SECONDARY SCHOOLS STUDENTS' SOCIO-ECONOMIC BACKGROUND AND ACADEMIC ACHIEVEMENT IN BUSINESS STUDIES IN ZARIA AND GIWA EDUCATION ZONES, KADUNA STATE

BY

Monsurat Olufunke OJUTIKU

PI3EDFC8058

SUPERVISORS:

DR. A.A. IGUNNU

DR. A.M. JUMARE

SEPTEMBER, 2018

SECONDARY SCHOOLS STUDENTS' SOCIO-ECONOMIC BACKGROUND AND ACADEMIC ACHIEVEMENT IN BUSINESS STUDIES IN ZARIA AND GIWA EDUCATION ZONES, KADUNA STATE

BY

Monsurat Olufunke OJUTIKU

PI3EDFC8058

A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTER DEGREE (M.Ed) IN ADMINISTRATION AND PLANNING TO DEPARTMENT OF EDUCATIONAL FOUNDATIONS AND CURRICULUM.

FACULTY OF EDUCATION,

AHMADU BELLO UNIVERSITY

ZARIA

SEPTEMBER, 2018

DECLARATION

I hereby declare that this Dissertation is as a result of my personal research work. It has never been presented anywhere for the purpose of the award of a higher degree. All qualitative and source of information are either indented or acknowledged by means of references.

_____ _____

Monsurat Olufunke OJUTIKU Date

P13EDFC8058

CERTIFICATION

This Dissertation entitled "Secondary Schools Students' Socio Economic Background and Academic Achievement in Business Studies in Zaria and Giwa Education Zones, Kaduna State. By Monsurat Olufunke OJUTIKU, meets the regulations governing the award of the Master's Degree in Education (Educational Administration and Planning) of Ahmadu Bello University; Zaria-Nigeria is approved for its contribution to knowledge and literary presentation.

_____ _____

Dr. A.A Igunnu Date
Chairman, Supervisory Committee

_____ _____

Dr. A.M. Jumare Date
Member, Supervisory Committee

_____ _____

Dr. M.I. Harbau Date
Head of Department
Educational Foundations and Curriculum

_____ _____

Prof. Sadiq. Z. Abubakar Date
Dean, School of Postgraduate Studies

DEDICATION

I dedicate this work to my Husband and my Children. Engr. Moshood Ojutiku, Maryam Oredolapo Ojutiku, Mukhtar Oluwafemi Ojutiku, Abdulmalik Akorede Oljutiku and Moshoodat Olamide Ojutiku.

ACKNOWLEDGEMENTS

My highest level of gratitude goes to Almighty Allah, the Beneficent and most Merciful for bring me thus far in my academic pursuits. I would like to express my heartfelt appreciation for the motivation, encouragement and support given to me by my supervisors Dr. A. A Igunnu and Dr. A.M. Jumare, for their advice, criticism and suggestions at various stages of the work. I must not forget other pillars in the academic house, Prof. B.A. Maina, Dr. M.I.Harbau, Dr. E.I. Makoju and Dr. A. Dada for their encouragement throughout my course. My special thanks to my husband and my children for their encouragement and unwavering support throughout my studies.

I also wish to thank my respondents, all those who helped in the distribution and collection of the questionnaires, Mr. Cletus for the statistical analysis and all my course mates and my family members cannot be forgotten for their moral and financial assistance towards the success of this work.

TABLE OF CONTENTS

Title Page		i
Declaration		ii
Certification		iii
Dedication		iv
Acknowledgments		v
Table of Contents		vi
List of Tables		vii
Abbreviations		viii
Abstract		ix
Operational Definition of Terms		x
CHAPTER ONE: INTRODUCTION		
1.1	Background to the Study	1
1.2	Statement of the Problem	5
1.3	Objectives of the Study	6
1.4	Research Questions	7
1.5	Hypotheses	7
1.6	Basic Assumptions	8
1.7	Significance of the Study	8
1.8	Scope of the Study	9
CHAPTER TWO: REVIEW OF RELATED LITERATURE		
2.1	Introduction	11
2.2	Conceptual Framework	12
2.2.1	Socio-Economic Background	12
2.2.2	Academic Achievement	13

2.2.3 Business Studies 14

2.2.4 Nature of School (Day and Boarding) 17

2.2.5 School Type (Public and Private) 20

2.2.6 School Location (Rural and Urban) 22

2.2.7 Students Gender (Male and Female) 27

2.3 Theoretical Framework 28

2.4 Historical Development of Business Studies in Nigeria 29

2.5 Importance of Teaching Business Studies in Junior Secondary schools 30

2.6 Methods of Teaching Business Studies 32

2.7 The Role of Technology in Teaching Business Studies in Junior Secondary Schools 37

2.8 Resources for Business Studies Teaching 40

2.9 Empirical Studies 42

2.10 Summary 46

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction 48

3.2 Research Design 48

3.3 Population of the Study 49

3.4 Sample and Sampling Technique 49

3.5 Instrumentation for Data Collection 50

3.5.1 Validity of Instrument 51

3.5.2 Pilot Study 51

3.5.3 Reliability of the Instrument 51

3.5.4 Administration of Instrument 52

3.6 Procedure for Data Collection 52

3.7 Procedure for Data Analysis 52

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

4.1 Introduction 54

4.2 Answering of Research Questions 56

4.3 Research Hypotheses Testing 66

4.5: Summary of Hypotheses Testing 71

4.4 Summary of Major Findings 72

4.5 Discussion of Major Findings 72

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary 79

5.2 Conclusions 79

5.3 Recommendations 82

5.4 Suggestions for Further Studies 83

References 84

Appendices 91

LIST OF TABLES

Table	Pages
3.1. Sample of the Study	49
4.1. Bio-data of Respondents	55
4.2. Opinions of Respondents on Male and Female JSS Students' Socio Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Educational Zones, Kaduna State	57
4.3. Opinions of Respondents on Achievement in Business Studies between Boarding and Day JSS Students of Zaria and Giwa Educational Zones, Kaduna State	59
4.4. Opinions of Respondents on Achievement in Business Studies between Private and Public JSS Students' of Zaria and Giwa Educational Zones, Kaduna State	62
4.5. Opinions of Respondents on Relationships between Rural and Urban JSS Students and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State	64
4.6. Summary of the Analysis of Variance (ANOVA) statistics on Opinions of Respondents between Male and Female Students Socio-Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State	67
4.7. Summary of the Analysis of Variance (ANOVA) statistics on Opinions of Respondents between Boarding and Day Students' Socio-Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Educational Zones, Kaduna State	68
4.8 Summary of the Analysis of Variance (ANOVA) statistics on Relationship between Private and Public Students' Socio-Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Educational Zones, Kaduna State	69
4.9. Summary of the Analysis of Variance (ANOVA) statistics on Opinions of Respondents on Relationship between Rural and Urban	

Students' Socio-economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Educational Zones, Kaduna State 70
4.10. Summary of the Four Null Hypotheses Tested in the Study 71

ABBREVIATIONS

ANOVA- Analysis of Variance

WAEC - West African Examination Council

UBE - Universal Basic Education

FMOE – Federal Ministry of Education

SMOEs – State Ministry of Education

SUBEBs – State Universal Basic Education Board

LGEAs – Local Government Education Authority

ICT – Information and Communication Technology

JSS - Junior Secondary School

SPSS - Statistical Package for Social Sciences

UNESCO - United Nations Educational, Scientific and Cultural Organization

ABSTRACT

This study investigated the "Secondary Schools Students' Socio-economic Background and Academic Achievement in Business Studies in Zaria and Giwa Education Zones, Kaduna State". To achieve the aim of this research, four objectives were formulated in line with research questions and hypotheses such as to; determine the secondary schools students' socio-economic background and academic achievement in Business Studies between male and female, examine the secondary schools students' socio-economic background and academic achievement in Business Studies between boarding and day school and ascertain secondary schools students' socio-economic background and academic achievement in Business Studies between private and public in Zaria and Giwa education zones, Kaduna State. The study used survey method that covers all public secondary schools in Zaria and Giwa education zones in Kaduna State. The population of the study comprised of 81 Principals, 684 Teachers and 648 school prefects making a total of 1413. A sample of 413 respondents which consisted of 24 Principals, 205 Teachers and 195 School Prefects were used meaning that 413 copies of questionnaire were distributed. The instrument used for the data collection was structured questionnaire. The instrument was validated by the researcher supervisors to ensure its reliability. Crombach Alpha was used during the pilot study. This yielded a reliability coefficient of r = 0.87 and significant level of 0.05. Four hypotheses were postulated and the testing was done by using Analysis of Variance (ANOVA). All the four hypotheses were retained. The study reveals that female students develop high interest in Business Studies than male students due to the initial business upbringing by the parents especially mothers who engage in petty trading in secondary schools in Zaria and Giwa education zones, Kaduna State. The study conclude that Female students develop high interest in Business studies than the male student and female students offering Business Studies do not most of the time go beyond secondary education unlike the male students in secondary schools in Zaria and Giwa education zones, Kaduna State. It was recommended that, parents should encourage both male and female students to develop high interest in Business Studies by provision of essential needs to aids studies such as relevant text books on related subjects and improved socio economic standard of the children and there should be proper provision of numerous basic amenities by the government for secondary schools in both rural and urban area that will contributes to academic achievement in Zaria and Giwa education zones, Kaduna State.

Operational Definition of Terms

Socio-economic Background: can refer to the family incomes of the immediate neighborhood.

Academic Achievement: is the outcome of education the extent to which a student, teacher or institution has achieved their educational goals.

Business Studies: is one of the compulsory subjects offered by junior secondary school students in Nigeria. Business Studies is the unit of vocational and technical education.

Boarding Schools: are an intensive form of education, in which students live at school, and visit their families only for weekends and vacations unlike day school.

Gender: is the amount of masculinity and felinity found in a person and obviously while there are mixtures of both in human beings, the normal male has a preponderance of felinity.

CHAPTER ONE
INTRODUCTION

1.1 Background to the Study

Nigeria like any other country has witnessed series of political instability with various effects on educational policies at federal and state government levels. This gradually laid the foundation of fallen standard in education at secondary school level which caused differential academic achievement of male and female students in secondary schools. In the quest of finding survival, the nation has evolved services for socio-economic and educational measures but these have not improved the socio-economic status of families influencing students' academic achievement in Nigeria (Mailgram, 2000)

According to Olotu (1994), in the quest of finding survival, the nation has evolved serves of socio-economic and educational measures and policies such as Structural Adjustment Program (SAP), Austerity Measures, Universal Basic Education (UBE) and devaluation of Naira. These measures have not improved the socio-economic and educational status of families in the country; they rather increased their suffering and widened the socio-economic gap between families (Chime, 2004).

Socio-economic status is often measured as a combination of education, income and occupation. It is commonly conceptualized as social standing or class of an individual or group. When viewed through a social class lens, privilege, power and control are emphasized. Furthermore, an examination of socio-economic as a gradient or continuous variable reveals inequities in access to and distribution of resources. Socio-economic is relevant to all realms of behavioral and social science, including research, practice, education and advocacy.

Research indicates that students from low socio-economic households and communities develop academic (Morgan, Farkasa, Hillemeier, /&Maczuga, 2009). Initial academic skills are correlated with the home environment, where low literacy environments and chronic stress negatively affect a child's pre-academic skills. The school systems in low socio-economic communities are often under-resourced, negatively affecting students' academic progress (Aikens&Barbarin, 2008). Inadequate education and increased dropout rates affect male and female student's academic achievement perpetuating the low socio-economic status of the community.

Business Studies is a unit of vocational and technical education. According to Ohiwerei (2005), this programmes started late in Nigerian Educational system. Vocational business studies stated as commercial clerical training centre that were needed in the office. By 1995, both government and privately owned day and evening business schools were established in various part of the country. According to Esene and Ohiwerei (2005), Business studies subjects have not been popular in Nigerian secondary schools because of the bias against vocational education. The public perception of business subject, which form part of vocational education, is education for the school dropouts. This further reinforced by the attitude of Nigerian parents who prefer the conventional grammar schools to business schools whose curricular were directed towards the training of secretarial and clerical personnel. This erroneous impression was corrected by the release of the national policy on education.

The National Policy on Education (1976), which recommended the 6-3-3-4 educational systems (Fabunmi, 1986) was instrumental to the inclusion of business subject in the secondary school curriculum. The implementation of the 6-3-3-4 systems in 1982 brought

many reforms into the educational system in Nigeria. At the junior secondary school level pre-vocational subjects were introduced to the curriculum while vocational educations were introduced at the senior secondary level. The focus of pre-vocational was to exposed students at junior secondary level to the world of work through exploration. Such exposure will enable junior secondary school students make intelligent career choice and also intelligent assumptions are practical Agricultural, Home economics, Introductory Technology and business studies. Business studies consist of aspects of book-keeping, shorthand, typewriting, commerce, office practice and computer, which are integrated. The National Board for Technical Education, while supporting the integration reported:

The new concept of pre-vocational course at the junior secondary school level is different from the traditional one. Examples, the business studies component Transmit narrow commercial knowledge, which restricted pupils to take one of typewriting, shorthand, accounting, economics etc. for five years. The new approach emphasizes the integrated nature of business studies and includes of secretarial skills (i.e shorthand and typewriting), accounting, business method and commerce.

A school qualification is strongly associated with social disadvantages primarily determined whether the student accessed post-school education and if so, at what level participation. It is a well known fact that secondary school students performance in academic activities vary, some students perform better than the other, many disadvantaged students feels the length of their students career would be limited by their finances, rather than by their academic ability and this makes them lack behind in their academic achievement. Clemens and Oelike (1967) and Emeka (1984) in their studies shows the cause of academic achievement to a combination of personal institutional factors. Personal factors

relate to the individual intelligence knowledge and ability. Institution factors are family or parental influence, school related factors.

Enclosed within the institutional factors are teacher related factors and living condition, high level of illiteracy, poverty and low socio-economic status with high rate of paternal and maternal deprivation of student academic needs which was necessitated by poor socio-economic situation of Nigeria has thrown many families into unhold financial problems such as poverty and lack of money to purchase text books, payment of school fees, transport services, television/radio, complete school uniform and provide the best for their children. This poor parental care with gross deprivation of social and economic need of a child usually leads to poor students' academic achievement of secondary school students in Zaria and Giwa Education Zones, Kaduna State.

In April, 1999 the Federal Government of Nigeria established the National Examination Council by the former Head of State Abdul Salami Abubakar to take over the responsibilities of the National Board of Education Measurement. The services rendered by the body include Senior Secondary School Certificate Examination (Internal and External) with six years of basic education, three years of junior secondary education and three years of senior secondary education. Junior secondary school certificate examination is intended for candidates in the third year of their junior secondary education in federal unity college and other federal secondary schools. Private secondary schools also take part in junior secondary certificate examination.

It is against this background that researchers tried to find out the Secondary School Students Socio-Economic Background and Academic Achievement in Business Studies in Zaria and Giwa Education Zones, Kaduna State of Nigeria.

1.2 Statement of the Problem

In past few years, it has been noticed that students' academic performance from low socio-economic background is not as good as those from high socio-economic background, secondary school students are not enjoying an equal level of success within secondary education as their more advantaged peers due to the students' difference socio-economic background Chime (2004). Day and Boarding Junior Secondary School students' socio-economic background can result to the many problems such as; truancy, accidents, unwanted pregnancy, lack of seriousness, favoritism, drug abuse, examination malpractice and so on. But even those who are likely to have suffered from a number of barriers which may have hindered their academic progress and deterred them from continuing any further. Despite the effort of researchers, parents, teachers and government, the poor performance of secondary school JSS students is still a recurring problem that is imperative at this time.

Onasanya (2008) opines that Business Studies education in Nigeria for long had been criticized for not quite preparing JSS students for effective living in the society as result of inappropriate utilization of instructional methods in Business Studies classroom. In support of the above, Okpalama (2008:65) maintains that the "relationship between socio economic background of male and female JSS students achievement in business studies education enclosed with several related factors and poor socio-economic situation of the country has thrown many families into untold financial problems such as poverty and lack of money to

purchase text books, payment of school fees, transport services, television/radio, complete school uniform and provide the best for their children. This poor parental care with gross deprivation of social and economic need of a child usually leads to poor students' academic achievement of Junior Secondary School students in Zaria and Giwa education zones, Kaduna State.

1.3 Objectives of the Study

The following objectives are designed to:

1. determine the relationship between male and female secondary schools students' socio-economic background and academic achievement in Business Studies in Zaria and Giwa education zones, Kaduna State;
2. examine the relationship between boarding and day secondary schools students' socio-economic background and academic achievement in Business Studies in Zaria and Giwa education zones, Kaduna State;
3. ascertain the relationship between private and public secondary schools students' socio-economic background and academic achievement in Business Studies in Zaria and Giwa education zones, Kaduna State; and
4. find out the relationship between rural and urban secondary schools students' socio-economic background and academic achievement in Business Studies in Zaria and Giwa education zones, Kaduna State.

