COMPARISON OF SCAFFOLDING AND LECTURE TEACHING METHODS ON THE PERFORMANCE OF SENIOR SECONDARY SCHOOL STUDENTS IN FINANCIAL ACCOUNTING IN KADUNA STATE

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DECLARATION

I hereby declare that this thesis has been written by me and is a record of my own research work. It has not been presented in its totality by any previous application for a higher degree. All the quotations and sources of information were duly acknowledged and referenced.

_____ _____

Okpeh, Stephen I. Date

CERTIFICATION

This Thesis titled "Comparison of Scaffolding and Lecture Teaching Methods on the performance of Senior Secondary School Students in financial accounting in Kaduna State, meets the regulations governing the award of the Master's Degree in Business Education, in the Department of Vocational and Technical Education, Faculty of Education, Ahmadu Bello University, Zaria. It has been approved for its contribution to knowledge as well as to business circle generally.

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DEDICATION

This Thesis is dedicated first to my creator (Almighty God), my late parents, and then to my beloved wife and children.

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ABSTRACT

This study was undertaken to compare scaffolding and lecture instructional methods on the performance levels of senior secondary school students in financial accounting in kaduna state. The total population of the study was 1.659 comprising all the senior secondary school students offering financial accounting in kaduna state. The sample size was 120 students drawn from four in-tact classes from four different educational zones of the state. One of the specific objectives was to compare the pre-test and post- test results performance of the students in financial accounting. Four research questions were drawn to guide the study while four null hypotheses were postulated and tested . The research design of the study was based on pre-test post-test non-equivalent measure . The methods used for collecting the data of this study were the two teaching methods (scaffolding and lecture) methods in financial accounting test-one (FAT-1) and financial accounting test-two (FAT-11). The test scores from the pre and post test results yielded data for the comparative analysis.. Mean and standard deviations were used as statistical tools to analyze the research questions. Independent t-test was used to test null hypotheses one to four at 0.05 level of significance. One among other findings of this study showed that scaffolding instructional method is better than lecture teaching method in financial accounting in public secondary schools because the students performed significantly better under scaffolding than the lecture method. Scaffolding teaching method among other recommendations should be used in teaching financial accounting to students in public secondary schools in kaduna state.

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Operational Definition of Terms

Comparison: - This is an examination between two or more variables.

Scaffolding Teaching Method:- This is the process of teaching, which Students are given tasks that they cannot solve alone without the intervention of the teacher.

Zone of Proximal Development (ZPD):- This is the difference between learning and unlearning of a learner.

Lecture teaching Method: This is a process of teacher centered teaching in which the teacher illustrates the procedures of how to provide solution to the problems

Teaching Methods: These are processes of how to inculcate knowledge on learners for positive change.

Performance: This is the brain work of learners at any point in time.

Financial Accounting: This involves monetary transactions stream of knowledge for senior secondary schools students bearing in mind its rules and regulations.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Comparison is an examination of the difference between two or more things. Comparison between two methods (lecture and instructional scaffolding) on the performance of students in financial accounting is the focus of the study. Financial accounting is seen differently by many experts and authorities. To a novice, it is the counting of physical cash which can take place at anytime and anywhere. According to Igberi (1999), financial accounting is the process of collecting, recording, presenting and analyzing/interpreting financial information to the users of financial statements. Financial accounting involves the collection, recording, summarizing, analyzing and reporting in monetary terms information about a business organization to the users of such information. Financial accounting is one of the subjects offered in the senior secondary schools in Nigeria. It is among the subjects taken at the West African Senior School Certificate Examination by (WAEC) and National Examination Council School Certificate Examinations by (NECO). This subject equips the recipients with the competency needed to keep financial accounting records.

The subject is taught in secondary schools usually using the traditional methods of instruction such as discussion and lecture methods.

For several decades, Kaduna state secondary school system has witnessed the dominance of the traditional methods of teaching such as lecture, discussion, demonstration or field trip methods of teaching at the expense of other methods of teaching especially the new methods such as instructional scaffolding method which may improve the performance of the students in financial accounting. Instructional scaffolding is a situation whereby the teacher transforms learners by assigning tasks to learners which they cannot tackle alone without his intervention. Raymond (2000) defines instructional scaffolding method as the process of problem solving assigned to learners with the help of teacher. This invariably means that learners with all their efforts in providing solution to a problem cannot do so without the teacher. Olson and Prath (2000) observed that instructional scaffolding is a teaching method that emphasizes the teaching of new skills by engaging students collaboratively in tasks that would be too difficult for them to complete on their own.

Lecture method of teaching is generally used by the teacher to explain or present contents to be learned orally and sometimes by classroom examples called demonstration. In general, for subjects such as typewriting,

financial accounting and shorthand to be properly taught, the teacher's lecture become somewhat important. The teacher's lecture shows the students the various manipulations of the machines, figures, symbols and signs which include what is done, why it is done, how to do it and how the operation or skill is presented.

According to Harrison (2007), a well-planned lecture method of teaching can often crystallize a student's comprehension of a new concept more effectively within few minutes than hours of talk or pages of reading. Teacher's methods of teaching have been linked to students' performance because the teacher is the decisive element in the classroom. He is the facilitator of learning; he possesses tremendous power to either make a child's life miserable or joyous (Mamman, 2011).

Lecture teaching method is one of the instructional methods that has not been adopted generally by financial accounting teachers in Kaduna State . This is a method whereby the teachers dominate the class in delivering lesson or knowledge content with little or no contribution of the learners. In lecture method, the students pay attention carefully to the teacher in the course of the delivering. and sometimes jot down points for more assimilation after the class hours.

According to Grunwald and Hartman (2010), the lecture method is the most suitable instructional method for larger classes because it bases itself upon the transmissive teaching model in brief terms that knowledge is an object that can be transferred from the teacher to the learner.

It has been claimed that poor performance in internal and external examinations for instance WASC is partly linked to the poor methods of teaching the subject. There are also some current opinions that some modern methods if used could improve the students' performance on the subject better than the conventional ones such one of these methods is scaffolding method. While lecture method has remained one of the traditional methods of instruction, scaffolding method is relatively new, a development which should attract an investigation relating to their effectiveness by business education researchers.

1.2 Statement of the Problem

The increasing level of poor performance of students in financial accounting in Kaduna State calls for assessing the teaching methods that would improve the performance levels of the students in the subject. The poor performance of students in financial accounting can be said to reflect the evidence of poor methods of teaching the subject in senior secondary

schools in Kaduna State. The poor performance of these youths in this subject indeed is evidence of poor book – keeping in most business centers in Kaduna State nowadays. It's highly pathetic, and needs scholars' attention to curb this problem at hand. This is evident in many private and public organizations in Kaduna state that grandaunts of senior secondary schools in financial accounting cannot keep daily record of transactions against check-mates.

One of the objectives of the national policy on education is to ensure self – reliance after graduation from both junior and senior secondary education levels. These youths cannot rely on their selves in terms of accountability if their performance in this subject is nothing to write home about other than to further be dependent.

Many teaching methods and approaches have been introduced such as lecture, demonstration, discussion and field trip methods, but these do not seem appreciably. This poor performance of students in financial accounting could be observed in the overall poor results of students in such examinations as general certificate in education (GCE) and other similar examination bodies (Wkwue, 1993).

This poor performance of students in financial accounting in Kaduna State is shown clearly in national examination council (NECO) results of 2007 – 2010 which showed 23.28% passed in 2007, 23.12% in 2008, 18.11% in 2009 and 1.47% in 2010, (detail shown in appendix IV) of this work.

The traditional methods of teaching financial accounting such as the lecture, discussion and demonstration methods have been tried but tend to indicate little achievement in student performance.

Azich and Nwosu (2011) have also indicated that new teaching methods could be very important factor for improving students' performance in the subject. It is against this background that the researcher became interested in carrying out an investigation to compare two methods namely, scaffolding and lecture teaching methods which lecture is conventional and scaffolding which is relatively current is a means of measuring the teaching and learning effectiveness. .

1.3 Objectives of the Study

The general objective of this study therefore is to compare two instructional methods namely scaffolding and lecture teaching methods on

the performance of students in financial accounting in senior secondary schools in Kaduna State, while the specific objectives are to:

1. Compare the pretest, control and experimental groups performance levels of Kaduna State secondary school students in financial accounting.

2. Compare the post test results of instructional scaffolding (treatment groups) and lecture (control groups) results in financial accounting of senior secondary school students in Kaduna State.

3. Compare the pre-test and lecture (control groups) results performance levels in financial accounting of senior secondary school students in Kaduna State.

4. Compare instructional scaffolding (treatment groups) and lecture (control groups) results on the performance levels in financial accounting of senior secondary school students in Kaduna state.

1.4 Research Questions

1. What are the differences between the mean performance levels of senior secondary school students in financial accounting in Kaduna state in terms of pre and post- test results?

2. What are the differences between the mean performance levels of senior secondary school students in financial accounting in Kaduna state in terms of pre-test and post-test of instructional scaffolding (treatment groups) results?

3. What are the differences between mean performance levels of senior secondary school students in financial accounting in Kaduna state in terms of pre-test and lecture (control groups) results ?

4. What are the differences between mean performance levels of senior secondary school students in financial accounting in Kaduna state in terms of instructional scaffolding (treatment groups) and lecture (control groups) results ?

1.5 Research Hypotheses

The following were postulated to further probe into the research questions

1. There is no significant difference between the mean performance levels of senior secondary school students in financial accounting in Kaduna state in terms of pre and post test results.
2. There is no significant difference between the mean performance levels of senior secondary school students in financial accounting

in Kaduna state in terms of instructional scaffolding (treatment groups) and pre-test results.

3. There is no significant difference between the mean performance levels of senior secondary school students in financial accounting in Kaduna state in terms of lecture (control groups) and pre-test results.
4. There is no significant difference between the mean performance levels of senior secondary school students in financial accounting in Kaduna state in terms of scaffolding (treatment groups) and lecture (control groups) results.

1.6 Significance of the Study

The Federal and State Ministries of Education will benefit from this study as the study will help in achieving the objectives set by the Ministries for students of vocational subject, financial accounting in particular. This is because students' performance will be enhanced and the skills stated in the policy to be achieved will be achieved.

The findings of the study will be of benefit to financial accounting teachers in senior secondary schools in Kaduna State as the study will reveal areas of their weaknesses and suggest possible ways of improving them. Financial accounting teachers will see the need for them to go for in-service

training as the qualification of teachers will be examined in this study in relation to the use of teaching strategies.

Equally, government and Education stakeholders will benefit from the findings of this study, this is because the study will serve as an eye opener for them to see the need to embrace financial accounting education and provide adequate fund and facilities to facilitate the teaching and learning of financial accounting. It will make them to appreciate that every additional Naira spent on raising teacher quality netted greater student achievement gains than did any other use of school resources.

