAFEMI
RESEARCHER

Att'd.

Department of Business and Entrepreneurship Education,
College of Education,
Kwara State University, Malete.

11th May, 2018

Dr. J. S. Mamman,
Department of Business and Entrepreneurship Education,
College of Education,
Kwara State University, Malete.

Dear Sir,

**REQUEST FOR FACE AND CONTENT VALIDATION OF RESEARCH
INSTRUMENT**

I am a postgraduate student of Business Education in the Department of Business and Entrepreneurship Education, Kwara State University, Malete. I am presently carrying out a research on “Effect of Programmed Instruction, Questioning and Assignment Teaching Methods on Academic Achievement of Student in Business Studies in Oyo State”. I sincerely hope you will consent to carry out face and content validation of the attached draft copies of the PAPT and lesson plans as your validation will be useful in this research, which is purely for academic purpose.

Thanks for your cooperation.

Yours faithfully,

Peter Adekunle OLUWAFEMI
RESEARCHER

Att'd.

APPENDIX VII (B)

Department of Vocational and Technical Education,
Tai-Solarin University of Education,
Ijagun, Ogun State.
Date.....

Mr. P. A. Oluwafemi,
Department of Business and Entrepreneurship Education,
College of Education,
Kwara State University, Malete,
Kwara State.

Dear Mr. Oluwafemi,

**CONFIRMATION OF FACE AND CONTENT VALIDATION OF RESEARCH
INSTRUMENT**

Your letter on the above mentioned subject matter refers. I _____ of
the Department of _____ Tai-Solarin
University, of Education, Ijagun, Ogun State hereby certified that I carried out face and
content validity of the attached research instrument on “Effect of Programmed Instruction,
Questioning and Assignment Teaching Methods on Academic Achievement of Student in
Business Studies in Oyo State”.

Thanks.

Yours sincerely,

Dr. S. O. Oyewole
RESEARCH INSTRUMENT VALIDATOR

Att’d.

Department of Business and Entrepreneurship Education,
College of Education,
Kwara State University, Malete.

Date.....

Mr. P. A. Oluwafemi,
Department of Business and Entrepreneurship Education,
College of Education,
Kwara State University, Malete,
Kwara State.

Dear Mr. Oluwafemi,

**CONFIRMATION OF FACE AND CONTENT VALIDATION OF RESEARCH
INSTRUMENT**

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_____, Kwara State University,
Malete, hereby certified that I carried out face and content validity of the attached research
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Methods on Academic Achievement of Student in Business Studies in Oyo State”.

Thanks.

Yours sincerely,

Dr. J. S. Mamman,
RESEARCH INSTRUMENT VALIDATOR.

Att’d.

Department of Business and Entrepreneurship Education,
College of Education,
Kwara State University, Malete.

Date.....

Mr. P. A. Oluwafemi,
Department of Business and Entrepreneurship Education,
College of Education,
Kwara State University, Malete,
Kwara State.

Dear Mr. Oluwafemi,

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Assignment Teaching Methods on Academic Achievement of Student in Business Studies in
Oyo State”.

Thanks.

Yours sincerely,

Dr. L. F. Ademiluyi
RESEARCH INSTRUMENT VALIDATOR

APPENDIX VIII

Specification table for Business Studies Achievement Test (BSAT)

Content	Knowledge 40%	Comprehension 30%	Application 30%	Total
Topic A -25%	4	3	3	10
Topic B -25%	4	3	3	10
Topic C -15%	2	2	2	06
Topic D -20%	4	2	2	08
Topic E -15%	2	2	2	06
Total	16	12	12	40

APPENDIX IX

PROCEDURE FOR TREATMENT

The following five steps were followed irrespective of the treatment group using appropriate instructional guide.

- (i) Introduction
- (ii) Presentation of theoretical and conceptual knowledge.
- (iii) Implementation of strategy (programmed instruction, questioning, assignment and conventional).
- (iv) Evaluation.
- (v) Feedback.

Step 1: Introduction

The teacher:

- (i). Presents topic/ Concept or Sub-Concepts under discourse.
- (ii). Lists the instructional materials.
- (iii). Links related new lesson with previous knowledge.

Step 2: Presentation of Conceptual/ Theoretical Knowledge Base.

Here, the teacher:

- i. Presents the information on topic for the students.
- ii. Discusses topic with students.
- iii. Defines terms, concept, give formulae, state laws, theories, principles, etc governing concept (students are to write these down in their notebooks)
- iv. Gives example of application and
- v. Carries out demonstration- where necessary

Step 3: Implementation of strategy (as described below refer each experimental group)

Step 4 & 5: The feedback and evaluation will be carried out in line with the strategy being implemented.