1.4 Research Questions

The following research questions are asked:

1. Is there relationship between Male and Female secondary schools students' socio-economic background and academic achievement in Business Studies in Zaria and Giwa education zones, Kaduna State?

2. What is the relationship between Boarding and Day secondary schools students' socio-economic background and academic achievement in Business Studies in Zaria and Giwa education zones, Kaduna State?

3. Is there any relationship between Private and Public secondary schools students' socio-economic background and academic achievement in Business in Zaria and Giwa education zones, Kaduna State?

4. Are there relationship between Rural and Urban secondary schools students' socio-economic background and academic achievement in Business Studies in Zaria and Giwa education zones, Kaduna State?

1.5 Research Hypotheses

In this study, the following null hypotheses were tested:

1. There is no significant difference between Male and Female JSS students' socio-economic background and academic achievement in Business Studies in secondary school in Zaria and Giwa education zones, Kaduna State;

2. There is no significant difference between Boarding and Day JSS students' socio economic background and academic achievement in Business Studies in secondary school in Zaria and Giwa education zones, Kaduna State.;

3. There is no significant difference between Private and Public JSS students' socio-economic background and academic achievement in Business Studies in secondary school in Zaria and Giwa education zones, Kaduna State; and

4. There is no significant difference between Rural and Urban JSS students' socio economic background and academic achievement in Business Studies in secondary school in Zaria and Giwa education zones, Kaduna State.

1.6 Basic Assumptions

This study will be achieved base on the following assumptions:

1. It is believed that junior secondary school students' achievement in Business Studies in secondary schools in Zaria and Giwa education zones, Kaduna State is gender related.
2. It is believed that the boarding students would likely have better academic achievement in Business Studies than the day students in secondary schools Zaria and Giwa education zones, Kaduna State.
3. It is believed that relationship exists between private and public students achievement in Business Studies in secondary schools in Zaria and Giwa education zones, Kaduna State.
4. It is believed that relationship exists between rural and urban students achievement in Business Studies in secondary schools in Zaria and Giwa education zones, Kaduna State.

1.7 Significance of the Study

This study will be significant in highlighting the role of socio-economic of parents towards their children's academic achievement in secondary schools by enlightening the teachers on the need for male and female students' participation in their lessons and their role will change from being passive listeners and excellence in their final examination in JSSCE.

Policy makers and stakeholders in society will benefit from this study in the sense that the study will create awareness of providing all necessary needs for their children in school for purpose of their academic improvement in Zaria and Giwa education zones, Kaduna State.

Teachers will also benefit from the study because as more male and female students are clarified of the meaning and purpose of business studies subject, many will embrace it thereby generating their job secured. Generally the parents and society stands to benefit from the study as graduate of business studies will come back to serve the society thereby fulfilling the manpower requirement of the society.

This study will be significant in the sense that government will be able to find out the relationship that exist between socio economic background of male and female students achievement on Business Studies subject. As against the former oxford system which is limited to classroom setting, the knowledge of Business Studies subject extended beyond that in which a change of observable behavior is indicated in the students through manipulative, skills, techniques and attitudes.

Since small scale business constitutes the highest percentage of business establishment not even the local government area but also the whole nation if the above statement is true, then they are great importance to the entire nation's economy and industrial development.

1.8 Scope of the Study

This study is to assess the Secondary Schools Students Socio-Economic Background and Academic Achievement in Business Studies in Zaria and Giwa Education Zones, Kaduna State. The study was limited to some selected junior secondary schools in the area. This is

because the researcher resides in the state and as such had the knowledge of the area and its environs.

However, it is hoped that the result of this work was applicable to not only Zaria and Giwa education zones, Kaduna State, but to others state in Nigeria.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter presents literature related to the study Secondary Schools Students Socio-Economic Background and Academic Achievement in Business Studies in Zaria and Giwa Education Zones, Kaduna State. Specifically this chapter deals with the followings:

2.2 Conceptual Framework

2.2.1 Socio-Economic Background

2.2.2 Academic Achievement

2.2.3 Business Studies

2.2.4 Nature of School (Day and Boarding)

2.2.5 School Type (Public and Private)

2.2.6 School Location (Rural and Urban)

2.2.7 Students Gender (Male and Female)

2.3 Theoretical Framework

2.4 Historical Development of Business Studies in Nigeria

2.5 Important of Teaching Business Studies in Junior Secondary school

2.6 Methods of Teaching Business Studies

2.7 The Role of Technology in Teaching Business Studies in Junior Secondary Schools

2.8 Resources for Business Studies Teaching

2.9 Empirical Studies

2.10 Summary

2.2 Conceptual Framework

This research is expatiated under the conceptual framework that includes following subheadings;

2.2.1 Socio-Economic Background

Socio-economic background can refer to the family incomes of the immediate neighborhood. Research shows that upward social and economic mobility is highly correlated to the zip code where an individual grew up (or currently lives) and is a predictor of economic success (or not) later in life. Yet there can be other less tangible elements: values, literacy, education, religion, cultural cohesion, health, food security, communication skills, addiction rates, transportation mobility, etc., that influence an individual's, family's or community's economic and social health (Tomas, 2011). All these factors can advantage or disadvantage entire groups or classes of people. Other factors might include: ethnic/religious bias or discrimination, wealth or impoverishment, social acceptance or isolation by a dominant group, political instability, resource limitations, war, etc.

It is fair to say that an individual may or may not follow their predicted socio-economic path (success against odds, failure in spite of tremendous advantages) and these stories, while compelling, tend to be outliers. A social scientist or ethnographer would look at a population as a whole, in context, and attempt to measure common factors and changes over time (Verschueren, 2011).

Each year students attend schools that represent a variety of socio-economic backgrounds. Socio-economic background refers to the level of education, income, and

professionalism of an individual or group. Although students of higher and lower socio-economic statuses both attend school, the effect of lower socio-economic status on student achievement is difficult to ignore. Students of a lower socio-economic status often face additional challenges including a dearth of learning resources, difficult learning conditions and poor motivation that negatively affect their academic performance (Magnuson, 2007).

Research indicates that students from low socio-economic households and communities develop academic (Morgan, Farkasa, Hillemeier, /&Maczuga, 2009). Initial academic skills are correlated with the home environment, where low literacy environments and chronic stress negatively affect a child's pre-academic skills. The school systems in low socio-economic communities are often under-resourced, negatively affecting students' academic progress (Aikens & Barbarin, 2008). Inadequate education and increased dropout rates affect male and female student's academic achievement perpetuating the low socio-economic status of the community.

2.2.2 Academic Achievement

Academic achievement or (academic) performance is the outcome of education — the extent to which a student, teacher or institution has achieved their educational goals. Academic achievement is commonly measured by examinations or continuous assessment but there is no general agreement on how it is best tested or which aspects are most important — procedural knowledge such as skills or declarative knowledge such as facts (Ohiwerei, 2005).

In California, the achievement of schools is measured by the Academic Performance Index. Individual differences influencing academic performance individual differences in

academic performance have been linked to differences in intelligence and personality. Students with higher mental ability as demonstrated by IQ tests and those who are higher in conscientiousness (linked to effort and achievement motivation) tend to achieve highly in academic settings. A recent meta-analysis suggested that mental curiosity (as measured by typical intellectual engagement) has an important influence on academic achievement in addition to intelligence and conscientiousness.

Gollnick (2013) Children's semi-structured home learning environment transitions into a more structured learning environment when children start first grade. Early academic achievement enhances later academic achievement. Parent's academic socialization is a term describing the way parents influence students' academic achievement by shaping students' skills, behaviors and attitudes towards school. Parents influence students through the environment and discourse parents have with their children.

Academic socialization can be influenced by parents' socio-economic status. Highly educated parents tend to have more stimulating learning environments. Children's first few years of life are crucial to the development of language and social skills. School preparedness in these areas help students adjust to academic expectancies (Kerry, 1995).

Another very important enhancer of academic achievement is the presence of physical activity. Studies have shown that physical activity can increase neural activity in the brain. Exercise specifically increases executive brain functions such as attention span and working memory.

2.2.3 Business Studies

Business Studies is one of the compulsory subjects offered by junior secondary school students in Nigeria. It is a prevocational subject which is expected to expose the student to general business knowledge and to have basic ideas about business, the formal school system as provided for by the federal government in it National Policy on Education (2004), offers Business Studies which comprises of shorthand, typewriting, commerce office practice and book keeping. According to the JSCE syllabus each of the components of Business Studies is taught as units and they are examined either in objective question form or essay or both as the case may be.

The national policy on education (NPE) 2004 further provides that on completion of the junior secondary school students should be streamed into senior secondary school, the technical college, vocational training centers and the apprenticeship scheme on the basic of 60%, 20%, 10% and 10%. Education for business is obtained at the senior secondary level and it is the type of education that gives specific business knowledge. Vocational education at this level includes shorthand, typewriting, book-keeping, commerce etc. which are taught as separate subjects with emphasis on practical training. This enables students to acquire skills either in accounting, secretarial or office administration/marketing respectively.

One of the aims of secondary education in Business Studies is that secondary school leavers should be able to make a living for themselves within the society (NPE 2002). According to Fafunwa (1991), the purpose of education is functionalism; vocational/business education provides practical skills for occupational purposes. On completion of the senior secondary school student seek admission into higher institutions to study courses that are of interest to them. Universities and polytechnics in Nigeria offer a

four year course in business education while colleges of education offer a three years course in business education.

Business Studies is the unit of vocational and technical education. According to Esene (1997) and Ohiwenei (2005) this program started late in Nigeria education system, vocational Business Studies started as commercial education about 1930 at Oshogbo in the then western region now Osun state with the establishment of clerical training centers that were needed in the office. By 1995 both government and privately owned day and evening business school were established in various part of the country. According to Esene and ohiwenei (2005) Business Studies have not been popular in Nigeria secondary school because of the bias against vocational education.

The public perception of business subjects which form part of vocational education is education for the school dropout. This is further reinforced by the attitude of the Nigerian parents who prefer the convocational grammar schools to business schools whose curricular where directed towards the training of secretarial and clerical personnel. The erroneous impression was corrected by the release of the national policy of education. The policy which recommended the 6-3-3-4 educational system was instrumental to the inclusion of business subjects in the secondary school curriculum.

The implementation of the 6-3-3-4 system began in 1982 and brought many reforms in the educational system in Nigeria. At the junior secondary school level pre-vocational subjects were introduced to the curriculum while vocational education were introduced to the senior secondary school level to the world of work through exploration, such exposure will enable junior secondary school students make intelligent carrier choice and also

intelligent consumption patterns. Business Studies consist of the aspect of book keeping, shorthand, typewriting, commerce, office practice and computer which are integrated. The National Board for Technical Education (NBTE) while supporting the integration reported: The new concept of pre-vocational courses at junior school level is different from the traditional one. For example, the Business Studies component transcends the narrow commercial knowledge which restricts the pupils to take one of typewriting, shorthand, accounting, economics etc. For five years. The new approach emphasizes the integrated nature of Business Studies and includes modules of secretarial skills (shorthand and typewriting), accounting, economics, business methods, commerce, etc.

2.2.4 Nature of School (Day and Boarding)

Boarding schools are an intensive form of education, in which students live at school, and visit their families only for weekends and vacations unlike day school. There is a long-standing tradition in American and English upper-class families of sending male children to elite boarding schools even at a very young age. Cookson et al. (2008) argue that by doing so, parents hope to provide their children a sense of discipline, and, thus, prepare them for leadership positions. But boarding schools have also been used to increase the educational opportunities of marginalized and disadvantaged students. In the end of the 19th century, American philanthropists from the Indian Rights Association set up boarding schools for American Indians' children, most often located outside their parents' reservations. These philanthropists were hoping to assimilate these children into mainstream American culture, something they thought would be impossible to achieve through regular schooling: Placing these wild children under a teacher's care for hours a day, and permitting them to spend the other nineteen in the degradation of the village, makes the attempt to educate them a mere

farce" (Report of the US Bureau of Indian airs, 1999). In 2006, 83 percent of the American Indian school-age population was enrolled in one of these boarding schools (Adams, 2005).

More recently, boarding schools have received renewed interest from policymakers seeking ways to enhance the academic progress of disadvantaged students. Two examples are the Social Ecological Economic Development Studies (SEED) boarding schools in the United States which serve poor black students, and the \boarding schools of excellence" in Nigeria which serve relatively high-ability students from poor families. In both cases, policy makers opened these schools because they were concerned that the poor studying conditions and negative incenses students are exposed to in their home environment could impair their academic potential.

The explicit goal of these boarding schools is to operate a substitution between the two main inputs of the education production function, namely school and home environment, under the presumption that this will generate better outcomes for students. However, very little is known on the elects' this substitution actually produces. Curto & Fryer (2014) is the only paper we are aware of which studies this question. The authors that being enrolled in the SEED boarding school in Washington DC increases students test scores by 20 percent of a standard deviation per year spent in the school. In this paper, we analyzed the effects of a Nigeria\boarding and day school of excellence" on students academic achievement. The boarding school dramatically increases the quality and the quantity of schooling. Inputs than day school in Nigeria: boarders benefit from smaller classes, spend longer hours in study room, report much lower levels of classroom disruption, and praise the engagement of their teachers than day school. These investments have positive returns: after two years, the treatment group performs substantially better on the math test. The difference is sizeable,

and corresponds to a 20 percent standard deviation increase per year spent in the school. However, these positive effects hide two surprising findings.

It is obvious that, when students arrive at the boarding school, they need to adapt to their new environment. First, they have to cope with the separation from friends and family. Second, they relinquish a certain amount of freedom. For instance, they have to wear a formal school uniform similar to those of English and American private schools, instead of their usual clothes. They also reported that spending four times less time watching television than control students in day schools, a difference probably due to the strong control exerted by the boarding school standard. Third, boarders face higher academic demands than day school. They are immersed into an environment with peers who are academically stronger, and teachers who are more demanding unlike day school: most students experience a sharp decline in their grades when they enter the school. These three factors are probably responsible for better academic achievement of boarding school student than day school, and also the lower levels of well-being we observe among boarders in the end of their first year. During their second year, students seem to adjust, and the positive effects of the intervention start kicking in. Boarders' levels of well-being catch-up with those of control students; their motivation becomes higher, and they also report spending more time on their homework, while there were no differences in the end of the first year on these two dimensions. The stark difference between returns to students' first year and second year in the boarding school might therefore arise from the following mechanism. Adjusting to the school reduces students well-being; this might in turn impede their learning, until they have adapted to their new environment. This could also explain why stronger students make more progress than weaker ones (Magnuson, 2007).

Day schools are a preferred option as they are much less expensive than a boarding school. Tuition fees in day schools are cheaper. Most good quality day schools are relatively cheaper than boarding schools and this is another reason why parents opt for day schools over boarding schools. Day schools allow parents to admit students in private tuitions of their choice as well, in case their children need extra coaching. Most boarding schools in Zaria and Giwa education zones have fees that are a bit exorbitant, and unless parents are willing to fund a new experience and style of education for their children, most average Zaria and Giwa education zones, Kaduna State parents prefer day schools. Many day schools offer coeducation facilities and this is an important requirement in terms of today's world. Interacting with the opposite sex in the early years will enable children to be comfortable in the presence of the opposite sex when they reach a stage where they might have to work alongside them in an official environment. Children who have not had this opportunity might be shy and uncomfortable with the people from the opposite sex in the future (Adebowale, 2014).

Most day schools in Zaria and Giwa education zones encourage children to mingle with the opposite sex from their early years and this builds confidence and helps in exchange of ideas between the sexes over the formative years. This is one of the most important functions performed by a day school. Although there may be a few boarding schools that offer coeducation, day schools clearly outnumber the boarding schools doing this and coeducation in day schools is a much more accepted and existent structure in day schools, especially in India.

2.2.5 School Type (Public and Private)

With all of the highly publicized failures Nigeria's public schools, it's easy to assume that students in private schools are receiving a better education. But a study released in 2007 by the Center on Education Policy (2010) found that students in public urban high schools perform, on average, just as well as those in private high schools.

It's easy to assume that private schools deliver a better education to their students in business studies because so many of their graduates go on to elite colleges and successful careers. But according to the CEP, this may be due more to demographics than academic quality. When students' family backgrounds and income levels are taken into account, there is no effective difference in the quality of a public or private education. When the report's authors compared students of similar socioeconomic status at private, public and secondary schools, they found that:

1. achievement scores on reading, math, science, business studies and history were the same;

2. students were equally likely to attend college whether they had graduated from a public or private school;

3. young adults at age 26 were equally likely to report being satisfied with their jobs whether they had graduated from a public or private school; and

4. young adults at age 26 were equally likely to engage in civic activity whether they had graduated from a public or private school.