Finally, the study will also serve as a means or a point of reference for further study.

1.7 Assumptions of the Study

This study is based on the following assumptions that:

1. Poor teaching methods lead to poor performance of students in senior secondary schools in Kaduna State.
2. the use of scaffolding teaching method leads to poor performance of senior secondary school students in financial accounting in Kaduna state.
3. the lecture method of teaching leads to poor performance of students in Financial Accounting in Senior Secondary Schools in Kaduna state.

1.8. Delimitation of the Study

The study is delimited to all Senior Secondary Schools offering financial accounting in Kaduna State, and SSII students offering financial accounting at that level . The study is delimited to these students because the students have finally made up their minds to offer financial accounting as their career course, and they will be able to provide relevant information for the study.

The study was also delimited to the use of instructional scaffolding and lecture methods in teaching financial accounting. These methods were chosen because they are rarely used by teachers in teaching financial accounting in Secondary Schools in Kaduna State.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter reviewed the related literature in relevant journals, textbooks, magazines and papers presented. For the purpose of this study, the review of literature is presented under the following sub-headings:

2.1 Theoretical Framework

2.2 Financial Accounting Concepts and Conventions

2.3 Teaching Methods of Financial Accounting

2.4 Teaching Facilities of Financial Accounting

2.5 Reasons for the popularity of Financial Accounting

2.6 Teachers' Qualification in Financial Accounting

2.7 Principles and Practice of Financial Accounting

2.8 Factors Militating Against Teaching of Financial Accounting

2.9 Empirical Studies

2.10 Summary of Literature Review

2.1 Theoretical Framework

Lev Vygotsky's theory of social constructivism is one of the learning theories that this study is based. This is class of learning theories that encourages learners to discover zone of proximal development (zpd). This zone of proximal development is the difference between what learners can

achieve alone and what can be achieved with the assistance of more knowledgeable adult or peer instructional levels. This theory is linked to this study because scaffolding method of teaching is a learning process that an assessor assigns tasks to his or her learners which they might not be able to provide solution alone without his or her assistance.

Another interesting theoretical frame work which this investigation is based is Piaget's theory of cognitive development. This theory is a comprehensive theory about the nature and development of human intelligence. It is primarily known as developmental stage theory which deals with the nature of knowledge itself and how humans come gradually to acquire, construct and use it.

To Piaget, cognitive development is a progressive reorganization of mental processes as a result of biological maturation and environmental experience. He emphasized that children naturally construct an understanding of the world around them, and when they experience discrepancies between what they already know (schema) and what they discover in their environment.

This theory is linked to this study because the target subject (SS2 students) at this stage level of cognitive development results in cause and effect relationship. Giving students tasks to provide solution to a problem

would enable them to develop new ideals of how to tackle such assignment. These assertions of the two theories among others formed the basis of this study.

Raymond (2000), defined instructional scaffolding teaching method as a way of problem – solving confined on learners weightily but solution by the assessor, this theory is highly relevant to this study as is the main stream by which this investigation is based.

Teaching is one of the oldest professions in Nigeria. In the past, it was accorded recognition by the entire community. Teachers in the past were seen as role models, character molders or builders, people of integrity, and highly knowledgeable in all ramifications of life. They were held in high esteem as a result of their educational or academic exhibitions. According to Kochlar (2007), teaching is not a monologue, but dialogue which one partner is vocal, expressions of the face, gestures of explanation, recognition of teacher's status, listening to learners plights for the sole purpose of changing the learners to the better if not best. For teaching to be meaningful, it has to be based on methods that are capable of transmitting knowledge.

According to Welsch and Anthony (1981) teaching methods are systems of impacting knowledge on learners which can change them

positively for theirs and others' benefits. This however can be seen as channels which assessors use to inculcate ideas, knowledge and novelties on learners.

Also Lewis and Pendrill (2000) defined teaching method as the process of identifying measuring tool that can be used for assessments. This however means the finding out of a system that can be used to test a knowledge learned.

2.2 Accounting Concepts

One of the major reasons why most students fail to understand Financial Accounting in our contemporary society especially in Kaduna state is the inability of the Financial Accounting concepts that are not understood by the students. According to Udoh (2004) no Financial Accounting students can have a better learning of Financial Accounting without understanding the basic concepts of Financial Accounting. He emphasized on seven basic concepts of Financial Accounting which are:

a. ***The business entity:*** This concept explains that every account kept in respect of any organization is prepared on the premises that the business is a separate entity (person) quite different from the owner who provided the capital.

b. ***Money as a common denominator:*** To have accurate facts about a particular business, money is used to explain this facts for instance landed property of a business can be converted to money by costing it.

c. ***The going concern:*** This concept explains that the business will continue to trade month after months, year after years, or the business is assumed to have endless life span.

d. ***The dual concept or aspect:*** This is the concept that is at the core of modern financial accounting. With this concept all business events or transactions are regarded as having a dual aspect. That is, for every debit entry, there must be a corresponding credit entry and vice-versa in monetary terms.

e. ***Accrual concept:*** This concept tries to show that in financial accounting, the income accruing to the owner of a business is not actually the total cash that is able to come into the business within any accounting period. This then explains why outstanding income and or expenses are often considered in preparing the financial account of the business.

f. ***Realization:*** This concept explains that revenue of any business is considered earned on the day it is realized and that is when goods are transferred to the customer in exchange for a valuable.

g. ***Cost Concept:*** This concept explains that at any point in time, the values of business items such as assets recorded in the books do not necessarily reflect the current value of that particular asset. For instance equipment bought at the cost of ₦15,000 after two or more years ago will not be recorded more than value when preparing - account for the year. Rather, it will be recorded as a reduced value \when considering the annual depreciation for it.

For any learner of Accounting, the foregoing concepts of Financial Accounting must first of all have roots in the long term memory of such a student, but where such fundamental concepts are not well nurtured and watered by the imparters, there is bound to be a serious challenge on the learners.

2.3 Teaching Methods of Financial Accounting

Teaching is an inculcation of knowledge for positive change in the learners. Teachings are planned series of action for achieving something. (Longman, 2003). Therefore, teaching methods are planned series of action for transmitting knowledge to the learner. This includes the methodology and the management techniques adopted by the teacher during the process of teaching. The ultimate aim of the teacher is to organize conditions necessary for effective learning to take place. There are various methods and

techniques a teacher can adopt in presenting the lessons to the students depending on the subject matter being taught. The popular methods and techniques which are adopted in teaching Financial Accounting according to scholars as mills 2000, Mkpa 2004 among others are discussed in the paragraph that follows:

(a) **Scaffolding Method:** This is a situation whereby a teacher transforms learners by assigning tasks to the leaners which they cannot handle alone without his intervention. Raymond (2000) defined instructional scaffolding as the process of problem solving confined on learners heavily and weightily and solution by the teacher. This however means that leaners with all their energy put in, in providing solution to a problem or to a task cannot without an assistance. Olson and Prath (2000) observed that instructional scaffolding is a teaching method that emphasizes on the introduction of new skills by engaging students, collaboratively in tasks that will be too hard for them to complete on their own. This method involves individual student to brainstorm on how to provide solution to problem with the help of the assessor.

(b) **Demonstration Method:** This is usually a (traditional method) used by the teacher to illustrate a procedure to be followed Leroy

and Herbert (2002).This invariably means the way and manner problems ought to be followed to the logical conclusion. According to Ndanwu and Ukwo (2005) all agreed that typewriting, accounting and shorthand to be properly taught, the teachers demonstration by all means is very important. This however shows the students the various manipulations of the machines figures, symbols and even signs which include what is to be done and why it is done.

(c) **Discussion Method:** It is a useful way of instruction and of stimulating thought and interest in a topic or subject (Mills, 2000). Discussion can often be more effective than the field trip method making students think and in contributing their own ideas. It must not only be carefully controlled by the teacher but also requires individual preparation by the students (Harrison, 2000).This is an instructional method that embodies the democratic properties and processes of free guided and purposeful expression of views and ideas on a given issue, problem or situation (Mkpa, 2004). He further revealed that it has the merit of encouraging learners to depend on their ability to think than on the teacher.

(d) Questioning Method: This method of teaching was invented by Socrates. Highet (1999) described it as a strategy where the teachers ask questions and the pupils talk. The questions are so arranged as to make the pupil conscious of his own ignorance and help guide the pupil towards a deeper truth. It is believed that such truth learned are held firmly because they've not been presented to the child ready made but drawn out of his own mind with the help of the teacher.

(e) Role Playing: Popham, Schrag and Blockhus (1998) believed that both the performers and the observers have specific responsibilities. The performers present their solutions, either spontaneously or after a planning session, while the non-performers develop criteria for evaluation. This is a method of teaching where students are made to act out certain roles in the class like the roles of secretaries, receptionists and the part played by executives in taking decisions concerning management problems and situations (Harrison, 2000). In any role playing, only a small group of students are actively involved while the other members of the class watch what goes on. The participants are

usually absorbed while the others remain passive except as they think about and discuss the role playing.

(f) Group Work: This is an opportunity for students to meet together briefly in relatively small groups of four to seven to share with each other opinions, view points and reactions. The group technique can be applied to Financial Accounting classes Popham, Schrag and Blockhus (1998). This method provide an opportunity for all to participate in a way that is not possible in a total class situation, they also help students learn the skills of listening as well as talking and students learn to think in action while interacting with each other.

(g) Programmed Instruction: This method is defined as a step by step approach that is highly adaptable to adult learning. It is reading source frequently used to assist individual students in learning (Popham, Schrag and Blockhus, 1998). Material is presented in small segments, requiring the student to supply an answer or a word to complete the sense and providing immediate feedback in the form of the correct answer. The programmed must have clear objectives stated in behavioural terms and great care must be taken in breaking it down in to a planned sequence and in

formulating the question so that they are stimulating but not so hard as to be discouraging. Programmed materials appear in various formats – answers printed upside down, on the next page or in a column designed to be uncovered by sliding an opaque mask (Popham, Schrag and Blockhus , 1998)

(h) Practice and Drill: In this method, students repeatedly perform the desired act until they reach an acceptable degree of competency (Onwuka, 1981). Their achievement at each level provides them with sense of satisfaction which in turn spurs them on to practice further the desired learning activities. Onwuka (1981), Popham, Schrag and Blockhus (1998), all agreed that this method is necessary when students are expected to acquire a skill or some proficiency in performing some specific act. This method is therefore very effective in the teaching and learning of typewriting, Accounting and Shorthand.