Experimental group 1 (E1)- Programmed instructional strategy(PIS)

After the teacher might have implemented steps 1 & 2 as earlier indicated, then the teacher implements step 3 as follows

- I. Gives students photocopies of material to be learned
- II. Allows students to provide answer to the questions included in the material, collect the material and grade the students.

The teacher now implements steps 4 & 5 as follows

- i. Allows the student to look for correct answers at the back of their materials.

- ii. Assists the slow learners who may not even understand the answers and need more clarification.
- iii. Give them further exercises as contained in the material.

Experimental group 2 (E2)- Questioning instructional strategy (QIS)

After the implementation of steps 1 and 2, the teacher implements step 3 as follows:

- ii. Poses a question to the students.
- iii. Initiates a discussion based on the question by asking more leading or relevant questions to stimulate students' mental model.
- iv. Discusses solution to the question step by step.

The teacher now implements steps 4 and 5 as follows:

- a. Proper identification of the question.
- b. Information assembled.
- c. Strategies selected to solve the questions.
- d. Steps taking to answer the questions.
- e. Solve textbook questions related to the topic.

Experimental group 3 (E3): Assignment Instructional strategy (AIS).After the implementation of steps 1 and 2 the teacher will implement step 3 as follows:

The Teacher

- ii. Asks students to list/name key ideas/concept in the lesson.
- iii. Compiles a comprehensive list on the broad of key concept with students actively participating.
- iv. Leads students to define concept either individually or in group following the steps elucidated during training phase.
- v. Leads discussion on various concept drawn by students.

The teacher then implement steps 4 and 5 as follows:

- i. Asks questions evaluating concept learnt by students in terms of hierarchical arrangement type of relationship indicated and choice of propositions.
- ii. Score the questions with students following scoring system learnt during the training.
- iii. Solve problem from textbooks.
- iv. Give class assignment.
- v. Score their assignment.
- vi. Give take home assignment.
- vii. Score take home assignment given to students.

Treatment Group 4- Control (C4)

Traditional Instructional strategy (TIS): The teacher after implementing steps 1 and 2 will implement step 3 as follows:

- i. Explains theoretical base of the topic
- ii. Gives examples and applications
- iii. Encourages students discussion and suggestions

The teacher will then implement steps 4 and 5 as follows:

The Teacher:

- I. Ask questions to assess students' conceptual understanding.
- II. Give written questions to assess students' achievement on the topics.
- III. Score students answer to question.

Control of Extraneous Variables

The following measures were employed to control some of the extraneous variables in the study.

2. **Initial Group Difference:** Randomization is one of the procedures used to control initial group difference in non-experimental studies. However this was not done in this study since the process would disrupt normal school administration therefore intact classes were used. Also, to control initial differences of subjects in these intact classes, analysis of covariance (ANCOVA) was employed in data analysis
3. **Experimental Bias:** When a researcher involves external teachers as research assistants in their experiment, the students becomes sensitized that they are being used for a study and they tend to change in their behaviour and change most of their actions. This could introduce experimental bias in the study. To control this bias, regular business studies teachers in each school under study were briefed and used as research assistants. Also, the researcher monitored what the teacher do so as to ensure strict compliance with instruction.
4. **Variability of Instructional Situation:** Homogeneity of instruction across the groups will be guaranteed as follows:
 - i. The researcher briefed every teacher on instructional procedure involved
 - ii. The teachers were directed to adhere strictly to the treatment procedure
 - iii. The experimental groups and control group were taught the same topics and within the regular school period allotted to business studies in JSS2 class time table.

APPENDIX X

BUSINESS STUDIES ACHIEVEMENT TEST

SECTION A

Student's personal information

Supply answer to the following information in the spaces provided.

Sex: Class:

SECTION B

INSTRUCTION: Circle the correct option in the following questions

DURATION: 60minutes

1. A financial institution where business men and women keep their money and other valuables is called _____ (a) MTN office (b) Commercial Bank (c) ATM service (d) E-banking
2. Examples of financial house are these except _____ bank. (a) Access (b) UBA (c) Forex (d) First
3. Services provided by the banks are the following apart from _____ (a) Loan (b) overdraft (c) admission processes into higher institution and colleges of education (d) transfer of money from one account into another
4. How many parties do we have to a cheque _____ (a) 5 (b) 3 (c) 2 (d) 4
5. The bearer whose name appears on a cheque is known as _____ (a) An attendant (b) a customer (c) Payee (d) visitor
6. A little token paid on regular basis by the insured is called ____ (a) daily paid (b) monthly payment (c) premium (d) arrears
7. Insurance policy that is taken against fire outbreak in the future by the insured is known as _____ insurance (a) aviation (b) fire (c) burglary (d) death
8. The insurance policy that takes care of both live and property anytime on mishap occur in the air is called----- (a) aviation (b) life assurance (c) pension (d) marine
9. The following are some of the principles of insurance except _____ (a) subrogation (b) calculated risk (c) premium (d) proximate cause
10. Losses that can be quantified like theft or burglary is known as _____ (a) insurable risk (b) non-insurable risk (c) assurance (d) all of the above