Exceptions

There was one important area in which private school students did excel: Students in private schools performed consistently better on the test than public school students. The researcher

point out that this doesn't imply that private schools are any better at teaching subject matter. They offer two possible explanations for this finding:

- Private schools are better at teaching test preparation.
- The admissions process at private schools tends to select students with higher IQ scores, and aptitude tests like the SAT are a better measure of IQ than subject achievement tests (Balogun, 2006)

Regardless of the reason for the difference, the result is that graduates from private schools are somewhat more likely to get accepted into very elite colleges. The second exception that the study found was limited to a very specific type of private school. Catholic schools that are run by holy orders, such as the Jesuits, did show consistently positive academic effects. However, this is a relatively small percentage of junior secondary schools, since the majority of Catholic institutions are run by a local diocese rather than a holy order.

2.2.6 School Location (Rural and Urban)

Rural-Urban location has been found all over the world to be an important indicator or differences in student achievement in business studies for examples, Dennis (2003). Indicated through a review of text of intelligence carried out among rural and urban children in USA that school located in rural environment attain lower scores when compared to their urban counterparts. In Britain, Adediran (2012) found regional disparities in test of intelligence among school children. In Italy, Balogun (2006) discovered through the test of intelligence administered to 5th grade elementary schools that there is a marked superiority of town (urban) boys over (country side) rural boys. Coming home to Nigeria, Arokoyu (1983) discovered rural-urban differentials in scholastic aptitude of primary school finalists

in Lagos. According to him children from urban school on the average perform significantly better than their rural counterparts on both the verbal and numerical aptitude test.

Other researches which support the contention that school location affects achievement include Dale and Miller (1992) in their study of the first year university students' background and their academic performance in Wales University College, Wales found that students from urban secondary schools performed quite better than students from rural schools. They concluded by saying that urban environment has a moral stimulating effect on learning and social interaction which the rural students are not accustomed. So also Arokoyo (1983) employing latitudinal study on two schools, one each in what he calls stimulating and enriched environment (i.e., urban) and the other a restricted and deprived environment (rural) concludes that school learning is more susceptible to improvement in certain environment than in others.

Quality and quantity of teachers: The teacher is an important force in school learning. His personality and method has direct and cumulative impact on the lives and learning habits of pupils. In fact, psychologists have identified the teacher as an important agency which can make or mar any successful learning within the formal system of education. For example, Aimoko (2005), writing in the Nigerian school master wrote that by and large the greatest factor in educating pupils was the qualified teacher. So also, Cookey and Dunhill (2009) wrote that inadequate supply of suitable qualified teachers is not in doubt but the various schools have to do without their services or make do with unqualified ones. This is very serious in the physical science as well as social sciences like geography.

The professional and academic training of the teacher can raise the prospects of a student's performance and attainments. Awoniyi (2011) remarked that there is a direct relationship between the quality of the teaching personnel and the quality of educational process. He identified the defects of the present Nigeria educational system and opines that they are partly the result of poor teaching. This important conclusion is that there can not be good schools unless there are good teachers.

Adejuyibe (2009), while writing on the important role of the teacher in any society opines that, the role of the teacher in the society lies at the heart of its intellectual and social life and it is through the teacher that each generation comes to terms with its heritage, produces new knowledge and learns to deal with change. The need for more qualified and trained teachers in social sciences in developed countries is straight forward because the teacher is only faced with presenting an already familiar subject in a stimulating and interesting way. But teaching in a developing continent like Africa raises problems which are very different from what obtains in developed countries. Apart from the fact that there is a general shortage of teachers in schools today, it is significant that a higher percentage of existing teaching staff for the secondary school are professionally unqualified to teach (Aimoko, 2005). He is of the view that the problem is thus clearly not only quantitative but more seriously qualitative.

The geography teacher of today is not only seen as an expert in his own right but expected to function as a facilitator and catalyst to education in general. Adejuyibe (2009) list the following as the functions of a geography teacher among others:

i. To help future geographers and practitioners understand and appreciate the forms and features of the landscape and human imprint on the physical environment and how the physical environment influences man economically, socially, politically and culturally

ii. To help the majority of the pupils to cultivate curious and inquisitive minds which can investigate and correlate, organize and rationalize the phenomena on the earth

iii. To help the pupils to understand the thinking of the Geographer, questioning and experimenting, seeking for the causes of things and also to note the effects of conditions and happenings upon the earth and man.

It is only a qualified teacher that knows when and how to present learning materials to students in such a way it would encourage them to actively learn. We need dedicated geography teachers in the school system; teachers who teach not only geography facts and techniques but also inculcate the spirit of geography and attitude of inquiry in the minds of students. This is very important in the third world countries like Nigeria. It is clear that every way one cares to look, there is a clear need for more adequately qualified geography teachers in the secondary schools in Nigeria because the shortage of qualified teachers has largely contributed to the poor enrolment figures of geography candidates into the higher institutions of learning.

Adequate teaching aids/field studies: Mathematics, Geography, and Accounting among others are creative, problem solving practical and intellectually stimulating school subject. Experimentation in geography is best undertaken in the field which is the geographer's laboratory. Abegunde (2012) goes on to say that if geography is to be learned effectively, it

must be experienced as geography by its very nature, requires active participation on the part of both the teacher and the students.

Davis (2009) maintains that geography as field-centered course features discoveries of the generalities and principles which unify geography and make it easier to understand. So also Cuttance (2011) is of the view that justifications for field studies in geography are deeply rooted in scientific methodology and educational psychology. This is true because the laboratory (field) is a place where persons or group of persons engage in human enterprise of examining natural phenomena. It should be argued then that field studies/trip is part and parcel of process of teaching and learning geography.

Geography field studies importance has been consistently stressed by geography educationists. Dale and Miller (2012) notes that field studies can be used to achieve wide ranging goals which include the development of creative thinking, increasing understanding of scientific method and the development of problem solving skills. So also Dennis (2003) is of the view that field studies is organized to convey a sense of geography as an inquiry and that many field studies serve the traditional purpose of making clear and vivid materials expounded by the textbook. Practical work should form the basis of teaching geography. According to him since the failed studies/trip is an instructional procedure, the geography teacher should assume a position of a manager of learning with the field as a place where learning is discovered. The objectives of geography field studies have been summarized by Bernard (2002) as follows:

• As a means of verifying a geographic principle, law or theory already known to the student

• Practicing and developing skills and techniques for accurate, orderly and objective geographical investigation to be carried out in the classroom

2.2.7 Students Gender (Male and Female)

The word "gender" has attracted the attention of many scientists (biologists, psychologists and researchers). As a result of which a lot of literature exists on different aspects of the concept, (Nwakpa, 2002). In this study, gender and academic achievement in business studies was investigated. Stanly (2007) defined gender as the amount of masculinity and felinity found in a person and obviously while there are mixtures of both in human beings, the normal male has a preponderance of felinity.

Struggling after academic achievement in business studies conflicts with the traditional female role in many societies, Oakey (1993). Right from the childhood, a boy traditionally receives more training and encouragement for achievement than girls. Besides, decline in school achievement of many girls during adolescent is the side effect of their new concentration on personal appearances. David (2007) revealed that academic achievement of students in different learning situation and in particular subject area, largely reflects the socio-economic background, type of school and its location, qualification of the instructional activities and sex of the learner's attitude and the sex of the learner among others. However oaky findings may not hold true of the present day in Nigeria, given the rapid socio-economic changes Nigeria is experiencing. Lowenstein (1994) and Usman (2000) in Stanley (2007) observed that women in most scientists are judged and ranked on the basis of their husband or father occupational ranked and makes them consider school and career achievement as secondary.

In males, achievement success is compatible with stereotypical nation of masculinity leading to high achievement and high status job, Stanley (2007) opines that most girls choose to be successful in those subjects considered appropriate for females as a way of being a high achiever while at the same time maintaining their felinity. Several studies reported gender related differences in business studies subject choice and also in achievement within the subjects. School subjects according to several investigation are sex-stereotyped, such that subjects like mathematics, physical science, computing and engineering are regarded as masculine subjects while humanities, languages, business studies are regarded as feminine (Archer and macrae (1991). The females appear to be higher in achievement than the males reported toward business activities.

2.3 Theoretical Framework

This study was premised upon Bertalanffy (1968) theory known as Social Impact Theory (SIT) and international theory of perception (ITP). Social impact theory (SIT) is a theory that uses mathematical equations to predict the level of business impact created by specific business situations. The theory was developed in 1981 by Latane, a psychologist. Latane' (1981) described business impact as a phenomenon in which people affect one another in business situations. Through daily experience such as embarrassment, persuasion, humor, and a plethora of other experiences, one can see the number of situations that are governed by the presence and actions of others. The impact can not only be observed visually, it also alters forces within the target such as thoughts, attitudes incentives and physiological state of mind in any business.

The theory is relatively new and fail to address some pertinent issues include finding more social outcomes, understanding the exponent in psychosocial laws, taking

susceptibility into account. Understanding how short-term consequence can develop into chronic consequences. This theory was found to be useful for the study because it stressed the change in behavior that one person causes in another, intentionally or unintentionally, as a result of the way the changed person perceives themselves in relationship to the influencer. Another theory which served as a basis for this study is the intentional theory of perception (ITP) of Crane (1998) otherwise known as intentionality theory. It treats perceptual experience as a form of intentionality or mental representation hence it is also sometimes called the representation list theory of perception.

Crane (1998) maintained that perception is a form of belief. Belief is an intentional state in the sense that it represents the world to be in a certain way, and the way it represents the world to be is said to be its intentional content; perception, it was argued, is similarly a represent the world to be is likewise its intentional content. The theory was also chosen because of its emphasis on experience and belief. Students can perceive business studies only when they have experience it. The orientation which they received in secondary schools might influence their perception of business studies.

2.4 Historical Development of Business Studies in Nigeria

The actual date when business studies took off in Nigeria is not easily noticed. Generally, it is believed that government and missionary bodies contributed immensely to the evolution of business education in Nigeria. From among the clerical staff that was trained by the government and missions, emerged simple bookkeeping, St. Andrew college Oyo state, founded in 1898, was known to have taught among other things, simple accounting (book keeping) to teacher trainees some of whom later, on their own learned typewriting and shorthand during holidays.

Aliyu (2001), noted that the development of business studies can also be traced to when some Nigerian were business partners with their overseas counterparts in the last two decades of the nineteenth century, they had to send their children to school to learn simple commercial arithmetic, some bookkeeping business communication and some typing, for the purpose of facilitating business transaction. The children of these early businessmen were expected to learn some simple proportions. Invoicing, record keeping, profit and loss concepts. Okoye (2002) noted that evolution of business studies must be closely linked with the country's socio-economic, industrial and commercial circumstances. This means that business studies in Nigeria has its origin from traditional orientation.

According to Ekpeyoug (2008), the apprenticeship system, which is one of the oldest traditional systems of education delivery, was also applicable to business studies. Under this system the trainee was attached to a master, relation or parent for a period of good time of training. On successful completion of the period or apprenticeship, the trainee or apprentice could remain with his master as a journey man or may be initiated into guild and from that point, established his own business. Ekpeyoung (2008) stated further that another notable initiative in the development of business studies in Nigeria was its delivery through correspondence schools like Kings College Lagos and some of theirs schools at junior secondary class in the country.

Aliyu (2001) and Osioboh (2007) noted that the National Policy on Education (NPE) 2004 brought business studies subjects to limelight at all junior Secondary level of the Nigeria Educational System. Many school administrators who ordinarily would not have accepted in their school programme were made to appreciate the importance and place of business studies in the economic development of the nations.

2.5 Important of Teaching Business Studies in Junior Secondary School

Junior secondary school system come into being as a result of the implementation of the 6-3-3-4 system of education as contained in the national policy of education (NPE), (2004, revised 2006). The junior secondary school is designed to meet the need and interests of early adolescent students and to develop their varying abilities, help to explore their own aptitudes and interest and to inquire into the kinds of work to which they might wish to devote themselves in future.

It is recognized that prior to 1977, there was no course regarded as Business Studies in Nigeria secondary school system. What was obtained then were independent business subjects that were separately studied, the subjects were studied at different stages of secondary school education. With the 6-3-3-4 structure, Business Studies has come and it regarded as a pre-vocational and general course. It is integrative and comprehensive in nature. It is accepted that its study will offer its products either an opportunity for gainful employment or a basic knowledge of each of the component with a view to specializing in one or some of them later.

The junior secondary school level is regarded as a linear extension of the elementary school stage in respect of the aims and goals. At this stage, Ndinechi (2000) held that prevocational orientation should be introduced as part of the general education for imparting simple marketable skills to the students which is the aim of Business Studies. Business Studies as it is been referred to in the JSS classes is relatively new in the Nigeria educational curriculum. The impression is buttressed by Aina (1990) when he said that Business Studies in it current form is new variously described as commercial studies, commercial education or secretarial studies.

Osagie (1990) view on Business Studies has brought about the introduction of the importance of Business Studies. He viewed Business Studies as that specialized type of education which by its varsity equips its recipient with the skills, competences and attitudes necessary to make him a useful and self-reliant citizen. Business Studies is therefore a field of study, which prepare students for career in business and education, it can also help the citizen to manage their personal finances, personal business affairs and their economy more efficiently and become better informed citizen and consumers of business goods and services. Specifically the importance of Business Studies at the junior secondary school are:

1. It helps student to develop the desire to want to study business subjects at the higher levels of academic pursuit. This business subject at the higher level will help students decide to take business related career later in life.
2. Business Studies at this stage assist in the guidance program of vocational education. This is because at this stage, those students who are qualified are directed towards senior secondary school business curriculum, while those who lack the basic abilities required in business occupations are directed towards non-business curriculum.
3. The knowledge of Business Studies at this stage gives students the opportunity to develop some elementary knowledge and simple skills that can be personally useful to them, example in typewriting which they can use to produce assignments in future.
4. Business affects everybody in the society everybody is a consumer and purchases goods and services provided by business. Student needs to develop a clear concept of social and economic truths and an understanding and appreciation of the roles business plays in our daily lives (Chukwukere, 2005).

2.6 Methods of Teaching Business Studies

No matter how good the stated objective may appear it cannot be automatically realized except it goes through the right process that is the teaching and learning process. Teaching is a process of facilitating student learning through a proper management by the teacher of the interrelationships among the student's interest, the content learning and the methods and materials. These means employed by the teacher to pass information to the learner is referred to as teaching method.

Teaching method according to Daughtrey (2004) is defined as the broad pattern of thinking which a teacher follows to help his student reach the desire set goal for the course. Ngada (2004) defined method as a procedure by which a goal is reached, a purpose accomplished or a result achieved.

Method can also be defined as a practical application of teaching principle base on the nature of the student, the nature of the subject, and the learning needs of the students. Nwafor (2002) stated that teaching has been said to mean "causing learners to learn". Nwafor observed that the object in teaching is not so much to convey knowledge as it is to cite a determination in the child to acquire it himself and to teach him to go about acquiring. The role of the business teacher is to facilitate learning in his students. In order to do so, he employs the method he deems best to achieve effectiveness.

Adedoyin (1991) defined method of teaching as the processes and technique of transmitting facts, skills, information and knowledge to the learner so as to facilitate the accomplishment of the set objectives. Homby (2004) defined method of teaching as a place that is intended to achieve a particular purpose or the process of planning something or

carrying out a plan in a skillful way. Teaching method according to Okon (2004) could be an experience talent or trait. Obi (2005) observed that teaching methods are strategies employ by the teacher to enhancing teaching while Okon (2002) opined that teaching method include not only the manner of presenting that the teacher employs but everything that he/she does in the way of arranging conditions, grouping students, guiding activities, making assignments and providing information to aid learning.

Teacher effectiveness in relation to student's performance is largely measured by students' achievement in acquiring a particular knowledge or skill. This could be achieved through good teaching. A teacher should have good knowledge of many teaching method because the teaching that succeeds today may fail tomorrow because of unforeseen circumstances. A teacher should always study the situation in the class and if he notices that his method is not gaining result as planned, he should change it with another one. A teacher cannot be effective without a good teaching method, so also no teaching method is good without a good teacher. A good teacher should be able to select his teaching methods to meet the prevailing circumstance in the class room.

According to Aliyu (2013) the following are teaching methods that could be adopted by a business teacher.

1. **The Teacher- Centered Teaching Method**: This method can be defined as a classroom environment in which the teacher dominates the teaching process. He decides on what will be taught. He assumed that he has superior knowledge and information and should direct students in their learning. The teacher here demonstrate direct influence through lectures in which he gives views or opinions about content or procedure and where he

expresses his own ideas, asking rhetorical question with no intent that a student should answer he gives directions, commands or order with which the students are expected to comply. He criticizes or exerts authority with extreme self reliance.