(i) Problem – Solving Method: When normal human beings encounter problems, they almost always try to find solutions to them. Most times attempts to solve these problems involve thinking that leads to discovery of new facts. Students at all levels and in all courses must be taught how to think regardless of their

programmes. To them, problem – solving method provides excellent opportunities for students to learn how to think.

(j) Field Trip Method: field trip according to Popham, Schrag and Blockhus (1998) is used to designate any organized excursion which is taken by school pupils as an integral part of their academic work and primarily for educational purpose. It is also defined as an educational activity in which a school group leaves the classroom and goes out into the community to the actual source of information. Field trip enable students to see concrete illustrations of classroom theory; to reinforce understandings developed from reading and discussion; to see, smell and touch or hear the objects or processes previously described, to enter into conversation with the people who are actively engaged in business; to ask questions that might not arise in the classroom.

Management methods that lead to effective teaching and learning of Accounting according to Mamman (2011) include among others:

1 ***Preventative Methods****:* Preventative approaches to classroom management involve creating a positive classroom community with mutual respect between teacher and student. Teachers using the

preventative approach offer warmth, acceptance, and support unconditionally - not based on a student's behavior. Fair rules and consequences are established and students are given frequent and consistent feedback regarding their behavior (Bear, 2008).

Preventative methods also involve the strategic use of praise and rewards to inform students about their behavior rather than as a means of controlling student behavior. In order to use rewards to inform students about their behavior, teachers must emphasize the value of the behavior that is rewarded and also explain to students the specific skills they demonstrated to earn the reward. Teachers should also encourage student collaboration in selecting rewards and defining appropriate behaviors that will earn rewards (Bear, 2005).

2 ***The Good Behavior Method****:* The Good Behavior Game (GBG) is a "classroom-level approach to behavior management" that was originally used in 1969 by Barrish, Saunders, and Wolf. The Game entails the class earning access to a reward or losing a reward, given that all members of the class engage in some type of behavior (or did not exceed a certain amount of undesired behavior). The GBG can be used to increase desired behaviors (e.g., question asking) or to decrease undesired behaviors (e.g., out of seat behavior). The GBG

has been used with preschoolers as well as adolescents, however most applications have been used with typically developing students (e.g., those without developmental disabilities). In addition, the Game is usually popular with and acceptable to students and teachers" (Egbe 1999).

3 ***Discipline with Dignity Method**:* According to its founders, Discipline with Dignity is one of the most widely practiced behavior management philosophies in the world. Founded by Dr. Richard Curwin and Dr. Allen Mendler, the programme is utilized in more than 12 different countries. Discipline with Dignity, provides an in-depth flexible approach for effective school and classroom management. With a strong focus on developing responsibility, it is a comprehensive, practical programme that leads to improved student behavior through responsible thinking, cooperation, mutual respect, and shared decision-making (Ahmed 2000).

4 ***Positive Classrooms Method:*** Positive Classrooms developed by Dr. Robert Digiulio sees positive classroom management as the result of four factors: how teachers regard their students (spiritual dimension), how they set up the classroom environment (physical dimension), how

skillfully they teach content (instructional dimension), and how well they address student behavior (managerial dimension) (Egekere, 2004).

5 ***Leave it at the Door Method:*** Teachers should understand that they must leave the outside world outside. The teacher's only job is to focus on making a difference in the lives of those students when they enter the school. So, the teacher should implement the leaving it at the door technique. All the teacher's worries and problems should be left outside the school particularly outside the class (Etodo 2001).

6 ***Corporal punishment Method****:* Corporal punishment is the use of cane on students for misbehaving either in the class or outside, which is widely used as a means of controlling disruptive behavior as advocated in some contexts by people such as James Dobson (Onwu 2004).

7 ***Rote Discipline Method****:* Also known as `lines`, Rote Discipline is a negative sanction used for behavior management. It involves assigning a disorderly student sentences or the classroom rules to write repeatedly. Among the many types of classroom management approaches, it is very commonly used.

2.4 Teaching Facilities of Financial Accounting

One other problem confronting, better performance in Accounting by Senior Secondary School Students in Kaduna State is lack of teaching aids. It has been suggested by Nolen (1967) that students remember about 70% of what they hear and see. Instructional materials play important role in the teaching learning situations or process as they enable learners to develop

i. Skills for solving problems

ii. Develop functional knowledge as well as the development of manipulative skills.

iii. Acquire technical and scientific appreciation and innovations.

Many factors have been found to be responsible for the lack of instructional materials in our contemporary schools. Some of which include lack of adequate fund; lack of proper storage facilities and worst of all is lack of appropriate skills on the part of the teachers. Nevertheless Financial Accounting Teachers should not take advantage of inadequate facilities and lack of equipment as scape-goat or excuses to poor teaching, but instead they should learn to improve teaching aids.

2.5 Reasons for the popularity of Financial Accounting

Various reasons given by scholars such as Kurya (2005) and Ikema (2007) for the popularity of Financial Accounting at both secondary and tertiary levels and, amongst others are the following:

1. Financial Accounting is perceived by most students irrespective of the stream chosen as being a relatively high scoring and easy subject to study, particularly at secondary level. The students believed, rightly or wrongly, that there is no need for big preparation to secure a good result in the subject. Some students even boast of a very creditable performance after having studied the subject for a small period of time at secondary school level (Kurya, 2005).
2. Non-commercial students on the look out for easy additional subjects to improve the overall aggregate are increasingly adding Financial Accounting to their main stream. It is also true that some of those students take Financial Accounting to broaden their subject outlook and have a wider choice at tertiary level. Thus, Financial Accounting becomes their first automatic choice. Some of those students even if there are timetable problems will seek Financial Accounting as a choice and manage to study it privately through tuition or self-coaching (Ikema 2007).

3. Another reason for the popularity of Financial Accounting stems from the unprecedented economic development of Nigeria. The booming industrial and services sector of the country, the establishment of the Stock Exchange and the emergence of various financial sectors, have given rise to an increasing demand for employment in the Financial Accounting and Finance department. The study of Financial Accounting at both levels, are therefore perceived by many students as a springboard to an immediate job and even an important stepping stone to a professional career in the field of Accounting (Itse, 2007).

4. Besides, professional Accounting bodies of the United Kingdom, namely, the Association of Chartered and Certified Accountants (ACCA) and Chartered Institute of Management Accountants (CIMA), conduct examinations locally and provide students with the opportunity of being a qualified accountant without the need for the latter to go abroad for such studies. Many students do avail themselves of this facility and, through private study and tuition take these examinations regularly. At a time when tuition fees for foreign universities are almost prohibitive, such studies appear to be the cheapest investment in further education for the parents. Even if the students choose to go to the UK, such courses are the most

inexpensive as they can be followed in private colleges and not necessarily in universities as is the case for subjects like science or medical studies. In this connection the choice of Financial Accounting at both levels is increasingly viewed as the direct link and also a prerequisite to these professional studies (Akpa 2008).

2.6 Teaching Qualification of Financial Accounting

Teachers are the resources persons that provide the skills, ideas, knowledge, values and direct the teaching learning situations or process. The availability of qualified teachers becomes imperative and necessary in the recruitment of teachers especially at the Senior Secondary School level of our educational sector. According to Abenga (1998) subjects in most secondary schools today are taught by unqualified teachers. For instance, holders of B.Ed Business Education optioning in Financial Accounting are always appointed to teach typewriting and Shorthand. In this kind of improper arrangement and academic abuse, it is glaring that poor performance of the teachers will definitely result in poor results of the students or the learners.

Teachers' quality, efficiency and professional competence revolve around the experience, personal competence and specialization. These among others are the most important traits and characteristics that

competent teachers must possess in order to contribute meaningfully towards educational development.

Ukeje (1982) has aptly described the importance of a competent teacher in his argument that without good teachers, they cannot meet successfully the changes and challenges of the world and achieve satisfactorily national development. Teachers' qualification can only be achieved through appropriate training of teachers in professional educational bodies.

All levels of teachers need adequate training and motivation for proper implementation of our educational programmes, and accounting teachers are not exceptional.

2.7 Principles and Practice of Financial Accounting

For any subject or course to be taught to the understanding of the learners, the tutor must follow the rules guiding such subject or course. Recent findings have shown that many Financial Accounting Teachers especially the Non Professional ones with low qualification do not have enough Financial Accounting knowledge and teaching strategies. The consequence of this challenge is the production of half-baked products which could not be useful to the society.

According to Frankwood (1982) Financial Accounting needs to be practiced all the time so as to be properly acquainted with its principles (rules) for better performance. Every normal human being needs three square meals ie (1,1,1) a day so to have better health. The same is applicable to teachers and students of financial accounting that constant practice of financial accounting needs to be maintained for excellent output.

2.8 Factors Militating Against Teaching of Accounting

A number of factors are known to be the challenges of teaching financial accounting, some among others according to Okon and Kochlar (2007) are:

a **Poor Application of Teaching Methods:** Many Teachers especially the Non Professional ones are not conversant with the proper methods of teaching and hence adopt the lecture method mainly at the expense of the learners or the students. Some do not make use of the opportunity they have in the classroom to present a demonstrative method when it is most needed.

Kochlar (2007) emphasized that teaching should proceed from the simple to the complex. The teacher should keep up the interest of the students in the lesson by presenting easier and simpler material to be followed later by complex and difficult material. Whatever material is taught to the learners should graduate from one level to the other. The

teacher most important role is that of establishing attainable goals and objectives which will arouse the learners' interest to participate fully without reservation.

b. Lack of Funding: One other factor that is to be considered that affect the teaching and learning of financial accounting is inadequate funding. Financial Accounting as a subject honestly requires constant and enough funding so as to:

i. Buy facilities and equipment

ii. Maintain the existing ones

iii. Buy stationeries

iv. Provide incentive to the teachers

v. Buy text-book

vi. Provide comfortable libraries

Ilessanmi (1993) in Mkpa (2004) was quoted 'insufficient funding' is a major palaver in our secondary schools in this rich country, Nigeria. There is a simple say which says no money no friend. If the teachers are not motivated toward proper incentives, there could be no good delivering, which invariably would affect the students negatively. Fafunwa (1987), said in order to achieve the objectives desired policy of 6-3-3-4 system of

education enough funding is required to be provided which would encourage and support people that will implement the programme.

c. Teaching Experience: *When one concentrated on particular syllabus for number of years without any further related studies definitely would reach a plateauous stage; hence cannot discharge as expected again. According to Walker (1965), wrote on teacher behavior contended that, after a certain number of years of teaching, most teachers reach a point where they ceased to make substantial improvement without further study and training, the researcher is of the opinion that teacher's performance is a function of years teaching experience and further training level received or gotten by teachers.*

d. Lack of teaching aids: One of the problems faced by teachers today as the unavailability of these teaching materials. Mkpa (2004) emphasized that lack of teaching materials have made many teachers to remain stunted. Teaching aids however are necessary tools which if not used of course bring about set-back of knowledge.