11. He/she who organizes and operates a particular business and as well controls other factors of production is called _____ (a) a trader (b) an entrepreneur (c) a banker (d) all of the above
12. Agro Allied Business includes the following apart from _____ (a) fishery (b) piggery (c) poultry (d) fast food centres
13. Catering business has the following branches except _____ (a) hoteling (b) wood carving (c) bread making (d) palm oil production
14. Fashion and styles business include these except (a) beauty salon (b) barbing (c) hair cream production (d) tooth pick production
15. Forest and furniture business include the following apart from _____ (a) wood carving (b) Iron door production (c) fire wood work (d) saw milling
16. Construction business include these except _____ (a) welding (b) steel bars marketers (c) bolts and nuts (d) furniture making
17. Internet business are the following apart from _____ (a) downloading site (b) web designers (c) cyber cage writing (d) air line operation
18. _____ is somebody who buys and uses goods and services to satisfy his/her need (a) student (b) teacher (c) consumer (d) a wholesaler
19. These are some of the consumer right apart from _____ (a) Ability to buy and sell (b) right to redress (c) right to be educated (d) right to choice
20. The following are the responsibilities of a consumer apart from _____ (a) awareness (b) budgeting (c) advertising (d) formation of interest group
21. _____ is a legal authority that allows somebody to have something (a) deal (b) right (c) law (d) all of the above
22. An economic policy that protect the rights and interest of buyers against useless and dangerous product is called _____ (a) consumer (b) consumerism (c) producer right (d) all of the above
23. How many universal consumer rights do we have? (a) 2 (b) 8 (c) 6 (d) 4
24. The state of being in charge of something to the extent that the end result is satisfactory (a) consumerism (b) responsible (c) responsibility (d) consumer education
25. The process of making the customers to be satisfied with the product and services of an organization is called _____ (a) warranty (b) maintenance (c) complaint avenue (d) after sales services
26. Basic things human beings need in life is called _____ (a) want (b) need (c) desire (d) all of the above

27. Examples of basic need of life are these except _____ (a) sound health (b) food (c) motor car (d) shelter
28. Things we desired to have is referred to as _____ (a) need (b) mansion (c) expensive clothes (d) want
29. Tips on decision making during transaction are these apart from _____ (a) budget (b) list of purchases (c) ignoring the necessities (d) use method of cash and carry
30. Sudden desire to buy what you don't really need is called _____ (a) beautification (b) impulse buying (c) smart purchases (d) compulsory budgeting
31. Effects of impulse buying are the following apart from _____ (a) wasting of resources (b) increase cost (c) quality purchases. (d) It causes misunderstanding between spouse
32. TAP means transparency, accountability and _____ (a) property (b) probity (c) prosperity (d) patience
33. Attributes of TAP includes these except _____ (a) fairness (b) due process (c) sincerity (d) tale bearing
34. Problems of lack of TAP are these apart from _____ (a) fraudulence act (b) faithfulness (c) loss of integrity (d) telling of lies
35. Which of these is the solution to the problems of TAP (a) public announcement of the names of defaulters (b) better salary for workers (c) regular payment of workers salaries (d) irregular payment of workers' salaries
36. A book where major account of a business is kept for record purpose to prevent fraud is called _____ (a) cash book (b) Journal (c) Ledger (d) Sales Day book
37. Somebody who have certain amount to pay to others as a result of goods bought on credit is called a _____ (a) creditor (b) debtor (c) buyer (d) seller
38. A book where minor expenses of the company are recorded is known as (a) cash book (b) petty cash book (c) purchases journal (d) ledger
39. A book of account that helps in recording all cash receipts during the period of buying and selling us caked _____ (a) ledger (b) sales day book (c) cash book (d) imprest system.
40. All of the following statements are true of an entrepreneurs except: he/she _____ (a) exercise initiative to start and run a business (b) coordinates other factors of production (c) is a legalized armed rubber (d) is creative.

MARKING GUIDE

1.	B	11	B	21	B	31	C
2	C	12	D	22	B	32	B
3	C	13	B	23	B	33	D
4	B	14	D	24	C	34	B
5	C	15	B	25	D	35	D
6	C	16	D	26	B	36	C
7	B	17	D	27	C	37	B
8	A	18	C	28	D	38	B
9	C	19	A	29	C	39	C
10	A	20	C	30	B	40	C