2. **Learner- Centered Teaching Method**: This method on the other hand, provides a classroom environment which encourages student's participation in the teaching process. This participation tends to take the form of initiating ideas and expression of students' opinion. The teacher in this situation tends to bring the students into the teaching – learning process, believing in the beneficial values of the students participation in the learning process. The teacher is expected to attend to the affective aspects of the classroom interaction, to accept and clarity the feelings of the students in a non-threaten manner, to praise and encourages student action or behavior to accept or use ideas suggested by students by clarifying or developing such ideas. The teacher is also expected to ask questions about content or procedure with intent that students should answer. The teacher's influence in the teaching-learning process is direct.
3. **Inductive Method:** This is a method whereby students are given a number of good examples from which a general rule is drawn. The teacher should always guide the students to discover the rule. The advantage of this method is that learning is always thorough and students may not easily forget the rule. The disadvantage of this method is that it consumes time and little amount of learning may take place.
4. **Deductive Method:** This is a method where students are taught the rules first and good examples are given that are drawn from the rule. This is the method that many teachers are using because it is always further and much of the teaching time is put into discovery new outlines (short hand) in accordance with the rule given. The advantage of this

method lies in its fastness and the active practice by the students. The disadvantage is that students hardly remember the rule and always learn by note or through guess work.

5. **Demonstration Method:** Demonstration methods refer to a situation where the teacher will have to practice what he expects the students to do before he asks them to do it themselves individually. In shorthand or typewriting for example, the teachers write the outline on the chalk board or types a particular letter layout on the typewriter while the student watch him do this.
6. **Individual Teaching:** Individual teaching involves a face to face interaction between a teacher and a student at every given time. This method encourages teacher/student report when individual student's problem is treated at his level. This opportunity allows the student to ask the teacher questions in the area of his weakness. Both the fast and the slow learners are catered for according to their ability. Individualized teaching for the lesson period in a class of normal size maybe unsatisfactory from several points of view. It has been argued that students lose the benefit of stimulation through exchange of ideas, class questioning and of learning from one another.
7. **Group Teaching Method:** Since it is always difficult to find a suitable material and method of teaching a class with mixed abilities and as aptitudes, one alternative is to split the class into groups so that due attention could be given to each group at a time. This method follows that one group will be taught at a time and while the other groups, the first group will continue to practice what had been taught previously. This method brings about closer teacher/students relationship. This is an economical method of teaching when compared with individual teaching but makes greater demands on the teacher in the matter of preparation than the whole class teaching method.

8. **Whole Class Teaching Method:** This is traditionally the most common method in practice. The teacher faces a whole class at a time, delivers his lesson and goes away. It is the most common in practice but the most difficult because it is not easy to organized lesson period and selects teaching material and method which will meet the needs of the entire student who have mixed aptitudes and abilities. To use the whole class methods is to give the whole class the same work at the same time and for the same period of time. Usually the goal of the mixed (whole) class is towards the average. It will then mean that, the more brilliant student (above average) will work below their potential and they can easily be bored, while the mediocre (below average student) will be foundering and thereby lose interest through frustration as they may not be able to cope with the pace of the lesson delivery.

2.7 The Role of Technology in Teaching Business Studies in Junior Secondary Schools

The role of technology in teaching and learning is rapidly becoming one of the most important and widely discussed issues bin contemporary education policy (Thierer, Keith and Anderson 2000). Most experts in the field of education agreed that, when properly used, information and communication technology hold great promises to improve teaching and learning in addition to shaping work force opportunities. Poole, (1996) has indicated that computer literacy is now regarded as the new illiteracy. This has actually gingered a new and strong desire to equip schools with computer facilities and qualified personnel necessary to produce technologically proficient and efficient students in developed curtness of the world. There is no doubt that computer can aid the instructional process and facilitate students learning. Many studies have found positive effect associated with technology aided instruction (Burnelt, 1994 and Fitzgerald and Warner, 1996).

In a rapidly changing world of global market competition automation, and increasing demoralization, basic education is necessary for an individual to have the capacity and capability to access and apply information. Such ability and capability must find bearing in information and communication technology in the global village. The economic commission for Africa has indicated that the ability to access and effectively utilized information is no longer a luxury but a necessity for development. Unfortunately many developing countries, especially in Africa are already on the wrong side of the digital divide in the educational use of ICT.

The importance of ICT is quite evidence from the educational perspective. Though the chalkboard, textbook, radio/television and film have been used for educational purpose over the years, none has quite impacted on the educational process like the computer. While television and film only on the audio visual facilities of users, the computer is capable of activating the sense of sight, hearing and touch of the users. ICT has the capacity to provide higher interactive potential for users to develop their individual intellectual and creative ability. The main purpose of ICT "consist just in the development of human mental resources, which allow people to both successfully apply the existing knowledge and produce new knowledge" (Shavinina and Mapp 1997, p: 70).

There is no doubt that ICT provides productive teaching and learning in other to increase people creative and intellectual resources especially in today's information society through the simultaneous use of audio, text, multicolor image, graphics, motions, ICT gives simple and exceptional opportunities to the student to develop capacities for high quality learning and to increase their ability to innovate .

Nigeria cannot afford to lag behind in using multimedia to raise the intellectual and creative resources of her citizens. This is particularly important for children whose adulthood will blossom in a cyber environment entirely different from that of the present (Shavinina, 2001). Nigeria children need to be taught by radically new educational program and variety of educational content with multimedia playing key role.

Information and communication technologies (ICT) provide a range of tools that can significantly extend and enrich teachers, instructional strategies and support student learning in Business Studies. These tools include simulations, multimedia, resources, data bases, spreadsheets, and computer-assisted learning modules. Teachers can use ICT tools and resources both for whole class instructions and to design program that must diverse students needs. Information and communication technology can also be used to connect students to their school at home and abroad and to bring the global community into the local class room.

Through internet websites, students can now access resources held in libraries, archives, public institutions and private business across the country and around the world. They can find the most current information available on topics relevant to all Business Studies courses. ICT resources allow secondary school students to conduct more far-ranging and authentic research than ever before. Although the internet is a powerful tool, however, all students must be made aware of issues of privacy, safety and responsible use. Applications such as database, spreadsheet, word processors, and presentation and multimedia software can be used to enhance student learning in all Business Studies courses. In the information and communication technology courses, they are an essential tool for learning. In these course, student acquire skills in he use of word processing, spreadsheet, database, desktop publishing, website design, and presentation and multimedia software that meet current

business standard that are transferable to other courses as well as to workplace. Information and communication technology are integrated into Business Studies curriculum. In a way that mirrors the dynamic environment in which business is conducted today, creating authentic and relevant learning environment for student.

2.8 Resources for Business Studies Teaching

For the successful implementation of the Business Studies curriculum the facilities and instructional materials available at the environment of implementation really makes an impact. The environment of implementation consists of the physical, psychological and social environment where teaching/learning relationship is established. Mkpa (1991) describes the physical environment of the school as consisting of all structure built or constructed within the four walls of the school compound meant to be uses for facilitating the attainment of the objectives of the curriculum. It include school buildings and other buildings library and relevant textbooks, the workshops, laboratories and equipment for various kind of technical subjects, play grounds, the layout, aesthetic features of the environment, available amenities as electricity, pipe borne water etc.

The availability and use of requisite facilities and equipment are important to the effective execution of any task. This need is equally true of the teaching task where greater value is placed on the availability of requisite teaching facilities. Since students learning can be completed when the right and complete instruments (equipment and facilities) are available and utilized particularly in Business Studies. This is necessary because at this elementary stage of the program, the use of requisite teaching facilities will go a long way in capturing the interest of the students and make them desire to study business subject at a

higher level. To ensure optimum teaching and learning under the best conditions Business Studies program is expected to be adequately and sufficiently provided with the requisite instructional facilities and equipment replica of what is available at the offices. Where these are non-existence or inadequate, effective instruction may not take place.

Nolan et al (2007) are of the view that a business educator cannot effectively teach a student the home-keys of a typewriter or how to operate the adding machine without having the machine in the classroom. Teaching facilities and equipment help to stimulate interest and ensure mobility and continuity to the teaching/learning process. Whenever these facilities and equipment are optimally utilized, they generate greater student interest in the learning process and also enhance retention of ideas. Hence, Ulinfun (1987) points to the fact that learning would be less meaningful without the use of teaching facilities and equipment and students would grope in darkness for long before they can get a gasp of what the teacher says.

Similarly, Egwelu (1992) believe that teaching facilities and equipment, apart from lending themselves to practical learning, are equally essential for actual occupation jobs for self-reliance. Nolan et al (2007) hold the view that item of equipment and facilities needed for effective teaching in Business Studies should be a replica of what is obtainable and used in business offices, and which the business students, must appreciate their importance and use. Such items of equipment are expected to be modern so that the student and teachers should benefit from their usage. Examples of such equipment are typewriters, photocopying machines, duplicating machines, computers, adding machines etc.

Tonne and Nanassy (1970), Ulinfun (1986) and Oyedele (1987) recognized relevant textbooks as part and parcel of the facilities needed for effective teaching and learning of Business Studies. According to Farrant (1967) the textbook is a very special type of book. It is written to satisfying a special need. He further said that textbooks are teaching books and must be used according to educational principles. By principles, he meant that pupil's age and educational level should be considered when it comes to matter of suitability of textbook.

Ile, (2001) lamented that instructional facilities and equipment provided for business education program in schools are grossly inadequate and do not meet the ideal standards relative to the curriculum objectives. He stressed that the available facilities are inadequate for effective instruction and learning.

2.9 Empirical Studies

Ujiro (2015) in her study titled the Influence of Gender on Students' Academic Achievement in Business Study Subject in Public Secondary Schools in Oredo Local Government Area of Edo State, Nigeria Three research questions were raised to guide the study. The population of the study was made of 822 both male and female students. A total of 412 students made up the sample for the study. Multistage sampling technique was used to select the students. Ex-post-facto research design was adopted for the study. Examination performance was the instrument used for collecting data in this study. Data was analyzed using frequency counts, percentages and proportion.

This research work is related to the present study because it investigated the Influence of Gender on Students' Academic Achievement in Business Study Subject in Public Secondary Schools, which was one of the current study objectives. It also went further to

test his hypotheses to 0.5 significant levels, which is what the present study did. The researcher carried out a good research in the state but the areas this differs from the present research work is that the location was Zaria and Giwa Education Zones. A stratified random sampling technique was used for the sample size but the present study used simple random sampling techniques. Also the research harmed more on gender of students but the present included rural and urban, Day and boarding, and public and private. This is a Thesis work while the other one is a journal work.

Adetunde (2014) examined comparative assessment of performance of Day and Boarding students in senior secondary school certificate Business studies examination in Kassena-Nankana and Asuogyaman districts of Republic of Ghana. An ex-post facto research design was adopted, using a multistage probability proportion to size (MPPS) method to select the samples from the population used in this study. Out of 11 Secondary schools in the two districts 4 whose results were consistently released for years were selected for the study. Hypothesis was tested while the analyses of data were presented using t-test for differences between sample means. The study revealed that there was a significant difference between a student been a boarding student and day student. The study has implication for policy and practice in educational sector.

This work is related to the current study because it examined comparative assessment of performance of Day and Boarding students in senior secondary school certificate mathematics examination. This similar to the current study because they both compared the performance of Day and boarding students' academic performance. The both results show there are significant differences between the performance of Day students and boarding

students. They both focused on secondary students. The two studies had hypotheses that were tested at 0.05 level of significant.

The research differs from the current work, because the previous was a comparison while the present was on relationship. Ex-post-facto research design was employed while the present study employed a descriptive survey design. The location was in Kassena-Nankana and Asuogyaman districts of Republic of Ghana while the current study was in Zaria and Giwa Education Zones.

Sunday (2014) carried out a study titled Comparative Study of Pupils' Academic Performance between Private and Public Primary Schools. It compares pupils' academic performance between the private and public primary schools. The sample, made up of 240 pupils were randomly selected from the private and public primary schools in Ilesa East and West Local Government Council Areas of Osun State, Nigeria. Two instruments were used. A structured questionnaire and Pupils' Achievement Test (PAT) in three core-subject areas of the Primary School Curriculum namely: English Language, Mathematics and Social Studies. While the questionnaire was used to collect relevant bio- data of the respondents, the instrument on achievement tests (PAT) was used to collect data on students' performance in the three subjects involved in the study. Data were analyzed using frequency count, simple percentages and Z-test. Results showed that pupils in the private primary schools performed better than their counterparts in the public schools and therefore call for improvement in the public schools to enhance the learning opportunity of the vast majority of pupils attending the public schools.

This research work is related to the present study because it compared between private school student and public school student academic performance, which was one of

the current study objectives. It also went further to test his hypotheses to 0.5 significant levels, which is what the present study did. Also the instrument used for data collection was a questionnaire which is similar to the present study.

The researcher carried out a good research in the state but the areas this differs from the present research work is that the location was Zaria and Giwa Education Zones. A stratified random sampling technique was used for the sample size but the present study used simple random sampling techniques. This is a Thesis work while the other one is a journal work. The area of uniqueness was private and secondary school.

Alokan (2013) carried a study titled Rural and Urban Differential in Student's Academic Performance among Secondary School Students in Ondo State, Nigeria This study investigated the difference between the academic performance of students from rural environment and students from urban environment. A descriptive research design of survey type was adopted for the study. The population for this study comprised all public secondary school students in Ondo State. The sample consisted of 240 students from six randomly selected schools. A questionnaire tagged 'Academic Performance Questionnaire' was used to collect data. Expert judgments were used to ensure face and content validity. Test-retest method was used to determine the reliability and a reliability coefficient of 0.72 was obtained. Data collected were analyzed by using t-test. The result revealed that there is no significant difference in the academic performance of students from rural environment. It can be concluded from the result that, all else equal, rural students do not suffer disadvantage in their academic performance simply as the result of their residence in rural areas or their attendance at rural schools. It was recommended; among others that rural deficit model should be further examined as educators take a new and more objective look at

the performance of the many different types of rural students. Also, parents and students should not feel that they must attend metropolitan schools in order to achieve success.

The research work is related to the present study because it investigated about school facilities. The research work was a descriptive survey just like the current study. Learning, teaching, welfare, health and sport facilities were investigated by the researcher which is also part of current research. The researcher went further to test his hypotheses to 0.5 significant levels, which was also done here. The instrumentation used for data collection is similar to the current study (questionnaires). Both researches were carried out in Kaduna state Nigeria. It is true that school facilities are not adequate nor properly maintain in most tertiary institutions in regards to the findings.

The researcher carried out a good research but some area differs from the current study. The research was based on Rural and Urban Differential in Student's Academic Performance among Secondary School Students in Ondo State. While the current research was not based only on finding the different between urban and rural students' performance. Its location is different from the previous research, also it is a thesis work while the previous is a journal paper. The present research was limited to only two Education zones in Kaduna state, while this covered the whole secondary school in Ondo State.

2.10 Summary

The researcher presented the review of literature starting with the Business Studies as a subject matter. It emphasis on the national policy on education (NPE) on the introduction of Business Studies to the JSCE syllabus, the importance of the subject to student of that level and also various teaching method to enable effectiveness in teaching the subject and

enhanced good student performance. The literature reviewed on several authors viewed on teaching methods. It has been agreed by several authors that the teaching methods employed in teaching Business Studies, in school affects the academic performance of students. It was also reviewed that Junior secondary school system come into being as a result of the implementation of the 6-3-3-4 system of education as contained in the National Policy of Education (2004). The junior secondary school is designed to meet the need and interests of early adolescent students and to develop their varying abilities, help to explore their own aptitudes and interest and to inquire into the kinds of work to which they might wish to devote themselves in future.

Boarding schools are an intensive form of education, in which students live at school, and visit their families only for weekends and vacations unlike day school. With all of the highly publicized failures Nigeria's public schools, it's easy to assume that students in private schools are receiving a better education perform, on average, just as well as those in private high schools. Rural urban location has been found all over the world to be an important indicator or differences in student achievement in business studies. For the successful implementation of the Business Studies curriculum the facilities and instructional materials should be made available at the environment of implementation really makes an impact. The environment of implementation consists of the physical, psychological and social environment where teaching/learning relationship is established.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodological procedure employed in carrying out this research work. The chapter is presented under the following Sub-heading.

- Research Design
- Population
- Sample and Sampling Techniques
- Instrumentation
  - Validity of the Instrument
  - Pilot of the Study
  - Administration of the Instrument
  - Reliability of the Instrument
  - Procedure of Data Collection
  - Procedure of Data Analysis

3.2 Research Design

The study used descriptive survey design. Descriptive research design determines and reports the way things are (Mugenda & Mugenda, 2003). This approach is appropriate for this study because it involves an analysis of the relationship between socio economic background and academic achievement in business studies in secondary schools in Zaria and

Giwa education zones, Kaduna State. Survey research design according to Agber (2003) and Yabo (2007) is concerned with finding, describing and interpreting an existing phenomenon, condition or relationship between or among people or items considered to be representative of the entire group. This research design is found to be appropriate because the study was on a small group considered to be representative of the entire population. The approach used is what Nworgu (1991) described as a sample survey in which a sample data in survey research are usually collected through questionnaire to collect the data the researcher decided to use the survey research method because only a part of the population is studied and findings from this can be generalized to the entire population.