Fafunwa (1987) said teaching aids are the weapons at the hands of teachers without which they may be derailed. This statement reminds the researcher the adage which says a worker or a farmer without farm implements or tools is a failure.

(e) Lack of qualified teachers: This is also one of the problems of teaching. A teacher who does not possess teaching qualification is a gambler in the teaching profession.

According to Kpangban and Onwuegbu (1995) one of the factors which hinders effective learning is the unqualified teachers that found themselves in the classrooms. This is really pathetic in our society today where tribalism and sentimentalism avail the situation. Abenga (1998) observed that a qualified teacher produces qualified learners for qualified job while unqualified teacher produces unqualified learners for no jobs. This again reminds the researcher why there are many school leavers today without jobs. It is because they have been produced by unqualified products hence unproductive products.

(f) Wrong methods of teaching: This is another factor militating against the teaching of Financial Accounting. If a right method is not applied at the right time, there is bound to be failure on the part of the student Leroy and Herbert (2002) observed that a wrong method of teaching is an academic damage. It is unimaginable to discover that a teacher uses a lecture method of teaching for junior classes in secondary schools.

(g) Lack of enthusiasm in the job: This is the lack of interest and love in the job. Any service without interest and love for such service cannot yield good results.

According to Ndanwu (2004) said an uninteresting and enthusiastic teaching personnel frustrates learners. This factor indeed should be checked seriously while selecting teaching personnel. A trait of such characteristics even though well paid cannot transmit knowledge accordingly. Nwaba (2004) also observed that no interest on the job, no service. This is of course a true observation because personnel without interest on the job render no service or work to the employer (learners).

(h) Level of teaching experience: It is said, experience is a best teacher. Most times we discover that teachers are picked for teaching case, without teaching experience. This type of situation does bring good results on the learner. How can you give what you don't have? Itse (2007) suggested that a teacher should handle both teaching experience and qualification before given appointment of teaching. The scholar above had enough experience on this issue, strictly suggested this instruction for better outstanding of the learners.

(i) Unavailability of current text-books: Most a times the relevant textbooks for learning the subject especially Accounting are not available. This however causes setback in learning of the subject.

Igberi (1999) said Financial Accounting students cannot perform well without having the textbooks with them to learn. Some of the few textbooks available are not affordable by the learners, hence a militative factor against the learning of the subject in question.

In a related study according to Kpangban and Onwuegbu (1995) factors which either promote or hinder effective teaching and learning include the teacher, the learner subject matter and the environment. They noted that the teacher's mastery of the subject matter is knowledge of teaching techniques and strategies, personality, use of language and employment of relevant instructional materials and knowledge of the learner affect his performance.

In the same vein Bacchut (1991) emphasized the importance of curriculum content, teaching methodology, motivation, training of teachers, personnel policies for teachers, their involvement in the planning of changes training of unqualified teachers and the provision and use of relevant instructional materials to increase effectiveness. Financial Accounting as a part of business education subjects is not exempted from the phenomena

observed above. Further, Barr Keating and Associates (1985) also emphasized the place of teacher training knowledge and setting of specific objectives in teaching theory and human development theory are pre-requisites for successful implementation of the linkage grace of integrating knowledge in students services programme.

2.9 Review of Related Empirical Studies

The following empirical studies related to this research work were reviewed.

Usman (2001) conducted a research on the Impact of Classroom Management strategies on students' Academic Performance in Integrated Science in Secondary Schools in Niger state. The researcher determined the effect of various classroom management strategies on students' performance in integrated science. The researcher conducted the study in Junior Secondary Schools in Niger State with a population of 1820 including teachers and students. Sample size was 121 selected randomly. Questionnaire was the only instrument for data collection.

The data collected were presented in tables and percentages; this was closely followed by interpretations of the data analyzed. After the presentations and analysis of data, the following findings were obtained:

a *That the students whose teachers applied proper classroom management strategies performed better than students whose teachers do not use proper classroom management practices.*
b. *That teacher also contributed to classroom management problems.*

Despite that the research work contributes to the current research, the sample size of only 121 from a population of 1820 was not a good representation of the population. Although the work was on impact of classroom management, the current research is related to it, because both research works are on the same subject and in secondary school. Thus, the work has been found fundamental to the current work especially in the arrangement of literature review referencing.

Peter (2004) carried out a study on the Effect of Methods of Teaching on Effective Learning. The researcher raised four purposes of study which included; investigating the effect of teaching methods on the effective learning of students; to identify the problems encountered in the application of teaching methods by teachers during teaching/learning process. Research questions were not stated and the researcher used survey research design in the methodology, the population for the study was sixty (60) teachers only.

The instrument used for data gathering was questionnaire. The researcher found among others that, teaching methods were faced with

problems, due to factors like economic, socio – cultural and political problems; lack of enough teachers, most teachers were not on tenure appointment. Peter recommended among others that there should be proper used of lesson –plans by the teachers; there should be more classroom accommodation in order to ensure that all the students were well accommodated. The researcher did not state research question and the population comprised of teachers only. Also the data collected were not subjected to proper statistical analysis such as t-test, Chi-square etc, if not a better result would have resulted from the study.

However, the work is helpful to this current research work as it drew the attention of the researcher to some of the teaching strategies. It is also of help to this current research in that one of the researcher's recommendations, that the nature of the teachers' appointment can affect method of teaching drew the current researcher's attention to the fact that the disposition of the teacher can affect how the teacher applies the method.

Olowokere (2005) conducted a study on the Effect of Teachers' Attitude on the Learning of Science in Junior Secondary Schools in Kogi State. Three objectives were raised for the study, which included determining the effect of teacher's attitude on learning of science, to determine the effect of teacher's qualification on the learning of science.

This researcher used survey research design and a sample population of 165 students and 56 teachers. The researcher found that effective teaching and learning can only take place the teacher's right attitude and concluded that for teacher student relationship and interaction to be meaningful, there must be a good classroom control. The researcher suggested that teachers should have a mastery of the content to be taught and should make the classroom environment such that will incorporate students' ideas and nurture students' ownership of learning. The researcher used survey research design which is not appropriate for the topic under investigation which probably affected the findings of the work. The researcher should have used experimental design since the topic was to determine the effect of two variables. However the study is relevant to the current work, because the researcher's findings, conclusions and recommendations helped the current research in the choice objectives.

In another study conducted by **Giwa** (2007), on an Evaluation of Teachers' Classroom strategies on Secondary School Students' Performance in Physics. The researcher raised three objectives which included determining the factors affecting teachers' teaching strategies in the classroom; to find out the effect of teacher classroom strategies on students' performance in physics. The researcher used survey research design and a

sample population of 56 students from secondary schools. Questionnaire was used to collect data from the respondents which were analysed using Analysis of Variance ANOVA. The findings reported by Giwa (2007) include, years of experience, remuneration, time etc as some of the factors affecting teachers' classroom strategies, the researcher also found that teachers' classroom strategies can humanized and dehumanize a child (student). The researcher concluded that teachers' classroom strategies can be a tool of torture or an instrument of inspiration; the researcher went further to say that teacher's strategies shapes students either deliberately or inadvertently. The researcher's recommendations included; there is the need for prospective and practicing classroom teachers should be made to know the importance of their strategies in relation to students' achievement. The work strongly motivated the current research work in that it shed more light on the importance of classroom strategies of the teacher by saying "Teacher's classroom strategies shape students' character either deliberately or inadvertently in the classroom". However, the researcher used a very small population if not a better result would have emerged.

In addition, **Adamu** (2009) conducted a research on Teaching Principles for Effective Teaching and Learning in Secondary Schools in Kaduna state. The objectives of the work include determining teaching

principles for better teaching and learning factors enhancing good classroom management for effective learning. The researcher adopted survey research design and a sample population of 232 students were used. Four rating scale structured questionnaire was the instrument used for data collection. The data collected were subjected to analysis using percentages and frequencies and the findings of the work include;

a *That teaching principle that created an atmosphere of friendliness with the students was the effective practice for effective learning.*

b *That factors that enhanced good classroom management included; teachers should provide suggestion box in which students can put ideas for classroom improvements, play with students occasionally, etc.*

The current research is related to the work in that they are both on classroom management and in secondary school in Kaduna state. The factors suggested by the research work were of importance to the current research and some of them were used in the current research. However, the researcher failed to formulate Null hypotheses to further probe into the research questions.

2.10 Summary of Literature Review

The concept of Accounting has been defined in this work as an information system designed to measure, record and report in monetary term the flow of resource into (inflows) and out (outflows) of an organisation, the resources controlled by the organisation and the claims against those resources. Accounting concept and conventions were discussed which include; accrual concept, going concern, business entity, money as a common denominator. A lot of strategies for teaching were discussed, these include; Demonstration method, discussion method, instructional scaffolding, field trip. Factors militating against the teaching of Financial Accounting were looked into and empirical studies related to this work were reviewed which include the works of Usman (2001), Olowokere (2002), Giwa (2003), Adamu (2004). On the whole, the gaps noticed from the review were their inability to reveal **a new method of teaching Financial Accounting** which this study embarks, also **the best time to apply a particular method was not stated,** which formed the basis of this study.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter focuses on the methodology used for the study. The chapter is presented under the following sub-headings:

3.1 Research Design

3.2 Population for the Study

3.3 Sample Size and Sampling Procedure

3.4 Instrument for Data Collection

3.4.1 Validity of the Instrument

3.4.2 Pilot Study

3.4.3 Reliability of the Instrument

3.5 Procedure for Data Collection

3.6 Procedure for Data Analysis

3.1 Research Design

Pre-test post-test nonequivalent intact-classes under quasi experimental research designs was used for this study because the researcher wants to know the effectiveness of scaffolding and lecture teaching methods on the performance of senior secondary school students in Kaduna State.

Experimental design according to Olayiwola (2007) is the manipulation of independent variables, control of extraneous variables, the use of control and treatment groups and measurement of dependent variables through the use of statistical tools.