3.3 Population of the Study

The population of the study covered only Giwa and Zaria Education Zones, Kaduna State. Since the study under consideration is mainly in those zones. There are 12 education zones at the time of conducting this research work in the State from which 2 were purposively selected for the study. From these two zones there were 81 secondary schools in the two education zones. There were 47 secondary schools in Zaria zones and 34 secondary schools in Giwa zone. The study population was therefore made up of principals, teachers and school prefects. There were 81 Principals, 648 Teachers, and 648. Making a total of 1377.

3.4 Sample and Sampling Techniques

Since the population under study is relatively high, which include all public and private secondary schools in Zaria and Giwa education zones in Kaduna State, a portion of this population called sample, is investigated. Simple random sampling technique was

adopted for the purpose of the study. But to ensure adequate representation of the respondents, the cluster sampling technique was derived from the strata. A purposive method also adopted to determine the sample size in the case of Principals, Teachers and School Prefects. Aderounmi (1985) recommend that 30% percentage of a population of this magnitude can be used as the sample size to this end the total of (413) respondents was used as sample for the study; i.e. 26 Principals, 195 Teachers and 195 School Prefects as shown in Table 3.1

Table 3.1: Sample of the Study:

S/N	Zones	Principals		Teachers		School Prefects	
		Population	Sample	population	Sample	population	Sample
1	Zaria	47	15	376	113	376	113
2	Giwa	34	11	272	82	272	82
Total		**81**	**26**	**648**	**195**	**648**	**195**

Source: Zaria and Giwa Education Zones (2015)

3.5 Instrument for Data Collection

The instrument used in this study was a structured questionnaire titled "Secondary School Students Socio-economic Background and Academic Achievement in Business Studies Questionnaire (SSSSBAABSQ). The five Likert scale opinions was used which included Agree, Strongly Agree, Undecided, Disagree, and Strongly Disagree. The questionnaire was divided be in two sections namely; section A, contains demographic data such as name of schools, age of respondents, class of the respondent in the school. Section B, contained questions that would assist in assessing the relationship between socio

economic background and academic achievement in Business Studies in secondary schools in Zaria and Giwa education zones, Kaduna State.

3.5.1 Validity of Instrument

The content validity was determined by giving to experts in Educational Administration and Planning to make meaningful commentary and observations. The items were restructured in line with the objectives and hypotheses. Kerlinger (1986) held the view that, the validation of the content of the research instruments by experts is an important and acceptable technique.

3.5.2 Pilot Study

A pilot study was conducted in Government Secondary School Aminu to ascertain whether the instrument will able to measure what is meant to measure. Forty copies of the questionnaire were distributed to Government Secondary School Aminu. The questionnaire consisted of section such as the request letter; bio data; and statement section which tested the opinions of the respondents based on the hypotheses of the research. A test re-test method was used in the administration of the instrument at an interval of two to three weeks. The Crombach Alpha 0.05 level of significance was used to test the level of significance of the calculated alpha.

3.5.3 Reliability of the Instrument

This is the degree of consistency that the instrument procedure demonstrates (Abbas, 2009). To ensure the reliability of the instrument, Crombach Alpha was used during the pilot study. This yielded a reliability coefficient of r= 0.87 and significant level of 0.05. The

instrument was therefore reliable for use. This is in line with Abbas (2009) statement that a correlation that is close to one (1) is reliable.

3.5.4 Administration of the Instrument

The researcher decided to use on the spot questionnaire administration technique. This was relatively high. Nworgu, (1991) confirmed that the percentage returns of such questionnaire can sometimes be as high as one hundred percent. The researcher administered the questionnaires with the help of the research assistants. The questionnaire was designed in such a way that the group respondents indicated their responses with a simple (√) tick.

3.6 Procedure for Data Collection

The researcher used official visit to the Ministry of Education and the sampled schools in Zaria and Giwa education zones. The questionnaire was structured for data collection from principals, teachers and students (school prefects). The questionnaire consisted forty items; the items drawn based on the hypotheses. A researcher obtained letter of introduction from Head of Department. The letter of introduction assisted the researcher to get the permission to obtain the required information and assistance needed. Copies of the structured questionnaire were administered by the researcher and two trained research assistants.

3.7 Method of Data Analysis

The analysis of the data collected was based on the research questions and null hypotheses. Both descriptive and inferential statistical techniques were used in the analysis of the data. The descriptive statistics involved the use of frequencies and percentage, mean,

standard deviation for the bio – data and other variables. The analysis was done through the use of statistical package for social science (SPSS) in the analysis of data and testing of the hypotheses. All the stated null hypotheses were analyzed using Analysis of Variance (ANOVA). The data analysis was presented in three main sections. Section one, for bio-data analysis, Section two, for answering the research questions and section three, for testing the postulated null hypotheses. To uphold or reject the hypotheses advanced for the study, an Alpha of (0.05) level of significance was used.

The following method for data collection was adopted by the researcher to ensure that the opinions of the sampled population were collected.

1. The researcher visited each school, met with each principal and staff of Ministry of Education in Zaria Zone.
2. All the copies of questionnaire were coded according to the response of the respondents and professional advice from the statistician who is the statistician was used and this helped to build a solid base for easy classification and analysis of data collected from the field.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND DISCUSSION OF DATA

4.1 Introduction

The chapter presents the data collected, the analysis carried out and the discussion of the result obtained. The analysis is presented in sections. The first section presents the frequency and percentage distribution of bio data of respondents and the issues responded by respondents. The second section presents the answers to the research questions using descriptive parameters of mean scores, standard deviation and standard errors. The third section presents the testing and interpretation of four null hypotheses were analyzed with the use of Analysis of Variance (ANOVA). All hypotheses were tested at 0.05 alpha level of significance. The major findings are then revealed before the discussion of the major findings. The following copies were fully filled and restructured 24 principals, 194 teachers and 195 prefects

4.2: All the responses of the principals, teachers and school prefects to the research questions.

Table 4.1: Bio-data of respondents

S/N	Bio-data	Category	Frequency	Percentage	Total
		Principals	24	5.8	413 (100)
1	Status	Teachers	194	46.9	413 (100)
		School Prefects	195	47.2	413 (100)
		Male	223	53.99	413 (100)
2	Genders	Female	190	46.00	413 (100)
		PhD	14	3.4	413 (100)
3	Qualification	M.Ed	52	12.6	413 (100)
		B.Ed	156	37.8	413 (100)
		NCE/OND	191	46.2	413 (100)
4	Years of Experience	0-5years	106	25.66	413 (100)
		6-10years	105	25.42	413 (100)
		11-15years	102	24.69	413 (100)
		16-20years	68	16.5	413 (100)
		21years and above	32	7.7	413 (100)
5	Location	Urban	223	53.99	413 (100)
		Rural	190	46.00	413 (100)

Table 4.2 shows the status of the respondents, 24 representing (5.8%) were principals, 194 representing (49.6%) were teachers while 195 representing (47.2%) were school prefects.

On the issues of gender, the table shows that 223 respondents, representing (53.99%) were males and 190 representing (46.01%) were females.

The qualification of the respondents from the table shows that, people representing (3.4%) of the respondents had Ph.D. 14 people representing (12.6%) have M.Ed/Ma, 156

people representing (37.8%) had B.ed/B.Sc Ed while 191 people representing (46.2%) of the respondents had NCE/OND.

The years of working experience respondents from the table shows that, 106 representing (25.66%) each had worked between 0-5years, 104 representing (22.24%) had worked between 6-11 years, 102 representing (21.69%) had worked for 11-15years, 68 representing (16.5%) had worked for 16-20years while 21 respondents representing (7.7%) have 21years and above working experience .

The location of the respondents showed that, 223 representing (53.99%) were from Urban area while, 190 representing (46.01%) were from Rural area.

4.3 Answering of Research Questions

The researcher used 3.00 as the mean otherwise known as decision mean since the instrument was structured along a modified five point likert scale structure to take decision on whether to accept or reject the research question after comparing it with the cumulative mean. Therefore, a mean score of 3.0 and above indicate positive response to the research question and accepted while a mean score below 3.0 indicate negative answer to the research question and rejected. This is shown below:

SA - 5point

A - 4point

UD - 3point

SD - 2point

D - 1point

$\frac{5+4+3+2+1}{} = \frac{15}{} = 3.000$ (Decision mean)

5 5

4.3.1: Opinions of Respondents between Male and Female JSS Students Socio-Economic Background and Academic Achievement in Business Studies in Zaria and Giwa Education Zones, Kaduna State were sought.

Table 4.2: Opinions of Respondents on Male and Female Students' Socio Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State

S/N	Item Statement	Respondents	SA	A	U	SD	D	Mean	S.D
1	Female students develop high interest in Business studies that the male student	Principals	9	10	2	1	**1**	4.35	1.089
		Teachers	108	48	2	17	14	4.43	.923
		Prefects	115	71	3	1	5	4.42	.946
2	The percentage of male students studying business studies are from the average earner family	Principals	14	5	2	1	2	4.40	1.099
		Teachers	94	57	7	10	25	4.13	1.298
		Prefects	103	57	14	12	23	3.96	1.344
	The female students offering business studies do not most of the time go beyond secondary education	Principals	14	4	2	3	1	4.45	1.099
		Teachers	105	57	4	18	9	4.36	1.115
		Prefects	131	50	3	8	12	4.37	1.100
4	Both male and female students who acquired vocational skill especially in business studies tend to perform better in the society	Principals	7	15	-	1	1	3.60	1.353
		Teachers	74	81	12	9	16	3.40	1.434
		Prefects	88	69	7	5	15	3.23	1.434
5	Relevant job always available for both male and female students of business studies on completion of their studies	Principals	11	4	5	2	1	3.60	1.099
		Teachers	105	37	4	8	9	4.36	1.115
		Prefects	28	61	36	38	17	3.19	1.458
6	Many male and female secondary school students of business studies are influenced by their parents due to their socio-economic background	Principals	10	9	-	-	1	4.40	.745
		Teachers	91	63	3	5	1	4.46	.739
		Prefects	110	84	2	7	1	4.45	.731
7	Male students of secondary school prefer science subject to vocation/social science than male students	Principals	9	3	-	7	1	3.60	1.501
		Teachers	63	34	48	16	2	3.45	1.536
		Prefects	60	52	-	53	38	3.40	1.552
8	Female secondary school students are influenced by their peer group in offering business studies	Principals	14	4	-	-	1	4.45	1.099
		Teachers	105	36	3	14	5	4.36	1.076
		Prefects	132	47	4	13	9	4.38	1.065
9	Teachers of business studies encourage both male and female students in achieving their	Principals	4	2	-	5	9	3.05	1.191
		Teachers	23	26	30	68	16	2.83	1.230

	educational goals	Prefects	26	33	38	80	27	2.76	1.242
10	Females students from poor socio-	Principals	12	8	2	-	2	2.70	1.081
	economic background attend skill	Teachers	83	89	13	3	2	3.26	1.20
	oriented subject like business	Prefects	138	50	2	1	3	3.26	1.21
	studies								

Table 4.2 reveals Respondents Opinions on Male and Female JSS Students Socio-Economic Background and Academic Achievement in Business Studies in Zaria and Giwa Education Zones, Kaduna State. Item 1 shows that female students developed high interest in Business Studies than the male students, this could be seen from the responses of the respondents where the decision mean of principals was 4.35, teachers was 4.43 and school prefects was 4.42. From item 2, the responses of the respondents were all agreed that the percentage of male students studying Business Studies were from the average earner family with the mean score of principals 4.40, teachers 4.13 and school prefects 3.96. In respect to item 3, it was also agreed from the responses of the respondents that the female students offering Business Studies most of the time did not go beyond secondary education with the mean score of principals 4.45, teachers 4.36 and 4.37 for school prefects. In item 4, both male and female students who acquired vocational skill especially in Business Studies were performing better in the society and this was accepted by the respondents with the mean score of 3.60 for principals, 3.40 for teachers and 3.23 for school prefects. In item 5, the respondents considered the value as to whether relevant jobs were always available for students of Business Studies for both males and females after the completion of secondary schools the following are the mean by the principal with 2.75, while both teachers and prefects all agreed with the decision mean of 3.26 and 3.19 respectively. Item 6 shows that many male and female secondary school students of business studies are influenced by their parents due to their socio-economic background, this could be seen from the responses of

the respondents where the mean score of principals is 4.40, teacher is 4.46 and school prefect is 4.45. From item 7, from the responses of the respondents it was accepted that Male students of secondary school preferred science subjects to vocation/social sciences than female students with their mean score 3.60 of principals, 3.45 of teachers and 3.40 of school prefect. In respect to item 8, it was also accepted from the responses of the respondents that Female secondary school students were influenced by their peer group in offering business studies, where the mean score of 4.45 representing the principals, 4.36 of teachers and 4.38 of school prefects.

4.3.2: Opinions of Respondents on Boarding and De-boarding (Day) JSS Students Socio-Economic Background and Academic Achievement in Business Studies in Zaria and Giwa Education Zones, Kaduna State were solicited for as shown on table 4.3

Table 4.3: Opinions of Respondents on Achievement in Business Studies between Boarding and Day Students' of Zaria and Giwa Education Zones, Kaduna State

S/N	Item Statement	Categories of Respondents	SA	A	U	SD	D	Mean	S.D
1	Day schools tend to expect more parental involvement in things like Parent Teacher Associations than boarding school	Principals	13	8	-	2	**1**	4.05	1.60
		Teachers	102	32	5	15	24	4.12	1.43
		Prefects	126	45	3	4	16	4.17	1.37
2	Day school students enjoy an enriching education and strong relationships with their parents, who can more effectively support their academic achievement than boarding school students	Principals	11	8	1	1	1	4.30	1.45
		Teachers	101	45	10	10	28	4.05	1.60
		Prefects	132	51	-	1	11	4.05	1.60
3	Day school Parents get to play a hands-on role in helping with homework and projects, which can contribute to their children's academic achievement than boarding school students	Principals	19	4	-	1	-	3.45	1.5
		Teachers	70	18	17	42	16	3.52	1.49
		Prefects	76	25	25	56	22	3.38	1.231
4	Day school students are also better able to build roots in their home community and take advantage of local career opportunities when they graduate than boarding school students.	Principals	14	4	-	-	2	4.40	1.23
		Teachers	118	25	2	9	9	4.44	1.128
		Prefects	146	35	2	9	12	4.44	1.115
5	Boarding school increases the quality and the quantity of schooling than day school	Principals	8	5	2	7	1	3.45	1.467
		Teachers	118	45	2	9	9	4.44	1.128
		Prefects	71	77	22	43	11	3.66	1.26
6	Truancy is encourage by day school than boarding school	Principals	13	8	-	2	**1**	4.05	1.60
		Teachers	102	62	-	5	24	4.12	1.43
		Prefects	126	65	7	11	16	4.17	1.37
7	Boarding school allows for teachers to be a	Principals	13	11	-	-	-	3.90	1.65

	powerful motivating force in students' lives than day school	Teachers	101	53	6	10	28	4.05	1.60
		Prefects	132	56	3	14	11	4.05	1.60
8	Day schools encourage children to mingle with the opposite sex which can easily lead to unwanted pregnancy	Principals	12	7	1	1	2	2.30	1.08
		Teachers	136	16	10	30	21	2.79	1.39
		Prefects	63	82	16	2	3	2.77	1.40
9	Day schools are a preferred option as they are much less expensive than a boarding school	Principals	12	8	-	2	2	4.10	1.41
		Teachers	116	65	2	6	4	4.55	.890
		Prefects	139	79	3	8	8	4.51	.901
10	Boarding school students are more Secured than those of day school students	Principals	13	6	-	2	2	3.15	1.25
		Teachers	67	85	3	4	7	3.24	1.27
		Prefects	52	77	4	5	9	3.27	1.21

Table 4.3, shows items 1-10 on the opinion of respondents on relationships between Boarding and De-boarding (Day) JSS students' socio economic background and academic achievement in Business Studies in secondary schools in Zaria and Giwa education zones, Kaduna State. Item 1 shows that Day students expected more parental involvement in things like Parent Teachers Associations than students in Boarding, this could be seen from the responses of the respondents with 4.05 mean for principals 4.12, teachers and 4.17 school prefects. In item 2, all the responses of the respondents accepted that Day school students enjoyed an enriching education and strong relationships with their parents, who were more effectively supporting their academic achievement than boarding school students with the mean score 4.30 for principals, teachers 3.96 and school prefect 3.96. In respect to item 3, it was also accepted from the responses of the respondents that Day school Parents got to play a hands-on role in helping with homework and projects, which would have contributed to their children's academic achievement than boarding school students where the mean score representing the principals 3.45, teachers 3.52 and 3.32 for school prefects. In item 4, it was accepted from the respondents that Day school students were better to build roots in their home community and take advantage of local career opportunities when they graduate than boarding school students dents with the mean score of 4.40 for principals, 4.44 for teachers and 4.44 for school prefects. From item 5, the respondents all accepted that Boarding

schools allow for teachers to be powerful motivating force in students' lives than day school with decision mean of 3.45 representing principals, 3.76 for teachers and 3.66 for school prefects.

Item 6, shows that Boarding school increased the quality and the quantity of schooling than day school, this could be seen from the responses of the respondents where the mean of principals is 4.20, teachers 4.45 and school prefects 4.44. From item 7, the responses of the respondents accepted that Truancy was encouraged by day school than boarding school with their mean score 3.90 of principals, 4.09 of teachers and 4.06 of school prefect. In respect to item 8, it was also rejected by the respondents that Day schools encourage children to mingle with the opposite sex which could easily lead to unwanted pregnancy, where the mean score representing the principals 2.30, teachers 2.79 and 2.77 for school prefects. In item 9, Day schools were preferred option as they were less expensive than boarding schools this was accepted by the respondents with the mean score of 4.10 for principals, 4.55 for teachers and 4.51 for school prefects. From item 10, the respondents all accepted that Boarding school students were more secured than those of day school students with decision mean of 3.15 representing principals, 3.24 for teachers and 3.27 for school prefects.

4.3.3: Opinions of Respondents on Private and Public JSS Students Socio-Economic Background and Academic Achievement in Business Studies in Zaria and Giwa Education Zones, Kaduna State were sought and their responses are on table 4.4.

Table 4.4: Opinions of Respondents on Achievement in Business Studies between Private and Public Students' of Zaria and Giwa Education Zones, Kaduna State

S/N	Item Statement	Categories of Respondents	SA	A	U	SD	D	Mean	S.D
1	Class size is one of the major differences between public and private school	Principals	8	10	1	4	-	3.40	1.569
		Teachers	55	82	16	4	16	3.21	1.215
		Prefects	62	88	5	10	15	3.12	1.543
2	Poor children with low socio-economic background attend public schools than private school	Principals	12	11	-	1	-	4.00	1.376
		Teachers	103	78	3	15	13	4.17	1.348
		Prefects	123	86	4	19	10	4.06	1.428
3	Teacher in private schools are more dedicated thereby making the children to learn	Principals	1	2	2	1	17	2.95	1.565
		Teachers	11	22	13	63	93	2.95	1.469
		Prefects	23	31	18	71	59	2.81	1.428
4	Public schools are cheaper in time of school fees than private schools	Principals	16	5	1	-	2	3.65	1.182
		Teachers	74	103	4	10	19	3.82	1.34
		Prefects	80	94	2	19	11	3.77	1.30
5	private school students simply attend school for more hours in the day than public school students	Principals	7	15	-	-	1	3.75	1.21
		Teachers	68	29	28	22	15	3.67	1.40
		Prefects	83	46	33	27	19	3.66	1.41
6	Many private schools have specialized programs in areas of interest to the student, such as arts, music, or sports than public school	Principals	8	2	1	8	1	3.40	1.50
		Teachers	50	21	6	50	35	2.99	1.61
		Prefects	57	24	8	61	50	3.87	1.61
7	Many private teachers are more rewarded apart from their basic income	Principals	11	1	-	3	3	3.90	1.65
		Teachers	101	23	-	10	28	4.27	1.60
		Prefects	132	36	-	4	11	4.15	1.60
8	Private schools teachers are more hardworking , discipline and do not tolerate lateness unlike public schools	Principals	2	1	-	15	2	2.40	1.08
		Teachers	36	16	10	80	21	2.47	1.39
		Prefects	43	22	16	92	31	2.56	1.36
9	Private schools are equipped with modern technology aids which add to academic achievement of the students	Principals	12	8	-	2	2	4.10	1.41
		Teachers	116	65	2	16	4	4.55	.890
		Prefects	139	49	3	8	18	4.51	.901

10	Majority of students in public school are from low income earners and academically average	Principals	13	6	1	1	2	3.20	1.32
		Teachers	41	125	6	5	7	3.38	1.39
		Prefects	152	37	4	2	7	3.39	1.39

Table 4.4 reveals the Opinions of Respondents on Achievement in Business Studies between Private and Public JSS Students' of Zaria and Giwa Education Zones, Kaduna State. Item 1 shows that Class size is one of the major differences between public and private school and this could be seen from the responses of the respondents where the decision mean of principals was 3.40, teachers was 3.21 and school prefects was 3.12. From item 2, the responses of the respondents all agreed that Poor children with low socio-economic background were gathering public schools than private school with the mean score of principals 4.0, teachers 4.17 and school prefect is 4.06. In respect to item 3, it was rejected from the responses of the respondents that Teachers in private schools were more dedicated thereby making the children to learn with the mean score of principals 2.95, teachers 2.95 and 2.81 for school prefects. In item 4 was accepted that Public schools were cheaper in time of school fees than private schools are provided from the respondents with the mean score of 3.65 for principals, 3.82 for teachers and 377 for school prefects. From item 5, the respondents accepted that private school students simply attend school for more hours in the day than public school students with mean score of principal 3.75, teachers 3.67 and 3.66 for school prefects. In item 7, it was accepted that Private schools teachers were more rewarded by mean score of 3.90 principals, 4.27 for teachers and 4.15 for school prefects. In respect to item 9, it was rejected from the responses of the respondents that Private schools were equipped with modern technology aids which add to academic achievement of the students with the mean score of principals 2.40, teachers 2.47 and 2.56 for school prefects. In item 10 were all agreed.

4.3.4: Opinions of Respondents on Urban and Rural JSS Students Socio-Economic Background and Academic Achievement in Business Studies in Zaria and Giwa Education Zones, Kaduna State were solicited for.

Table 4.5: Opinions of Respondents on Rural and Urban Students' and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State

S/N	Item Statement	Respondents	SA	A	U	SD	D	Mean	S.D
1	Provision of numerous basic amenities in the urban area contributes to academic achievement of secondary school students	Principals	10	8	2	1	**2**	4.35	1.089
		Teachers	106	48	2	19	14	4.43	.923
		Prefects	115	71	3	1	5	4.42	.946
2	Greater number of secondary students in the urban area offers business studies due to environmental influence	Principals	14	5	2	1	2	4.40	1.099
		Teachers	94	57	7	10	25	4.13	1.298
		Prefects	103	57	14	12	23	3.96	1.344
3	Lack of various activities such as business in the rural area do not encourage students of business studies	Principals	14	4	2	3	1	4.45	1.099
		Teachers	105	57	4	18	9	4.36	1.115
		Prefects	131	50	3	8	12	4.37	1.100
4	Students of business studies in the urban area have knowledge of business studies prior their intake in the secondary school	Principals	7	15	-	1	1	3.60	1.353
		Teachers	74	81	12	9	16	3.40	1.434
		Prefects	88	69	7	5	15	3.23	1.434
5	There are good serviceable equipments in the urban secondary school couple with good teachers	Principals	11	4	5	2	1	3.60	1.099
		Teachers	105	37	4	8	9	4.36	1.115
		Prefects	28	61	36	38	17	3.19	1.458
6	The students in the rural areas are not exposed to industrial environment pollution unlike in the urban areas.	Principals	10	9	-	-	1	4.40	.745
		Teachers	91	63	3	5	1	4.46	.739
		Prefects	110	84	2	7	1	4.45	.731
7	Students from urban area are more intelligent than those of rural area	Principals	9	3	-	7	1	3.60	1.501
		Teachers	63	34	48	16	2	3.45	1.536
		Prefects	60	52	-	53	38	3.40	1.552
8	Students from rural areas that are from low socio-economic background like business studies	Principals	14	4	-	-	1	4.45	1.099
		Teachers	105	36	3	14	5	4.36	1.076
		Prefects	132	47	4	13	9	4.38	1.065

9	Students from urban area with poor socio-economic background did not like business studies	Principals	4	2	-	5	9	3.05	1.191
		Teachers	23	26	30	68	16	2.83	1.230
		Prefects	26	33	38	80	27	2.76	1.242
10	Various activities such as business in the urban area encourage students to learn business studies	Principals	12	8	2	-	2	2.70	1.081
		Teachers	83	89	13	3	2	3.26	1.20
		Prefects	138	50	2	1	3	3.26	1.21

Table 4.5 shows Respondents Opinions on Urban and Rural JSS Students Socio-Economic Background and Academic Achievement in Business Studies in Zaria and Giwa Education Zones, Kaduna State. Item 1 shows that Provision of numerous basic amenities in the urban area contribute to academic achievement of secondary school students, this could be seen from the responses of the respondents where the decision mean of principals was 4.35, teachers was 4.43 and school prefects was 4.42. From item 2, the responses of the respondents all agreed that greater number of secondary students in the urban area offered business studies due to environmental influence with the mean score of principals 4.40, teachers 4.13 and school prefect is 3.96. In respect to item 3, it was also agreed from the responses of the respondents that Lack of various activities such as business in the rural area were not encouraging students of business studies with the mean score of principals 4.45, teachers 4.36 and 4.37 for school prefects. In item 4, students of business studies in the urban area had knowledge of business studies prior their intake in the secondary schools. This was accepted from the respondents with the mean score of 3.60 for principals, 3.40 for teachers and 3.23 for school prefects. From item 5, the respondents there were good serviceable equipments in the urban secondary school couple with good teachers by the principal with mean score of 2.75, while both teachers and prefect were all agreed with their decision mean of 3.26 and 3.19 respectively.

Item 6 shows that students in the rural areas were not exposed to industrial environment pollution unlike in the urban areas, this could be seen from the responses of the respondents where the mean score of principals was 4.40, teacher was 4.46 and school prefect was 4.45. From item 7, the responses of the respondents accepted that Students from urban area were more intelligent than those of rural areas with their mean score 3.60 of principals, 3.45 of teachers and 3.40 of school prefects. In respect to item 8, it was also accepted from the responses of the respondents that Students from rural areas that were from low socio-economic background like business studies, where the mean score of 4.45 representing the principals, 4.36 of teachers and 4.38 of school prefects. From item 10, the responses principals were rejected with the mean score of 2.70 while, the teachers and prefects accepted that Various activities such as business in the urban areas encouraged students to learn business studies with decision mean of principals, 3.26 for teachers and 3.26 for school prefects .

4.4 Hypotheses Testing

This section deals with hypotheses testing. The hypotheses were related to the identified variables in the research objectives. These issues include the relationship between male and female, boarding and day, private and public and rural and urban students' socio economic background and academic achievement in Business Studies in secondary schools in Zaria and Giwa educational zones, Kaduna State. Four objectives were tested at 0.05 level of significance Analysis of Variance (ANOVA) statistics.

Hypothesis One: There is no significant difference in the Opinions of Principals, Teachers and School Prefects on the relationship between Male and Female Students' Socio economic background and Academic Achievement in Business Studies in Secondary Schools in Zaria

and Giwa Education Zones, Kaduna State. Items 1-10 in the questionnaire related to this Hypothesis. Responses of all respondents were collected, analyzed and presented in a table using (ANOVA). Thus, Table 4.6 gives the details.

Table 4.6: Summary of Analysis of Variance (ANOVA) Statistics on the Opinions of Respondents between Male and Female Students' Socio- Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State

Variance	Sum of Squares	Df	Mean Square	F.ratio	F.cri	P.Value	Decision
Between Groups	478.593	2	27.8500	1.024	2.92	0.084	**$H_0$1** Retained
Within Groups	26.8787	410	6.09050				
Total	**219.667**	**412**					

Table 4.6 shows, f-ratio value (1.024) at 2 df 412 and at the level 0.05. The critical value (2.92) is greater than f. ratio values (1.024), the probability level of significance P.value (0.084) is greater than 0.05. This means that there is significant difference in the opinions of principals, teachers and prefects on the opinions of respondents between male and female students' socio- economic background and academic achievement in Business Studies in secondary schools in Zaria and Giwa Education Zones, Kaduna State. Consequently, the null hypothesis is retained.

Hypothesis 2

There is no significant difference in the Opinions of Principals, Teachers and School Prefects on Relationship between Boarding and Day Students' Socio-economic background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State. Items 1-10 in the questionnaire related to this Hypothesis. Responses of all stakeholders were collected, analyzed and presented in a table using (ANOVA). Thus, Table 4.7 gives the details.

Table 4.7: Summary of Analysis of Variance (ANOVA) Statistics on the Opinions of Respondents between Boarding and Day Students' Socio- Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State

Status	**Sum of Square**	**Df**	**Mean Square**	**F**	**P.value**	**F. critical**	**Decision**
Between groups	81.508	2	40.754	0.134	0.686	3.89	**$H_0$2** Retained
Within groups	13604.042	410	107.969				
Total	**13685.550**	**412**					

Table 4.7 shows, f-ratio value (0.134) at 2 df 412 and at the level 0.05. The critical value (3.89) is greater than f. ratio values (0.134), the probability level of significance P.value (0.686) is greater than 0.05. This means that there is no significant difference in the Opinions of Principals, Teachers and School Prefects on Relationship between Boarding and Day Students' Socio-economic background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State. Therefore, the null hypothesis is retained.

Hypothesis 3

There is no significant difference in the Opinions of Principals, Teachers and School Prefects on Relationship between Private and Public Students' Socio-economic background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State. Items 1-10 in the questionnaire related to this Hypothesis. Responses of all respondents were collected, analyzed and presented in a table using (ANOVA).

Table 4.8: Summary of Analysis of Variance (ANOVA) on the relationship between Private and Public Students' Socio-Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State

Status	**Sum of Square**	**Df**	**Mean Square**	**F**	**P.value**	**F. critical**	**Decision**
Between groups	811.508	2	140.724	0.278	0.519	3.17	**$H_0$3** Retained
Within groups	13304.082	410	127.762				
Total	**13615.610**	**412**					

Table 4.8 shows, f-ratio value (0.278) at 2 df 412 and at the level 0.05. The critical value (3.17) is greater than f. ratio values (0.278), the probability level of significance P.value (0.519) is greater than 0.05. This means that there is no significant difference in the Opinions of Principals, Teachers and School Prefects on Relationship between Private and Public Students' Socio-economic background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State. Therefore, the null hypothesis is retained.

Hypothesis 4

There is no significant difference in the Opinions of Principals, Teachers and School Prefects on Relationship between Rural and Urban Students' Socio-economic background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State. Items 1-10 in the questionnaire related to this Hypothesis. Responses of all stakeholders were collected, analyzed and presented in a table using (ANOVA). Thus, detail shows in table 4.9

Table 4.9: Summary of Analysis of Variance (ANOVA) on the Opinions of Respondents on Relationship between Rural and Urban Students' Socio-economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State

Status	**Sum of Square**	**Df**	**Mean Square**	**F**	**P.value**	**F. critical**	**Decision**
Between groups	87.1081	2	40.754	0.188	0.816	1.19	**$H_0$4** Retained
Within groups	43104.145	410	107.969				
Total	**51816.026**	**412**					

Table 4.9 reveals, f-ratio value (0.188) at 2 df 412 and at the level 0.05. The critical value (1.19) is greater than f. ratio values (0.188), the probability level of significance P.value (0.816) is greater than 0.05. This means that there is no significant difference in the Opinions of Principals, Teachers and School Prefects on Relationship between Rural and Urban Students' Socio-economic background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State. Therefore, the null hypothesis is retained.

4.5: Summary of Hypotheses Testing

This section shows the summary of all the four null hypotheses tested in the course of this study.

Table 4.10: Summary of the Four Null Hypotheses Tested

S/N	Ho Statement	Statistical Tested Used	Result	Level of Sig.	Decision
1	There is no significant relationship between male and female JSS students' socio economic background and academic achievement in business studies in secondary school in Zaria and Giwa education zones, Kaduna State.	Analysis of variance (ANOVA)	f-ratio is 1.024, while f-critical is 2.92 level of significance	0.05	$\mathbf{H_{o1}}$ was retained.
2	There is no significant relationship between boarding and day JSS students' socio economic background and academic achievement in business studies in secondary school in Zaria and Giwa education zones, Kaduna State.	Analysis of variance (ANOVA)	f-ratio is 0.134, while f-critical is 0.686 level of significance	0.05	$\mathbf{H_{o2}}$ was retained.
3	There is no significant relationship between private and public JSS students' socio economic background and academic achievement	Analysis of variance (ANOVA)	f-ratio is 0.278, while f-critical is 0.519 level of significance	0.05	$\mathbf{H_{o3}}$ was retained.

	in business studies in secondary school in Zaria and Giwa education zones, Kaduna State.				
4	There is no significant relationship between private and public JSS students' socio economic background and academic achievement in business studies in secondary school in Zaria and Giwa education zones, Kaduna State.	Analysis of variance (ANOVA)	f-ratio is 0.188, while f-critical is 0.816 level of significance	0.05	**H_{o4}** was retained.