3.2 Population for the Study

The population of this study comprised of all seniors secondary school students offering financial accounting that were registered with either WAEC or NECO in Kaduna State in the year 2014. Kaduna state is classified into 5 educational zones. There are a total number of One thousand, six hundred and fifty nine (1,659) students. The details of this are as shown in appendix II1 and the summary is as given in Table 3.1

Table 3.1 Population for the Study

Educational Zones	Number of Students
North	428
Central	521
South	263
West	222
East	225
Total	**1659**

Source: Ministry of Education, Kaduna (2014)

3.3 Sample Size and Sampling Procedure

Purposive sampling technique was used to select one school each from the Educational Zones,(Government Commercial Secondary School Sabon-Gari-Zaria, Kaduna north educational zone), (Government secondary school, Angwan-sarki, central educational zone), (Government secondary school, Dogon Dawa, Kaduna west educational zone), and (Government commercial college, Kataf Kaduna south educational zone). . This is because these Educational Zones had more number of students offering financial accounting. In the North and West Educational Zones, Government Commercial Secondary School, Zaria and (Government secondary school Dogon Dawa) respectively were taken as the scaffolding teaching method (treatment groups) while(Government secondary school Angwan Sarki),and (Government commercial college Kataf), were taken as control groups. These were intact classes taken from four educational zones in Kaduna state. This is in line with Olayiwola (2007) who suggested a sample size of nonequivalent groups experimental study.

Table 3.2 showed the breakdown of sample population size for the study. 23, 22, 36 and 39 students from south, west, north, and central educational zones each were used for experimental of the study respectively.

Table 3.2: Sample Size for the study

Educational Zones	Number of students	Group
South	23	Experimental
West	22	Control
North	36	Experimental
Central	39	Control
East	-	-
Total	**120**	

Source: Field Survey March 2014

3.4 Instrument for Data Collection.

The instruments used to generate relevant data for this study were financial accounting test1 (FAT-1) and financial accounting Test 2 (FAT-2). These experimental instruments were adopted from the past questions of WAEC and NECO Senior Certificate Examinations. In order to also have standard questions in the pre-test, fifty (50) objective questions were chosen from Financial Accounting SSCE June, 2005. (See the details in appendix X and XI for the questions and marking scheme respectively) . The post-test comprised of twenty-five objective questions and one essay question on final accounts of a sole trader (Trading, Profit and Loss Account and Balance Sheet). The marking scheme for financial accounting Test-1 (FAT-1) and

financial accounting Test – 2 (FAT-2) were 25 and 75 marks respectively (See Appendices V and VII for details and their making schemes in Appendices XI and VIII respectively).

3.4.1 Validity of the Instrument

In order to ensure the validity of the test instrument, standardized questions were selected from past WAEC and NECO Examinations (2009) and given to three senior lecturers in the Department of Vocational and Technical Education, Faculty of Education, Ahmadu Bello University, Zaria to vet for relevance of the questions to the topic to be taught. This was with respect to the fitness for the purpose of this research works.

3.4.2 Pilot Study

After necessary validation of the instrument, a pilot study was conducted at Federal Polytechnic Secondary School section, and International Comprehensive School Mubi, Adamawa State using 35 students. These schools were not part of the population of the study, but their choice was influenced by their location and that they offer Financial Accounting with the same characteristics with the study area. This was done to determine if the students at that level can answer the questions. The data collected were analyzed using descriptive and inferential statistics.

3.4.3 Reliability of the Instrument

The reliability of the instrument was determined by statistical analysis of the data collected from the pilot study. The split-half method was used to determine the reliability of the instrument. The instrument was divided into two half of odd and even numbers. The Spearman Rank Order Correlation Coefficient was used to calculate the reliability estimate of zero point eighty-six (0.86). This reliability coefficient was positive and very high, hence the instrument was adjusted reliable and stable based on Nworgu (2007) recommendation, who stated that reliability estimate of 0.80 above is very high and the instrument for which it is calculated is reliable and stable.

In addition, the lesson plans of the study were given to three relevant experts in the Department, and they all Agreed to its measurability of the performance levels of the students in the subject. (see appendix IIA & B).

3.5 Procedure for Data Collection

Eight weeks were used to collect data for this study. The researcher used the first week to introduce himself to all the principals of the schools purposively selected for the study with the former letter collected from the department for identification. (See Appendix I).

In the second week, the researcher went back to the sample schools for conduction of pre-test. He used the third and fourth weeks to teach scaffolding (treatment) and lecture (control) instructional methods groups. Fifth and sixth were left out to avoid extraneous variables. Seventh and the eighth weeks were used for conduction of post-test and marking of the tests. In the process of teaching lecture method, the researcher demonstrated on how the items could be posted to the various accounts that were expected to be prepared (Trading, profit and loss Acct. and balance sheet for the period) from the extracted books in a trial balance, while in the scaffolding method, the researcher allowed the students to solve the problems of extracted books in a trial-balance to prepare (Trading, profit and loss account with additional information and balance sheet of the account). The students were enthusiastic in providing the solution till they reached a certain level of adjustment which none of them could not provide solution to it, they then sought for intervention of the teacher (researcher) which he did. There-after, the teacher (researcher) gave assignment to the class after each method taught for further mastering and familiarization.

He was allowed double periods in each of the schools for the task (See the detail scores in appendix (IXA & B).

3.6 Procedure for Data Analysis

The mean performance levels of the students for both the pre- and post-tests for the experimental and control groups were computed and compared. Independent t-test was used to test null hypotheses one, two, three, and four because the independent t-test is one of the most effective methods of comparing two groups mean (Nworgu, 1991). If the calculated (table value) of null hypothesis is less or equal to the critical value, then the null hypothesis is accepted or otherwise rejected at 0.05 level of significance.

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

This chapter presents the analysis of data collected from the two instructional methods namely scaffolding and lecture methods respectively. The results were as analyzed under the following sub-headings:

(A) Answering the research questions

(B) Hypotheses testing

4.1 Research Question One: *What are the pretest post-test performance levels of Kaduna State Senior secondary school students in financial accounting in terms of pre and post test results?*

Table 4.1 Provides the summary results used in answering the research question 1 above

Table 4.1. Mean and standard deviation (SD) on the difference between performance levels of Kaduna state senior secondary school students in financial accounting in terms of pre and post test results.

Variables	Number	Mean	S.D	S.E	Mean Diff.	Remarks
Pre-test	120	40.41	7.62	0.69		
					9.72	Significant
Post-test	120	50.13	10.01	0.91		
Total	240	90.54	17.63	1.60		

source: Field Survey march. 2014

Based on the data presented in table 4.1, they were one hundred and twenty students of intact pre – test classes and of the same number in post – test classes. In the pre –test results, the mean performance of the students was forty point forty-one (40.41). The standard deviation (SD) was seven point sixty – two (7.62). While the standard error(SE) was zero point sixty – nine (0.69). On the other hands, the mean performance of the post –test results was fifty point thirteen (50.13), standard deviation (SD) was ten point zero – one (10.01) and the standard error (SE) was zero point ninety-one (0.91).

The mean scores of fifty point thirteen (50.13) in the post test results as against the mean scores of forty point forty- one (40.41) in the pre-test results depicted that the students performed better in post – test than the pre – test with difference mean scores of nine point seventy – two (9.72).

Research Question Two: *What are the differences between pre – test and instructional scaffolding (treatment groups) method on the performance levels of senior secondary school students in financial accounting in Kaduna State*?

Table 4.2: Provides the summary results used in answering research question II.

Table 4.2: Mean and standard deviation (SD) on the difference between pre-test and instructional scaffolding (treatment groups) method on the performance levels of senior secondary school students in financial accounting in Kaduna State.

Variables	Number	Mean	S.D	S.E	Mean Diff.	Remarks
Scaffolding method	59	55.61	9.94	1.29	15.20	Significant
Pre-test group	120	40.41	7.62	0.69		
Total	179	96.02	17.56	1.98		

Source: Field Survey March, 2014

Based on the data presented in table 4.2, they were fifty-nine (59) students that were taught using instructional scaffolding (treatment groups) method. The mean score of this treatment groups was fifty-five point sixty-one (55.61) their standard deviation (SD) was nine point ninety-four (9.94) and the standard error (SE) was one point twenty-nine (1.29). On the other

hands, the number of students that had pre-test was one hundred and twenty (120) with mean scores of forty point forty-one (40.41). their standard deviation (SD) was seven point sixty-two (7.62) and the standard error (SE) was zero point sixty – nine (o.69).

The mean scores of the treatment groups showed fifty- five point sixty – one (55.61) as against the mean scores of pre test groups of forty point forty-one (40.41) with a difference mean scores of fifteen point twenty (15.20) depicted that the treatment groups, performed better that the pre-test classes or groups.

Research Question Three: *What are the differences between pre-test And Lecture (control groups) method of teaching on the performance of senior secondary school students in financial accounting in Kaduna State?*

Table 4.3 Provides the summary results used in answered research question III

Table 4.3 Mean and standard deviation (SD) on the difference between pre –test and lecture (control groups) method results on the performance levels of senior secondary school students in financial accounting in Kaduna State.

Variables	Number	Mean	S.D	S.E	Mean Diff.	Remarks
Lecture method (control groups)	61	44.83	7.62	0.85	4.42	Significant
Pret-test groups	120	4.41	6.69.	0.69		
Total	181	85.24	14.31	1.54		

Source: Field survey March. 2014

From the data presented in table 4.3, they were sixty-one (61) and one hundred and twenty (120) students for lecture (control groups) method and pre – test results respectively.

The mean scores of the lecture (control groups) method was forty – four point eighty three (44.83), the standard deviation (SD) was seven point sixty-two (7.62) and the standard error (SE) was zero point eighty-five (0.85). On the other hands, the mean scores of pre-test results was forty point forty-one (40.41), the standard deviation (SD) was six point sixty-nine (6.69) and standard error (SE) was zero point sixty-nine (0.69). The lecture (control groups) method mean scores was forty-four point eighty-three (44. 83) as against mean scores of pre- test results of forty point foty-one (40.41),

showed that the lecture (control groups) method performed better than the pre- test groups with a difference mean scores of fourteen point forty-two (14.42).

Research Question four: *What are the differences between instructional scaffolding (treatment groups) and the lecture (control groups) methods results on the performance of senior secondary school students in financial accounting in kaduna state? Table 4:1.4 showed the summary results used in answering research question iv.*

Table 4.4 provides summary results used in answering research iv

Table 4.4 Mean and standard deviation on the difference between results of two instructional methods namely scaffolding and lecture methods used in senior secondary school students in financial in Kaduna state.

Variables	Number	Mean	S.D	S.E	Mean Diff.	Remarks
Scaffolding method(treatment groups)	59	55.61	9.94	01.29	10.78	Significant
Lecture method(control groups	61	44.83	6.69	0.85		
Total	120	100.44	16.63	2.14		

Source: Field survey March. 2014

Based on the data presented in table 4.4,they were fifty-nine (59) students taught financial accounting using scaffolding instructional method (treatment groups), in the same vein sixty-one (61) students were taught using lecture instructional method (control groups) . The mean scores of scaffolding method (treatment groups) was fifty-five point sixty-one (55.61) ,the standard deviation (SD) was nine point ninety-four(9.94),while the standard error (SE) was one point twenty-nine(1.29). On the other hands, the mean scores of lecture method (control groups) was forty-four point eighty-three(44.83), the standard deviation (SD) was point sixty-nine (6.69), while the standard error (SE) was point eighty-five (.85). The mean scores of scaffolding method was fifty-five point sixty-one(55.61) as against forty-four point eighty-three(44.83) lecture method .This showed that students taught using scaffolding method (treatment groups) performed better than the students taught using lecture method (control groups) with mean scores difference of ten point seventy-eight(10.78).

4.2 Testing of null hypotheses

This study raised four research questions and four null hypotheses formulated to achieve the objectives of the study. Therefore the pre-test and post-test scores of the financial accounting students were analyzed statistically @ 0.05 level of significance, and results interpreted.

Decision Rule: ***If the calculated t –value is greater than the t – critical, the null hypotheses is rejected or otherwise accepted***

Independent t-test was used as statistical tool to test all the four null hypotheses formulated for the study. Though the detail performances of the students are as seen in appendix viii A & B, while the summary of the results from tables 4.5 to 4.8 were used for testing the four null hypotheses formulated. .

Null hypothesis One

There is no significance difference between mean scores performance levels of pre-test and post-test results in financial accounting of senior secondary school students in kaduna state. Data in table 4:2.1 were used for testing null hypothesis One.

Table 4.5 shows the data that were used for testing hypothesis one

Table 4:5 Independent t-test results difference between the mean performance levels of pre-test and post-test results taught financial accounting in senior secondary school students in Kaduna state

Variables	N	Mean X	SD	SE	t. cal.	t. crit	DF	Decision
Pre-test	120	40.41	7.62	0.62	8.46	1.96	238	(Rejected)
Post-test	120	50.13	10.10	0.91				

Source: Field survey march 2014

Table 4.5 shows the results of independent t.test analysis used for testing the difference between mean (x) performance of pre-test and post-

test results in financial accounting of senior secondary schools students in kaduna state. It revealed that one hundred twenty (120) students had pre-test and post-test intact classes each respectively. The mean scores of pre-test was forty point forty-one (40.41), their standard deviation (SD) was seven point sixty – two (7.62), while the standard error(SE) was zero point sixty-nine (0.69). On the other hands, the mean scores of the post-test was fifty point thirteen (50.13), their standard deviation (SD) was ten point zero- one (10.01) and the standard error (SE) was zero point ninety-six (0.96). The t-calculated was eight point forty-six (8.46), while t-critical was one point ninety-six (1.96) with the degree of freedom (df) of two hundred and thirty-eight (238). Since the t-calculated eight point forty-six (8.46) is greater than the t-critical value of one point ninety-six (1.96), the null hypothesis that there is no significant difference between the mean performance levels of pre-test and post-test results was hereby rejected.

This means that the null hypothesis was rejected in favour of post test results that the groups performed significantly better than the pre-test groups.

Null hypothesis two: *There is no significant difference between the mean performance levels of pre-test and scaffold method (treatment groups) results in financial accounting of senior secondary school students in kaduna state.*

Table 4:6 shows the data that were used for testing hypothesis two

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Table 4:6 Independent t-test results for difference between mean performance levels of pre-test and scaffolding method (treatment groups) results in financial accounting of senior secondary school students in kaduna state.

Variables	N	X	SD	SE	T-cal	T-crit	DF	Decision
Scaffolding Method(treatment)	59	55.611	9.944	1.29.	11.30	1.96	177	(Rejected)
Pre-test groups	12o0	40.41	7.62	.69				

Source: Field survey march,2014.

Table 4.6 shows the results of independent t-test analysis used for testing the difference between mean (x) performance levels of scaffolding teaching method (treatment groups) and pre-test groups in financial accounting of senior secondary school students in kaduna state. It revealed that fifty-nine(59) students underwent scaffolding teaching method (treatment groups) while one hundred and twenty (120) students underwent pre-test classes. The mean(x) performance levels of scaffolding (treatment groups) was fifty-five point sixty-one(55.61), while the pre-test groups was forty point forty-one (40.41) respectively. The standard deviation of scaffolding instructional method was nine point ninety-four(9.94), While their standard error (SE) was one point twenty nine (1.29). In same vein, the

standard deviation (SD) of pre-test was seven point sixty- two (7.62) with standard error (SE) of point sixty nine (.69). The t-calculated was eleven point thirty (11.30), while t-critical was one point ninety-six(1.96) with the degree of freedom (df) of one hundred and seventy-seven(177). Since the t-calculated of eleven point thirty(11.30) was greater than the t-critical of one point ninety-six(1.96), the null hypothesis that there is no significant difference between pre-test and scaffolding mean performance levels was hereby rejected in favour of scaffolding instructional teaching method (treatment groups)

Null hypothesis three: *There is no significant difference between mean performance levels of pre-test and lecture instructional method in financial accounting of senior secondary school students in kaduna state.*

Table 4:7 shows the data that were used in testing hypothesis three.

Table 4:7 Independent t-test results for difference between performance levels of pre-test and lecture method (control groups) in financial accounting of senior secondary school students in Kaduna state.

Variables	N	X	SD	SE	T-cal	T-cri	DF	Decision
Pre-test groups	120	40.41	6.69	.69	3.83	1.96	179	(Rejected)
Lecture method (ctrol groups)	61	44.83	7.62	.85				

Source: field survey March,2014

Table 4.7 shows the results of independent t-test analysis used for testing the difference mean performance levels of pre-test and lecture instructional method (control groups) in financial accounting of senior secondary school students in kaduna state. It revealed that one hundred and twenty (120) students did pre-test and sixty-one (61) students were taught the subject using lecture method (control groups).The mean (x) performance levels of the pre-test groups was forty point forty-one(40.41), while those of lecture method (control groups) was forty-four point eighty-three(44.83) each respectively. The standard deviation (SD) of pre-test groups was six point sixty-nine (6.69) with the standard error (SE) of point sixty-nine (.69). In the same vein, the standard deviation (SD) of control groups was seven point sixty-two (7-62), while the standard error (SE) was point eighty-five (.85).The t-calculated was three point eighty-three(3.83), while t-critical was one point ninety-six (1,96) with degree of freedom (df) of one hundred and seventy-nine(179). Since the t-calculated three point eighty-three (3.83) was greater than the t-critical of one point ninety-six(1.96),the null hypothesis that there is no significant difference between pre-test and lecture method (control groups) was hereby rejected in favour of control groups.

Null hypothesis four: *There is no significant difference between mean performance levels of scaffolding and lecture instructional methods in financial accounting of senior secondary school students in kaduna state.*

Table 4:8 shows the data that were used in testing hypothesis four

Table 4.8 Independent t-test for the significant difference between the mean performance levels of scaffolding (treatment groups) and lecture method (control groups) in financial accounting of senior secondary school students in kaduna state.

	N	X	SD	SE	t.cal	t.crit	Df	Decision
Scaffolding	59	55.61	9.94	1.29				
					6.98	1.96	118	(Rejected)
Pre – test	61	44.83	6.69	.85				

Source: Field survey March, 2014

Table 4.8 shows the results of independent t-test analysis used for testing the difference between the mean (x) performance levels of scaffolding (treatment groups) and lecture method (control groups) of the study. It revealed that the treatment groups were fifty-nine (59), while the control groups were sixty-one (61) students each respectively. The treatment groups had mean performance levels of fifty-five point sixty-one (55.61), their standard deviation(SD) was nine point ninety-four(9.94), while the standard error(SE) was one point twenty-nine (1.29).In the same vein the

mean performance levels of the control groups were forty -four point eighty –three (44.83), their standard deviation (SD) was six point sixty-nine (6.69), while the standard error was point eighty-five (.85). The t-calculated value was six point ninety eighty (6.98) while t-critical was one point ninety-six (1.96) with degree of freedom (df) of one hundred and eighteen (118). Since the t-calculated six point ninety-eight (6.98) was greater than the t-critical of one point ninety-six (1.96), the null hypothesis that there is no significant difference between the mean performance levels of treatment and control groups was therefore rejected. This means there was significant difference between the two groups in favour of scaffolding instructional method (treatment groups)

4.3 Summary of Major Findings.

The followings are the major findings of this study:

1. There was significant difference in the mean performance levels of over all results of pre-test and post test in financial accounting of senior secondary school students in kaduna state. This means the post test results performed significantly better than the pre-test results.
2. There was significant difference between performance levels of pre-test and scaffolding (treatment groups) results. This also means that the

scaffolding instructional groups (treatment groups) taught financial accounting performed significantly better than the pre-test groups.

3. There was significant difference between the mean performance levels of pre-test and lecture method (control groups) in the subject. This again means that the lecture method (control groups) performed significantly better than the pre-test groups.
4. There was significant difference between the mean performance levels of scaffolding method (treatment groups) and lecture method (control groups) results. This as well means that the scaffolding method (treatment groups) performed significantly better than the lecture methods (control groups).

4.4 Discussion of major findings

The study found that there was significant difference in the mean performance levels in financial accounting in terms of pre and post test results of senior secondary school students in Kaduna state. This means post test results were significantly better than the pre-test results. This was evident in the mean performance levels of fifty point thirteen (50.13) and forty point forty-one (40.41) between post and pre-test results respectively.

Independent t-test was used to find out the postulated null hypotheses. It revealed that the result was rejected meaning that there was significant difference between the mean performance levels of pre and post test results. This is line with the findings of Raymond and Ogun Bameru (2005) who compared pre and post test results that revealed a fifty-five percent (55%) failure in pre-test group's mean scores which indeed were a replica of the failure trend in financial accounting students' performance in public examination.

The study also found out that there was significant difference between the means of fifty-five point sixty-one (55.61) and forty point forty-one (40.41) performance levels of scaffolding teaching method (treatment groups) and pre-test results each respectively.

This was another evident that the treatment groups performed better than the pre-test results. Independent t-test was used to find out the postulated null hypothesis. It was revealed that the test result was rejected meaning there was significant difference between the mean performance levels in pre test and treatment groups results. This is in line with Okon (2004) who also compared pre and post test results that revealed a 57% failure in pre test groups, mean scores which invariably were replica of the

failure trend in financial accounting in students performance in such examinations like NECO and other similar examinations.

The study found that there was significant difference between the mean performance levels of pretest and control groups results with forty point forty-one (40.41) and forty-four point eight-three (44.83) respectively. This also means that control groups performed significantly better than the pre test groups. Independent t-test was to find out the postulated null hypothesis. It revealed that the test result was rejected signifying there was significant difference between the mean performance levels of pre test and control group results. This was also in line again with Okon (2004) who compared pre and post test results that revealed a 57% failure in the pre test groups mean score which were exactly the replica of failure trend in the same subject in students performance in such similar examination bodies.