4.6 Summary of the Findings

The following findings of the study reveal that:

1. Female students have higher academic achievement in business studies than male students offering business studies in secondary schools in Zaria and Giwa Education zones. It was also fond that female students develop high interest in Business studies than male students offering Business Studies in secondary schools in Zaria and Giwa education zones, Kaduna State;
2. Day school students have higher academic achievement in business studies than boarding school students. This is because Day schools tend to expect more parental involvement in things like Parent Teacher Associations than Boarding school in Zaria and Giwa education zones, Kaduna State;
3. Private school students have greater academic achievement than Public school students in Business Studies. This is as a result of private schools having specialized programs in areas of interest to the student, such as arts, music, or sports than Public school students in secondary schools in Zaria and Giwa education zones, Kaduna State; and

4. Urban school students have higher academic achievement than rural school students in business studies in Zaria and Giwa education zones. This is because, there are better Provision of numerous basic amenities for students in the Urban area than Rural area in secondary schools in Zaria and Giwa education zones, Kaduna State.

4.7 Discussion of the Findings

This study was aimed at assessing the secondary schools students' socio-economic background and academic achievement in Business Studies in Zaria and Giwa education zones, Kaduna State. It objectives were to assess the followings: include the relationship between male and female, relationship between boarding and day, the relationship between private and public and relationship between rural and urban students' socio economic background and academic achievement in business studies in secondary schools in Zaria and Giwa education zones, Kaduna State. However, to give general description of the respondents on the issues raised, frequencies and simple percentage were used. The following are discussions arising from the major findings of the study.

In assessing the relationship between male and female socio economic background and academic achievement in business studies in secondary schools in Zaria and Giwa education zones, Kaduna State. It was revealed that there is no significant difference in the opinions of the respondents. Item 1 shows that female students developed high interest in Business studies than the male students, this could be seen from the responses of the respondents where the decision mean of principals was 4.35, teachers was 4.43 and school prefects was 4.42. From item 2, the responses of the respondents were all agreed that the percentage of male students studying business studies were from the average earner family with the mean score of principals 4.40, teachers 4.13 and school prefects 3.96. In respect to item 3, it was

also agreed from the responses of the respondents that the female students offering business studies most of the time did not go beyond secondary education with the mean score of principals 4.45, teachers 4.36 and 4.37 for school prefects. In item 4, both male and female students who acquired vocational skill especially in business studies were performing better in the society and this was accepted by the respondents with the mean score of 3.60 for principals, 3.40 for teachers and 3.23 for school prefects. In item 5, the respondents considered the value as to whether relevant jobs were always available for students of Business Studies for both males and females after the completion of secondary schools the following are the mean by the principal with 2.75, while both teachers and prefects all agreed with the decision mean of 3.26 and 3.19 respectively. This is line with Lawwanson and Gede (2011) opined that "it is of utmost importance that business studies subject enable both male and female students has successful acquisition skills and become self reliance in the any society. Item 6 shows that many male and female secondary school students of business studies are influenced by their parents due to their socio-economic background, this could be seen from the responses of the respondents where the mean score of principals is 4.40, teacher is 4.46 and school prefect is 4.45. From item 7, from the responses of the respondents it was accepted that Male students of secondary school preferred science subjects to vocation/social sciences than female students with their mean score 3.60 of principals, 3.45 of teachers and 3.40 of school prefect. In respect to item 8, it was also accepted from the responses of the respondents that Female secondary school students were influenced by their peer group in offering business studies, where the mean score of 4.45 representing the principals, 4.36 of teachers and 4.38 of school prefects.

Table 4.3, shows items 1-10 on the opinion of respondents on relationships between Boarding and De-boarding (Day) JSS students' socio economic background and academic achievement in business studies in secondary schools in Zaria and Giwa education zones, Kaduna State. Item 1 shows that Day students expected more parental involvement in things like Parent Teachers Associations than students in Boarding, this could be seen from the responses of the respondents with 4.05 mean for principals 4.12, teachers and 4.17 school prefects. In item 2, all the responses of the respondents accepted that Day school students enjoyed an enriching education and strong relationships with their parents, who were more effectively supporting their academic achievement than boarding school students with the mean score 4.30 for principals, teachers 3.96 and school prefect 3.96. In respect to item 3, it was also accepted from the responses of the respondents that Day school Parents got to play a hands-on role in helping with homework and projects, which would have contributed to their children's academic achievement than boarding school students where the mean score representing the principals 3.45, teachers 3.52 and 3.32 for school prefects. In item 4, it was accepted from the respondents that Day school students were better to build roots in their home community and take advantage of local career opportunities when they graduate than boarding school students dents with the mean score of 4.40 for principals, 4.44 for teachers and 4.44 for school prefects. From item 5, the respondents all accepted that Boarding schools allow for teachers to be powerful motivating force in students' lives than day school with decision mean of 3.45 representing principals, 3.76 for teachers and 3.66 for school prefects.

Item 6 show that Boarding school increased the quality and the quantity of schooling than day school, this could be seen from the responses of the respondents where the mean of

principals is 4.20, teachers 4.45 and school prefects 4.44. From item 7, the responses of the respondents accepted that Truancy was encouraged by day school than boarding school with their mean score 3.90 of principals, 4.09 of teachers and 4.06 of school prefect. In respect to item 8, it was also rejected by the respondents that Day schools encourage children to mingle with the opposite sex which could easily lead to unwanted pregnancy, where the mean score representing the principals 2.30, teachers 2.79 and 2.77 for school prefects. In item 9, Day schools were preferred option as they were less expensive than boarding schools this was accepted by the respondents with the mean score of 4.10 for principals, 4.55 for teachers and 4.51 for school prefects. From item 10, the respondents all accepted that Boarding school students were more Secured than those of day school students with decision mean of 3.15 representing principals, 3.24 for teachers and 3.27 for school prefects.

Table 4.4 reveals the Opinions of Respondents on Achievement in Business Studies between Private and Public JSS Students' of Zaria and Giwa Education Zones, Kaduna State. Item 1 shows that Class size is one of the major differences between public and private school and this could be seen from the responses of the respondents where the decision mean of principals was 3.40, teachers was 3.21 and school prefects was 3.12. From item 2, the responses of the respondents all agreed that Poor children with low socio-economic background were gathering public schools than private school with the mean score of principals 4.0, teachers 4.17 and school prefect is 4.06. In respect to item 3, it was rejected from the responses of the respondents that Teachers in private schools were more dedicated thereby making the children to learn with the mean score of principals 2.95, teachers 2.95 and 2.81 for school prefects. This is supported by the view of Emakuma (2013) who says that Business Studies encourage students to gain effective knowledge of

different skills in secondary schools and become important because of the extent that it helps them to become self reliance in the society".

In item 4.5 was accepted that Public schools were cheaper in time of school fees than private schools are provided from the respondents with the mean score of 3.65 for principals, 3.82 for teachers and 377 for school prefects. From item 5, the respondents accepted that private school students simply attend school for more hours in the day than public school students with mean score of principal 3.75, teachers 3.67 and 3.66 for school prefects. In item 7, it was accepted that Private schools teachers were more rewarded by mean score of 3.90 principals, 4.27 for teachers and 4.15 for school prefects. In respect to item 9, it was rejected from the responses of the respondents that Private schools were equipped with modern technology aids which add to academic achievement of the students with the mean score of principals 2.40, teachers 2.47 and 2.56 for school prefects. In item 10 were all agreed.

Table 6 shows Respondents Opinions on the Relationship between Urban and Rural JSS Students Socio-Economic Background and Academic Achievement in Business Studies in Zaria and Giwa Education Zones, Kaduna State. Item 1 shows that Provision of numerous basic amenities in the urban area contribute to academic achievement of secondary school students, this could be seen from the responses of the respondents where the decision mean of principals was 4.35, teachers was 4.43 and school prefects was 4.42. From item 2, the responses of the respondents all agreed that greater number of secondary students in the urban area offered business studies due to environmental influence with the mean score of principals 4.40, teachers 4.13 and school prefect is 3.96. In respect to item 3, it was also agreed from the responses of the respondents that Lack of various activities such as business

in the rural area were not encouraging students of business studies with the mean score of principals 4.45, teachers 4.36 and 4.37 for school prefects. In item 4, students of business studies in the urban area had knowledge of business studies prior their intake in the secondary schools. This was accepted from the respondents with the mean score of 3.60 for principals, 3.40 for teachers and 3.23 for school prefects. From item 5, the respondents there were good serviceable equipments in the urban secondary school couple with good teachers by the principal with mean score of 2.75, while both teachers and prefect were all agreed with their decision mean of 3.26 and 3.19 respectively.

Item 6 shows that students in the rural areas were not exposed to industrial environment pollution unlike in the urban areas, this could be seen from the responses of the respondents where the mean score of principals was 4.40, teacher was 4.46 and school prefect was 4.45. From item 7, the responses of the respondents accepted that Students from urban area were more intelligent than those of rural areas with their mean score 3.60 of principals, 3.45 of teachers and 3.40 of school prefects. In respect to item 8, it was also accepted from the responses of the respondents that Students from rural areas that were from low socio-economic background like business studies, where the mean score of 4.45 representing the principals, 4.36 of teachers and 4.38 of school prefects. From item 10, the responses principals were rejected with the mean score of 2.70 while, the teachers and prefects accepted that Various activities such as business in the urban areas encouraged students to learn business studies with decision mean of principals, 3.26 for teachers and 3.26 for school prefects .

CHAPTER FIVE
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter will be discussed under the following headings:

5.2 Summary of the Study;

5.3 Conclusion;

5.4 Recommendations; and

5.5 Suggestions for Further Study.

5.2 Summary

The first chapter sets the tone and direction for the study. It introduced the background to the study and described the problems the research investigated. Four objectives and research questions were wet to guide the researcher. It objectives were to assess the followings: include the relationship between male and female, relationship between boarding and day, the relationship between private and public and relationship between rural and urban

students' socio economic background and academic achievement in business studies in secondary schools in Zaria and Giwa education zones, Kaduna State. The null hypotheses formulated to guide the research include:

The following hypotheses are stated to guide the study:

. 1. There is no significant relationship between male and female JSS students' socio economic background and academic achievement in business studies in secondary school in Zaria and Giwa education zones, Kaduna State.

2. There is no significant relationship between boarding and day JSS students' socio economic background and academic achievement in business studies in secondary school in Zaria and Giwa education zones, Kaduna State.

3. There is no significant relationship between private and public JSS students' socio economic background and academic achievement in business studies in secondary school in Zaria and Giwa education zones, Kaduna State.

4. There is no significant relationship between rural and urban JSS students' socio economic background and academic achievement in business studies in secondary school in Zaria and Giwa education zones, Kaduna State.

The study covers all public secondary schools in Zaria and Giwa education zones in Kaduna State and is significant because it would give school administrators a guide to the relationship between male and female, boarding and day, private and public and rural and urban secondary schools in the area. The key variables are operationally defined to conclude the chapter.

Research methodology is covered in chapter three. The research design used is the descriptive survey. The population of the study comprises eighty one (81) secondary schools in the two education zones. Forty seven (47) are secondary schools in Zaria zones and thirty four (34) are secondary schools in Giwa Zone. The study population is therefore made up of principals, teachers and school prefects. There are eighty one (81) Principals, six hundred and eighty four (684) Teachers, and six hundred and forty eight school prefects (648). Making a total of one thousand four hundred and thirteen (1413).

A sample of 413 respondents was used as sample for the study; i.e. 24 Principals, 194 Teachers and 195 School Prefects. A questionnaire titled "Questionnaire for the relationship between students' socio-economic background and academic achievement in Business Studies in secondary schools in Zaria and Giwa education zones, Kaduna State." containing 40 items was deployed to collect data for the study. The instrument was validated by lecturers in the Department of Educational Administration and Planning of Ahmadu Bello University Zaria, a pilot study was carried out before it was finally deployed to the field.

The data gathered were analyzed using Analysis of Variance (ANOVA) statistics and hypotheses were tested at 0.05% level of significance. Finding among others the study shows that Female students develop high interest in Business studies than the male student and that female students offering business studies do not most of the time go beyond secondary education unlike the male students in secondary schools in Zaria and Giwa education zones, Kaduna State.

The study reveals that, Day schools tend to expect more parental involvement in things like Parent Teacher Associations than boarding school. It was also found that Day schools encourage children to mingle with the opposite sex which can easily lead to unwanted

pregnancy among the female students in secondary schools in Zaria and Giwa education zones, Kaduna State.

5.3 Conclusions

In view of the data collected and tested, the following conclusions were made that;

Female students develop high interest in Business studies than the male student and female students offering business studies do not most of the time go beyond secondary education unlike the male students in secondary schools in Zaria and Giwa education zones, Kaduna State.

Day schools encourage children to mingle with the opposite sex which can easily lead to unwanted pregnancy among the female students in secondary schools in Zaria and Giwa education zones, Kaduna State.

Private schools have specialized programs in areas of interest to the student, such as arts, music, or sports than public school students in Zaria and Giwa education zones, Kaduna State.

Provision of numerous basic amenities in the urban area contributes to academic achievement of secondary school students than those from rural areas in Zaria and Giwa education zones, Kaduna State.

5.4 Recommendations

In respect of the findings from this study, it was recommended that:

1. Teachers and parents should encourage both male and female students by rewards to develop high interest in Business studies by provision of essential needs to aids studies such as text-books on related subjects and improved socio economic standard of the children. Female students who offering business studies should be encourage

going beyond secondary education like male students in secondary schools in Zaria and Giwa education zones, Kaduna State;

2. There should be more parental involvement in things like Parent Teacher Associations to play a hands-on role in helping with homework and projects, in boarding and day secondary schools in Zaria and Giwa education zones, Kaduna State;
3. There should be proper implementation of specialized programs in areas of interest to the student, such as arts, music, or sports for both private and public school students in Zaria and Giwa education zones, Kaduna State; and
4. There should be proper provision of numerous basic amenities by the government for secondary schools in both rural and urban area that will contributes to academic achievement in Zaria and Giwa education zones, Kaduna State.

5.4 Suggestions for Further Studies

Due to the findings, implications and the limitations of this study, the researcher made the following suggestions for further studies:

1. It is recommended that seminar should be conducted in other states or zones of the country and how to improve team work among educators;
2. This study should be repeated in other zones not covered by this study, or in other state of Nigeria in order to confirm or disapprove the findings in this study'
3. Nationwide study of this nature (assessment of relationship between student socio-economic background and academic achievement in Business Studies in secondary schools in Zaria and Giwa education zones, Kaduna State) will help to minimize if not eradicated the problem from school system in Nigeria.

References

Abbas, O.M. (2009). *The effects of parental economic status and pupil sex on school achievement in English language*. Journal of Vocational and Technical Education in Nigeria. A.b.U Zaria. Vol.3 No.3 PP.2

Abegunde, L. R. (2012): Emerging Trends in Curriculum Development in Nigeria published by Foremost Educational Services Ltd, Lagos — Nigeria.

Adams, M. (1995). *Effect of parental socio – economic status on parental care and social adjustment in the UBE programme in Lagos State*: Implication for counseling. International Journal of Educational Research. Vol. 3(2) 2007 pp.81 – 87.

Adebowale, J. (2014). Culture and girl-child Education" in the blue-print on women education in Nigeria.

Adediran, Y. (2012). Role of school schedule, age and parental socio- economic status on sleep duration and sleepiness of Parisian children. Chronobio. Int. 2001; 18(6): 1005-17.

Adedoyin, M. (1991). Socio-economic background, parental involvement and teacher perception of these in relationship to pupil achievement. Educational Studies, 33, 177-192.

Adejube A.A (2009). *Socio – economic status as predictor of deviant behaviours among Nigeria Secondary School Students.* International Journal of Educational Research. Vol. 3(2) 2007 pp. 225-236

Agber, R. (2003). Class and schools using social economic and educational reforms to close the white and black achievement gap. Economic Policy Institute, U.S.A

Aimako, G.S (2005). Parents academic involvement as related to school behaviour, achievement and aspirations: Demographic variations across adolescence. Child development (2004) Vol. 75. No.5. pp.1491-1509.

Aikeno, B. I. (2008). Title parent-involvement programs: Effects on parenting practices and student achievement.

Aikens, A.O. &, Babarin, G. (2008). In the blue-print on women education in Nigeria proceedings of the national workshop for the production of blue-print on women education in Nigeria: Lagos.