The study as well found that there was significant difference between the mean performance of treatment and control groups with fifty five point sixty-one (55.61) and forty-four point eight-three (44.83) respectively. This again showed that the treatment groups performed better than the control groups because the scaffolding method groups mean performance levels was fifty-five point sixty-one (55.61) as against lecture method (control groups) forty-four point eighty-three (44.83) respectively.

Independent t test was used for this research question four in order to further probe into the research question. This test revealed that there was significant difference between scaffolding instructional method (treatment groups) and those of lecture method (control groups) meaning that scaffolding instructional method (treatment groups) performed significantly better than the lecture instructional method.

The findings proved the importance of active participation in learning process including self direction, identification of own learning needs team work, creative discussions and learning from peers (Snyder and Snyder 2008).

On the effectiveness of the two teaching methods carried out on the performance of senior secondary school students in financial accounting and its results based on the analyzed data showed that the mean performance levels the scaffolding instructional method (treatment groups) was fifty five point sixty-one (55.61) as against forty-four point eight-three (44.61) with difference of ten point seventy- eight (10.78).

This indeed was glaring and obvious that scaffolding instructional method was more effective. A further t-test independent null hypothesis four was conducted and revealed that there was significant difference between the performance of the students taught financial accounting using

scaffolding method than lecture method through the rejection of null hypothesis postulated for the study. This finding agreed with Tony (2006) who observed that mean achievement should serve as a basis for making judgment. The author further stated that mean achievement score should be regarded as a reliable performance indicator of the treatment instructional method.

Also Alberelit and sack (2001) declared that existing pedagogy embedded in financial accounting subject is unable to prepare students adequately for changing business environment, since they are not exposd to the real financial accounting world, this actually implies that the failure rate in the subject is as a result of the ineffective methods used in teaching the subject.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

The study was on comparison of scaffolding and lecture teaching methods on the performance of the senior secondary school students in financial accounting in Kaduna State. The major objective of the study was to compare the instructional scaffolding teaching method and lecture teaching method on the performance of senior secondary school students in financial accounting in Kaduna State. The study stated four specific objectives from which four research questions and four null hypotheses were derived. The research questions and null hypotheses were formulated so as to provide statistical validity to the various solutions proffered for the objectiveness of the study.

The research design for the study was pre-test post-test nonequivalent intact-classes under quasi experimental design. 1659 students offering financial accounting in senior Secondary schools in Kaduna State formed the population of the study. From the population of the students, 120 students were used as sample for the experimental design of the study. The technique used for the selection of the experimental sample study was intact groups sampling. The instruments used for collection of data for the study were ,

financial accounting test-1 (FAT-1) and financial accounting Test-2 (FAT-2). The data collected from the students of pre-test and post-test scores were statistically analyzed. The four null hypotheses were tested at 0.05 level of significance. Independent t-test was used for null hypotheses one. two, three and four. The major findings of the study include:

1. There was difference in the mean performance levels of the students in pre-test and post-test. This means that students performed better when they received new method of teaching than the conventional ones.
2. There was difference between the mean performance of instructional scaffolding method (treatment groups) and pre-test groups. This means scaffolding (treatment groups) performed significantly better than the pre-test.
3. There was difference between the mean performance of pre-test groups and lecture method groups . This invariably means that lecture (control groups) performed significantly better than the pre-test groups.
4. There was difference between the mean performance of students taught accounting using scaffolding and those taught using lecture methods in accounting respectively. This means that students taught

the subject using scaffolding method performed better than those taught using lecture method.

5.2 Conclusion

Following the analyses of the data collected as well as the findings of the study, it was concluded that scaffolding teaching method is better than the lecture teaching method in the subject in public secondary schools because the students performed better under scaffolding method. Since this is the case it means that the performance of financial accounting students would get better if scaffolding method of teaching the subject is applied by accounting teachers. This will go a long way to improve the performance of graduates in the world of work, since it will lead to better acquisition of accounting skills and consequently lead to the development of the nation.

5.3 Recommendations

The following recommendations are put forward based on the findings:

1. Financial accounting teachers in secondary schools in Kaduna State should adapt to one suitable teaching method that would improve the performance of the students instead of many teaching methods they have employed in teaching financial accounting.

2. Scaffolding teaching method should be used for both sex since they all displayed enthusiasm for it.
3. Since the performance of students taught financial accounting using the lecture teaching method did differ significantly, the teachers could use it, and gradually introducing scaffolding teaching method which they performed significantly better than the lecture teaching method.
4. Scaffolding Teaching method should be mostly employed by accounting teachers in the teaching accounting in Senior Secondary Schools in Kaduna State.

5.4 Limitations of the Study

During the course of this work, the researcher experienced among other limitations which were:

1. difficulty in coordination of the students for unconventional method they have not been used to (scaffolding method). However, this was overcome by the help of their various class teachers and the researcher's instructions.
2. the work involved printing the pre-test and post-test hence, the fluctuation of power in this country posed a serious challenge on the collection of data, but this was however overcome by the use of

generator. This delayed researcher's time for collection of data because of repeated prints.

5.5 Suggestions for further Study

The researcher suggests that further studies be carried out in similar topic in other states of the federation for the purpose of generalization and in the following areas:

1. Comparison of scaffolding teaching method and other methods of teaching on the performance of senior secondary school students.
2. Effect of Scaffolding method of teaching accounting on the performance of senior secondary school students in financial accounting.

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APPENDIX I

DEPARTMENT OF VOCATIONAL & TECHNICAL EDUCATION

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FACULTY OF EDUCATION

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Your Ref: M.ED/EDUC/04657/2008-2009

*Our Ref:*_____

Date: 6th December, 2011

IDENTIFICATION LETTER

OKPEH STEPHEN ICHUKWU M.ED /EDUC/04657/2008-2009

The above mentioned name is a Postgraduate student (M.Ed) Business Education in the Department of Vocational and Technical Education, Ahmadu Bello University, Zaria, carrying out a research topic: "Comparison of scaffolding and demonstration methods on the performance of Senior Secondary School Students in Basic Accounting in Kaduna State.

Thank you in anticipation of your kind gesture.

Yours faithfully,

I.M. Haruna
HEAD OF DEPARTMENT

Appendix IIA:

LESSON PLAN FOR SCAFFOLDING METHOD OF TEACHING

The title of the lesson was Trading, project and loss account and balance sheet of a sole trader.

The time allocated to the lesson was double periods (ie 1 hr 20 minutes) The objectives of the lesson were to know who is a sole trader, how he enters into business, the state of his gains or loss, and finally the financial position of the business at the end of the day. The bridge in – ie the explanations of the lesson contents of how the variables should be posted from the trial – balance to the various accounts of the sole trader. This also involves asking leading questions or reviewing pervious knowledge (Schma) of the students.

Here the teacher introduces the scaffolding method of instruction to the students by allowing or asking them to provide solution to the problem at hands together, to the level of their difficulty areas and then intervenes. This instructional input (scaffolding) method guides students to try new skills or work together as peers with new ideals. After such an instructional method, an evaluation component like assignment was given in groups for mastery of the instructed skills or method.

Appendix IIB:

LESSON PLAN FOR LECTURE METHOD OF TEACHING

The little of the lesson was trading, profit and loss account and balance sheet of a sole trader. The time allocated to the lesson was also double periods (1hr 20 minutes).

The objectives of the lesson were to know who is a sole trader, how he enters into business the state of his profit or loss of the business entered, the financial position of the trade at the end of a particular period selected. Body contents – in this method the teacher takes the explanation of all that are to be done. Ie posting of various items from the trial – balance to the other accounts namely trading, profits and loss account and the balance sheet at the end of financial year (trading period) say a year. The teacher in this method dominates the class, while the students jot down important points for further assimilation after class.

At the end of the instructional method (lecture), the teacher evaluates the students by giving assignment to know the level of their understanding in the method.

APPENDIX III

List of Distribution of Schools According to Educational Zones

S/No	Educational zones and schools	No. of students
	Kaduna North Educational Zone	
1.	**Government Commercial Secondary School, Zaria**	36
2.	Barewa College, Zaria	
3.	JAWOM Life-Line Academy, Zaria	
4.	Ahmadu Bello University Demonstration Secondary School, Zaria	
5.	Government Commercial College, Makarfi	428
6.	Therbo School, Zaria	
7.	God's Time Comprehensive School, Zaria	
8.	Government Secondary School, Kudan, Zaria	
9.	Government Secondary School, Hunkuyi, Zaria	
10.	Government Secondary School Shika, Zaria.	
11.	Government Secondary School, Bomo, Zaria	
12.	Government Secondary School, Kwangila, Zaria.	
KADUNA CENTRAL EDUCATIONAL ZONE		
1.	Government College, Kaduna	
2.	Government Commercial College, Kawo, Kaduna.	
3.	Government Secondary School, Sabon Tasha, Kaduna	
4.	Government Secondary School, Barnawa, Kaduna.	
5.	Government Girls School, Kawo, Kaduna.	
6.	**Government secondary School Anguwan Sarki Kaduna**	39 521
7.	Adeyomo College, Kaduna	
8.	Grays International School, Airport Road, Kaduna	
9.	Air Force Secondary School, Kaduna	
10.	Command Secondary School, Kaduna	
11.	J.M.A Premier Secondary School, Kaduna	
12.	Model International School, Kaduna	
13.	Queen Amina's College, Kakuri, Kaduna	
14.	Sardauna Memorial College, Kaduna	
15.	Government Secondary School, Fadiya Tudun Wada, Kaduna.	

KADUNA SOUTH EDUCATIONAL ZONE		
1.	Government College, Kagoro	23 / 263
2.	Government College, Kafanchan	
3.	**Government Commercial College, Samaru Kataf**	
4.	Government Secondary School, Kwoi	
5.	Government College, Kachia	
6.	Government Secondary School, Zonkwa	
7.	Government Secondary School, Manchok	
KADUNA WEST EDUCATIONAL ZONE		
1.	Government Secondary School, Birnin Gwari	22 / 222
2.	Government Secondary School, Damari	
3.	**Government Secondary School, Dogon Dawa**	
4.	Government Secondary School, Kuyolo	
5.	Government Secondary School, Maganda	
6.	Government Girls Secondary School, Birnin Gwari	
KADUNA EAST EDUCATIONAL ZONE		
1.	Government Secondary School, Pambeguwa	225
2.	Government Secondary School, Saminaka	
3.	Government Secondary School, Unguwa Bawa.	
4.	Government Secondary School, Kauru	
5.	Government Secondary School, Dutsen Segu	
6.	Government Secondary School, Soba	
7.	Government Technical College, Soba	

Appendix IV

Summary of NECO Result for Accounting from 2007 – 2010

Year	Number of Students	Number of distinctions	Number of credits	Number of passes	Number of fails		Percentage passed	Percentage failed
2007	597	0	45	94	458	139	23.28	76.72
2008	532	0	55	68	409	123	23.12	76.88
2009	624	0	28	85	511	113	18.11	81.89
2010	965	0	41	89	835	130	13.47	86.53

Source: Ministry of Education Kaduna State 2010

APPENDIX V

FINANCIAL ACCOUNTING TEST I

(EXTRACTED FROM WASSCE JUNE 2009)

Answer All Question in Section 'A' and 'B'

Tick Appropriately

1. Sex

Male ( )

Female ( )

Section A: Objective Questions

Instruction: Indicate the answer by ticking the correct option

1. Which of the following books of original entry is used to record all payments and receipts by cash or cheque? A. Sales day book B. Cash book C. Purchases day book D. General journal.