Aina, L.M. (1990). Effects of preschool on educational achievement. NEER working paper. pp. 1-14.

Aliyu, T. (2001). Awakening to the needs of the better half: Blue-print women education in Nigeria, proceedings of the national workshop for production of blue-print on women education in Nigeria: Lagos.

Archer, O. &, Maurae, G. (1991). In the blue-print on women education in Nigeria proceedings of the national workshop for the production of blue-print on women education in Nigeria: Lagos.

Arokoyo, N. (1983). *Making a difference: strategies for scaling social innovation for greater impact*. The Innovation Journal: The Public Sector Innovation Journal, 15(2), 2-19.

Awoniyi, A.M. (2011). *Implication of parasitic infections on school performance among school-age children*. Ilorin Journal of science education. Vol.2pp. 78-81.

Balogun, S, L. (2006). *Consultation and the parent-education partnership*: A perspective. Journal of Education and Psychological Consulation.1.219-241.

Benard, L. (2002). Gap or gaps: Challenging the singular definition of the achievement gap. Education and Urban Society, 39, 113-127.

Bunelt, E. B. (2000). Homework in the home: How student, family, and parenting-style differences relate to the homework process. Contemporary Educational Psychology, 25, 464-487.

Burnelt, E. B. (1994). The Functions of the Chief Executive. Cambridge Harvard University Press. Curriculum Evaluation and Change in Secondary School by Mohammad Yunusa Uba as a Dissertation for the award of Masters Degree in Curriculum Studies, B.U.K. (2012).

Chime, K. (2004) Parental Involvement in Education, School Improvement Research Series, Northwest Regional Educational Laboratory. http://www.nrel.org/scpd/sirs/3/cu6.html

Chukwukere, J.E. (2005). Parental involvement in students' education during middle school and high school (Report No. 18) Baltimore, MD: Johns Hopkins University, Center for Research of the Education of Students Placed At Risk.

Clemens, B. &, Oelike, A. (1967). Nigeria women in historical perspective. Lagos: Sankore book craft.

Cookey, S. M. (2009). Families Welcome: Tips for moving parents to the secondary school. Principal Leadership, 7, 34-39.

Cookson, et al. (2008). Homework in the home: How student, family, and parenting-style differences relate to the homework process and programs of primary education in A. Ali, & B.A. Okeke (eds) A Book of reading in Honor of Msgr. Prof. F.C. Okafor. Onitsha Africana Feb Publishers.

Crane, G. (1998). Parental involvement: A key to successful School. NASSP Bulletin,79(567),71-75.

Cuto, A. &, Fryer, O.E. (2014). The Impact of Parental Involvement, Parental Support and Family Education on Pupil Achievement and Adjustment: A Literature Review. DFES Research Report 433.

Cuttance, P. (2011). *Parental involvement and educational achievement*. British Educational Research Journal, 31, 509-532.

Dale, M. O. (2012). Parent involvement: Reflections on parents, power, and urban public schools. Teachers College Record, 94, 682-709.

Dale, M. &, Miller, E.O. (1992). Sex roles population development in West African, Policy related studies in work and demographic issues. New Hampshire: Portsmouth.

Dale, M. &, Miller, E.O. (2002). Participation in school-based extracurricular activities and adolescent adjustment. Journal of Leisure Research, 37(1), 51-76.

Danghtrey, J.L. (2004). School and family partnerships. In M. Alkin (Ed.), Encyclopedia of educational research,(Sixth Edition). New York:

David, M. (2007). *A structural equation model of parental involvement, motivational and aptitudinal characteristics, and academic achievement*. The Journal of Experimental Psychology, 70, 257-287.

Davis, D. (2009) Hummer Resources and the Manager.New York; Harper and Rano Publishers.

Dennis, I.J. (2003). Reaching the Children through Parent education. Virginia: ERIC Document Reproduction Services.

Egwelu, M. (1992). Parental involvement and students' academic achievement: A meta-analysis. Educational Psychology Review, 13, 1-21.

Emeka, L.A. (1984). Parental involvement and its influence on the reading achievement of 6th grade students. Reading Improvement, 42, 47-57.

Essene, J.L. (2005). Parents Reactions to Teacher Practices of Parent Involvement. Elementary School Journal, 86,3.

Ekpeyong, J. L. (2008). Perspectives and previews on research and policy for school, family and community partnerships. In Booth, A & Dunn, J. (eds). Family-school links: how do they affect educational outcomes.

Farrat, P. A (1967). Home Influence on school learning: Direct and indirect effects of parental involvement on high school grades. Journal of Educational Research, 806: 330-37.

Fabunmi, H.W (1986). Challenge social innovation. Potentials for Business, Social Entrepreneurship, Welfare and Civil Society. Berlin, New York: Springer.

Fafunwa, A.B (2004). *History of Education in Nigeria*. Ibadan: NPS Educational Publishers Ltd.

Fafunwa, B. (1991). New perspective in African education. London: Macmillan education limited.

Fitzgerald, D. &, Warner, A.O. (1996) Hummer Resources and the Manager.New York; Harper and Rano Publishers.

Gollinkl, N.J. (2013) *Parental involvement and students' academic achievement: A growth modeling analysis.* The Journal of Experimental Psychology, 70, 27-61.

Homby, R. (2004). The importance of women status for child nutrition in developing countries. International Policy Research institute U.S.A

Ile, A. T. (2001). Awakening to the needs of the better half: Blue-print women education in Nigeria, proceedings of the national workshop for production of blue-print on women education in Nigeria: Lagos.

Kerry, R. (1995). Markets, choice and equity in education. Bristol, PA: Open University Press.

Etuk, E. J. (2002). Foundations of modern business administration: A managerial approach Calabar, University of Calabar press.

Latane, L, J. (1981). *Parental involvement in site-based management: Lessons from one site*. International Journal of Leadership in Education, 2(2), 81-102.

Newman, W. H. and Sumber, C. E. (1961) The Progress and Management. Englewood Cliffs N.J. Prentice Hall.

Lowenstein, I.E. (1994). Statistical Analysis in Psychology and Education. New York: McGraw Hill Book Company.

Mailgram, I.E.(2000). *School Building Renovation and Student's Performance*: One District Experience. Scoffs dale, Ariz: Council of Educational Faculties Planners, International.(ED443272).

Mkpa, L.O. (1991). Ten Types of Extracurricular Activities Available in the Communities.

Morgan, B, Farkasa, A, Hillemeter, O. and Maczuga, E.I. (2009). *Parenting style and Black adolescents' achievement*. Journal of Black Psychology, 30, 229-247.

Muyewa, J. (2003). "I know it works!.....Actually proving it is the problem!": Examining the contribution of parents to pupil progress and school effectiveness.

National Education Goals Panel (1995). The national education goals report: Building a nation of learners. Washington, DC: U.S. Government Printing Office.

Ndinechi, L. M. (2000). *The effects of interactive reading homework and parent involvement on children's inference responses*. Early Childhood Education Journal, 32, 173-178.

Ngada, E.H (2014). Parents as Partners in Education, Columbus: A Bell and Howel Information Company.

Nkpa, R.A. (1991). *Management of School Physical and Infrastructural Facilities.* Enugu: Foundation Publications.

Nwakpa, G. L. *(2002);* Effective Organization and Management of school: a Practical Guide for School Heads, Abuja Published by YABYANGS Publishers.

Nolan, E. W. et al. (2007): The Concepts of Educational Accountability through Evaluation U.S.A. Epic Evaluation Centre.

Nwakpa, A. A. (2003). *Financing and Management of Primary Education*. Lagos: Macmillan Nigerian Publishers Ltd.

Nwafor, I. J. (2002): A Guide to Effective Supervision of Instruction in Nigerian School, Enugu. Fourth Dimension Publish Co. Ltd.

Nworgu C.V. (1991). *Harmony in the Work Place:* Essay in Personnel Management. Published by Innocent Publications Ltd Onitsha.

Obi, S. (2005), A Guide to Effective Schools, Administration in Nigeria. New Jersey. Prentice Hall.

Oakey, J. B. (1993). Fostering educational resilience and achievement in urban schools through school-family-community partnerships. Professional School of Counseling, 8, 219 227.

Ohiewerei, M. C. (2005). Infancy and early childhood: Opportunities and risks. Pennsylvania Partnerships for Children, Harrisburg, Pennsylvania.

Oelike, A. O (1967), The contribution of parents to school effectiveness. London: David Fulton Publishers Ltd.

Okon, Y. (2003). Predicting parental involvement in children's schooling within an economically disadvantaged African American sample. Psychology in the Schools, 42, 101-111.

Okoye, A. P. (2002). Women, Development and Nigeria environment. Nigeria: Vintage publishers (Int.) Ltd.

Okpalama, R.M. (2008). Why Disadvantaged Children Succeed. Public Welfare (Spring): 17-23.

Olotu, H,F. (1994). Families as Partners in Educational Productivity. Phi Delta Kappen, 65(6),397-400.

Onosanya, A. T., Berla, N. (2008). A New Generation of Evidence: The Family is Critical to Student Achievement.

Osagie, D.E., Rosenthal, A.S., & Ginsburg, A. (1990). Single Parents, Working Mothers, and the Educational Achievement of Elementary School Children. Sociology of Education, 59: 125-39.

Osioboh, M. (2007). Adult education in Nigeria. Ibadan : Evans brothers Limite Nigeria.

Oyedele, J.K (1992). Culture and Women Education" in the blue-print on Women Career Education in Nigeria.

Oyedeji, L. (1991). Adult education as a tool for nation building in Nigeria. In Journal of Adult education in Nigeria

Poole, J. W. (1996). The study of education. London: Routedge and Kegan Ltd. Broadway House.

Rose, E. &, Well. O. (1995) The Concepts of Educational Accountability through Evaluation U.S.A. Epic Evaluation Centre.

Shavinina, A. T., & Mapp, K. L. (1997) A new wave of evidence: The impact of school, family, and community connections on student achievement. Austin, TX: Southwest Educational Development Laboratory. (ERIC Document Reproduction Service No. ED474521)

Shavinina, A. T. (2001): The Concepts of Educational Accountability through Evaluation U.S.A. Epic Evaluation Centre.

Stanly, K. (2007). Family environments and children's outcomes. Educational Psychology, 25, 647-657.

Thierer, P.S., Keith, T.Z., Keith, P. B., & Anderson, E. (2000). The effects of four components of parental involvement on eighth grade student achievement: Structural analysis of NELS-88 data. School Psychology Review, 24:

Tomas, O. (2011). Synthesis of recent research on parent participation in children's education. Educational Leadership (November):44-47.

Tonue, C., & Kerbow, D. (1990). Parent involvement in the home, school, and community. In B. Schneider, and J.S. Coleman (Eds.), Parents, their children, and schools. Boulder, CO: Westview Press.

Tone, A.I. &, Nanassy, E. (1970). *Parenting style on Gemder Achievement*. Journal of Black Psychology, 30, 229-247.

Ulinfun, A.J. (1987). One year of preschool intervention of two: does it matter? Early Childhood Research Quarterly, 10, 1-31. Punjab Bureau of Statistics (2008), Government of Punjab, Lahore.

Verschueren, P. O. (2011). Organizational aspects of modern management in 21st century

Wright, E. M. (1976). *Education for Development*: *an Analysis of Investment Choices*. A World Bank publication. Oxford University.

Yabo, A.M. (2007). *A Student's Guide to Project Writing on Education*. Kano: GaliGraphics.

QUESTIONNAIRE

Questionnaire on the Relationship between Students' Socio-Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State, Nigeria.

Department of Educational
Foundations and Curriculum,
Faculty of Education,
Ahmadu Bello University
Zaria

23-07-2016

Dear Sir/Madam,

REQUEST TO FILL A QUESTIONNAIRE

I wish to solicit for your assistance in collecting necessary data on a research topic: Relationship between Students' Socio-Economic Background and Academic Achievement

in Business Studies in Secondary Schools in Zaria and Giwa Educational Zones, Kaduna State, Nigeria. This research work is purely an academic exercise and the information gathered in this questionnaire will be treated with confidentiality.

Your honest response would help to improve the Students Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Educational Zones, Kaduna State, Nigeria.

Thank you.

Yours faithfully,

Monsurat Ojutiku Olufunke

SECTION A: Biodata

Instruction: School ----------

Tick [√] in the appropriate box that relate to you.

1. Status
   (a) principal [ ]
   (b) teacher [ ]
   (c) school prefects [ ]
2. Gender
   (a) Male [ ]
   (b) Female [ ]
3. Qualification
   (a) M.Ed./MA [ ]
   (b) B.Ed/BSc Ed [ ]
   (c) NCE [ ]
   (d) Others, please specify …….
4. Years of Working Experience
   (a) 0-5 years [ ]

(b) 6-10 years [ ]

(c) 11-15 years [ ]

(d) 16 20 years [ ]

(e) 21 years and above [ ]

5. Ownership of School

   (a) Public [ ]

   (b) Private [ ]

6. Location of School

   (a) Urban [ ]

   (b) Rural [ ]

7. Nature of School

   (a) Boarding [ ]

   (b) Day [ ]

   (c) Boarding/Day [ ]

SECTION B: Relationship between Day and Boarding Students' Socio-Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State.

S/N	Item Statements	Strongly Agree	Agree	Undecided	Strongly Disagree	Disagree
1	Day schools tend to expect more parental involvement in things like Parent Teacher Associations than boarding school					
2	Day school students enjoy an enriching education and strong relationships with their parents, who can more effectively support their academic achievement than boarding school students					
3	Day school Parents get to play a hands-on role in helping with homework and projects, which can contribute to their children's academic achievement than boarding school students					
4	Day school students are also better able to build roots in their home community and take advantage of local career opportunities when they graduate than boarding school students.					

5	Boarding school allows for teachers to be a powerful motivating force in students' lives than day school					
6	Boarding school increases the quality and the quantity of schooling than day school					
7	Truancy is encourage by day school than boarding school					
8	Day schools encourage children to mingle with the opposite sex which can easily lead to unwanted pregnancy					
9	Day schools are a preferred option as they are much less expensive than a boarding school					
10	Boarding school students are more Secured than those of day school students					

SECTION C: Relationship between Public and Private Students' Socio-Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State.

S/N	Item Statements	Strongly Agree	Agree	Undecided	Strongly Disagree	Disagree
1	Class size is one of the major differences between public and private school					
2	Poor children with low socio-economic background attend public schools than private school					
3	Teacher in private schools are more dedicated thereby making the children to learn					
4	Public schools are cheaper in time of school fees than private schools					
5	private school students simply attend school for more hours in the day than public school students					
6	Many private schools have specialized programs in areas of interest to the student, such as arts, music,					

	or sports than public school					
7	Many private teachers are more rewarded apart from their basic income					
8	Private schools teachers are more hardworking , discipline and do not tolerate lateness unlike public schools					
9	Private schools are equipped with modern technology aids which add to academic achievement of the students					
10	Majority of students in public school are from low income earners and academically average					

SECTION D: Relationship between Male and Female Students' Socio-Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State.

S/N	Item Statements	Strongly Agree	Agree	Undecided	Strongly Disagree	Disagree
1	Female students develop high interest in Business studies that the male student					
2	The percentage of male students studying business studies are from the average earner family					
3	The female students offering business studies do not most of the time go beyond secondary education					
4	Both male and female students who acquired vocational skill especially in business studies tend to perform better in the society					
5	Relevant job always available for both male and female students of business studies on completion of their studies even at secondary school level					

6	Many male and female secondary school students of business studies are influenced by their parents due to their socio-economic background					
7	Male students of secondary school prefer science subject to vocation/social science than male students					
8	Female secondary school students are influenced by their peer group in offering business studies					
9	Teachers of business studies encourage both male and female students in achieving their educational goals					
10	Females students from poor socio-economic background attend skill oriented subject like business studies					

SECTION E: Relationship between rural and urban Students' Socio-Economic Background and Academic Achievement in Business Studies in Secondary Schools in Zaria and Giwa Education Zones, Kaduna State.

S/N	Item Statements	Strongly Agree	Agree	Undecided	Strongly Disagree	Disagree
1	Provision of numerous basic amenities in the urban area contributes to academic achievement of secondary school students					
2	Greater number of secondary students in the urban area offers business studies due to environmental influence					
3	Lack of various activities such as business in the rural area do not encourage students of business studies					
4	Students of business studies in the urban area have knowledge of business studies prior their intake in the secondary school					

5	There are good serviceable equipments in the urban secondary school couple with good teachers					
6	The students in the rural areas are not exposed to industrial environment pollution unlike in the urban areas.					
7	Students from urban area are more intelligent than those of rural area					
8	Students from rural areas that are from low socio-economic background like business studies					
9	Students from urban area with poor socio-economic background did not like business studies					
10	Various activities such as business in the urban area encourage students to learn business studies					