2. As a basis for assessing future usage, fixed assets are shown at

   A. selling price B. cost price. C. cost plus residual value. D. net book value.

3. In the absence of an agreement, partners share profits A. based on activeness of a partner. B. based on capital contribution C. on patronage basis. D. on equal basis.

4. Subscriptions prepaid by members is recorded in the Balance Sheet of a club as a A, current liability B. current asset C. fixed asset D. long term liability

5. The reduction in value of an intangible asset is A. depletion B. depreciation C. amortization D. appreciation.

6. Which of the following is not part of cost of production. A. Wages of operators B. Factory power C. Advertising D. Cost of raw materials.

7. Rent is apportioned to each department on the basis of

   A. area or space occupied. B. equality. C. turnover. D. purchases.

8. A document which acknowledges that a company owes a person a stated sum of money with an agreement to pay a fixed rate of interest periodically is A, share certificate B. allotment certificate C. preference certificate. D. debenture certificate.

Use the following information to answer questions 9 to 11.

D

Purchase of raw materials	236, 500
Returns of raw materials	4, 750
Carriage on raw materials	34, 000
Stock of raw materials at close	39, 500
Factory fuel	150, 000
Direct wages	205, 000
Indirect wages	31, 250
Factory power	105, 000

Work-in-progress at start 32, 500

9. What is the value of raw materials used?

A. D 270,500 B. D 286,250 C. D 255,000 D. 236,250.

10. What is the prime cost? A. D 717,500

B. 231,250 C. 0286,250 D. D 270,500.

11. The total factory overhead is A. 0318,750

B. 286,250 C. D 255,000 D. D 236,250. 32,500

12. Financial statements do not disclose all information users need to know about a firm:' This is the concept of A. consistency. B. money measurement. C. dual aspect D. materiality.

13. Which of the following is not a source of revenue for local government? A. Mining royalties B. Radio and TV licenses C. Tenement/property rates D. Business permit fee.

14. A difference between the debit and credit totals in a Trial Balance is

placed in A. bank reconciliation statement. B. profit and loss account.

C suspense account. D. appropriation account

15. A three column Cash Book contains columns for A. Cash, Assets and Liabilities B. Bank, Cash and Assets. C. Cash, Bank and Returns. D. Discount, Cash and Bank.

16. The total debtors account of a trading concern is N13,000. Out of this 2% is irrecoverable, 5% of the balance is not likely to be collected.

What is the provision for doubtful debts? A. N910 B. N650 C. N637 D. 260.

17. Which of the following is not part of factory overhead? A. Factory salaries B. Factory lighting and heating C. Depreciation of plant and machinery D, Depreciation of fixtures and fittings.

18. Cost of extension to a factory building is classified as

A. capital receipt B. revenue expenditure C. capital expenditure D. revenue receipt.

19. Which of the following does not appear in a bank statement? A. Dividend received B. Bank charges C. Unaccredited cheques D. Dishonoured cheques.

20. The purchase of a typewriter for office use for □2,000 is debited to □ A. creditors B, bank account C. purchases account D. equipment account.

21. The document making a public offer for the sale of a company's share is A. Memorandum of Association. B. Articles of Association C. Prospectus D. Certificate of Registration.

22. Programs installed in computers to facilitate processing of data are A. hardwares B. software C. magnetic tapes D. diskettes.

23. In a not for profit making organization, the excess of income over expenditure is A. added to capital. B. added to accumulated fund. C. deducted from capita! D, deducted from accumulated fund.

Use the following information to answer questions 24 to 26

The authorized capital of City Entertainment Company is made up of 200,000 22% preference shares of *Le* 60 each and 300,000 ordinary shares of *Le* 20.80% of the ordinary shares have been issued at. *Le* 30 each and fully paid. All the preference shares have been issued at par and fully paid. The directors decided to pay the preference dividend and recommended ordinary dividend of *LeO.10* per share.

24. What is the amount of preference dividend payable for the year? A. Le 600,000 B. Le 500,000 C. Le 300,000 D. Le 5,000.

25. What is the amount of the share premium? A. Le 9,000,000 B. Le 500,000 C. Le 3,000,000 D. Le 2,400,000.

APPENDIX VI

POST-TEST OBJECTIVE QUESTIONS

MARKING SCHEME

EACH QUESTION CARRIES ONE MARK

1B	14C
2B	15D
3D	16C
4A	17D
5C	18C
6C	19C
7A	20D
8D	21C
9D	22B
10B	23B
11B	24D
12B	25D
13A	

APPENDIX VII

FINANCIAL ACCOUNTING TEST II

ESSAY QUESTION

The following trial balance was extracted from the books of ALAJOBI enterprises for the year ended

	Debit	**Credit**
Capital		120,000
Stock 1/7/06	18,200	
Purchases and Sales	178,000	280,000
Returns	3,400	1,700
Discounts	1,320	1,560
Debtors and creditors	32,000	24,600
Carriage outwards	4,250	
Rent and rates	7,480	
Wages and salaries	17,740	
Machinery at cost	150,000	
Provision for depreciation (machinery)		30,000
Provision for bad debt	7,200	
Bad debts	1,060	
General office expenses	3,890	
Cash at bank	47,720	
Total	465,060	465,060

Additional Information:

a. Stock as at 30/6/07 was valued at N16, 700

b. The proprietor had withdrawn goods worth N5,600. This has not been reflected in the books.

c. Wages of N2,260 is owed while rent of N1,400 had been prepaid

d. Provision for bad debt is to be reduced to N6,000.

e. Provide for depreciation of machinery at 20% reducing balance.

You are required to prepare:

i. Trading, Profit and loss Account for the year ended 30th June, 2007, and (ii) A balance sheet as at that date.

APPENDIX VIII
POST –TEST: ESSAY QUESTION
MARKING SCHEME
EACH CORRECT ENTRY CARRIES TWO MARKS
ALAJOBI ENTERPRISES
Trading, Profit and Loss account for the year ended 30th June, 2007

		N		N
Opening stock		18,200	Sales	280,000
Add: Purchases	178,000		Less: Returns	3,400
Less: Goods withdrawn	5,600			
	172,400			
Less: Returns	1,700	170,700		
		188,900		
Less: Closing stock		16,700		
		172,200		
Gross profit		104,400		276,600
		276,600		
Discounts allowed		1,320	Gross profit	104,400
Carriage outwards		4,250	Discounts received	1,560
Rent and Rates (7.480-1,400)		6,080	Provision for bad debt	
Wages and Salaries			(7,200-6,000)	1,200
(17,740+ 2,260)		20,000		
Bad debts		1,060		
General office expenses		3,890		
Prov. for dep. (machinery)		24,000		
Net profit		46,500		
		107,160		107,160

ALAJOBI ENTERPRISES

Balance Sheet As At 30th June, 2007

	N		N
Capital	120,000	Machinery at cost	150,000
Add: net profit	46,560	Less: Accumulated depre.	54,000
	166,560		96,000
Less: Drawings	5,600	**Current Assets**:	
	160,960	Stock 16,700	
Current Liabilities:		Debtors 32,000	
Creditors 24,600		Less: 6,000	26,000
Accrued wages 2,260	26,660		
		Prepaid rent 1,400	
		Cash at bank 47,720	91,820
	187,820		187,820

Appendix IX (A)
Intact groups SS2 students pre-test results

S/No	Government Commerce Secondary School Sabon-Gari Zaria Treatment			Government Secondary Angwan Sarki Kaduna Control Group		Government Commercial College Kataf Treatment		Government secondary School Dogon Dawa – Kaduna Control	
	M	S/No	F	M	F	M	F	M	F
1b	50	1g	43	44	40	50	48	41	40
2b	40	2g	50	38	28	48	40	35	40
3b	40	3g	40	30	38	50	40	28	34
4b	51	4g	30	44	32	46	50	30	20
5b	45	5g	52	38	30	32	40	40	30
6b	40	6g	41	40	40	40	20	43	32
7b	44	7g	44	40	30	45	35	35	42
8b	52	8g	48	35	35	55	41	41	
9b	43	9g	51	42	40	46	42	44	
10b	50	10g	40	40	35	48		45	
11b	56	11g	48	41	40	49		30	
12b	30	12g	52	40	46	40		40	
13b	43	13g	29	42	29	45		38	
14b	48	14g	44	50	42	40		40	
15b	51	15g	14	40	33			41	
16b	41	16g	20						
17b	42	17g	42						

18b	30	18g	36						
19b	55	19g	41						
20b	47	20g	28						
21b	50	21g	20						
22b	46	22g	43						
23b		23g	40						
24b		24g	45						

Appendix IX (B)

Intact groups SS 2 students post-test results

S/No	Government Commerce Secondary School Sabon-Gari Zaria Treatment			Government Secondary Angwan Sarki Kaduna Control Group		Government Commercial College Kataf Treatment		Government secondary School Dogon Dawa – Kaduna Control	
	M	S/No	F	M	F	M	F	M	F
1b	60	1G	56	50	51	70	59	52	49
2b	55	2G	60	40	38	65	56	40	50
3b	45	3G	46	35	40	61	48	39	43
4b	75	4g	34	51	41	66	69	35	29
5b	62	5g	65	39	33	48	52	48	42
6b	49	6g	52	51	49	50	39	50	45
8b	58	7g	50	48	35	55	42	44	50
9b	50	9g	61	52	48	56	50	51	
10b	56	10g	48	44	40	60		55	
11b	76	11g	52	50	46	66		38	
12b	39	12g	65	45	50	55		45	
13b	56	13g	31	46	39	54		48	
14b	66	15g	50	60	52	49		52	
15b	60	15g		48	43			43	
16b	58	17g		32					
17b	48			50					
18b	32			53					

19b	70			45					
20b	65			38					
21b	62			29					
22b	56			50					
23b				43					
24				55					

APPENDIX X

FINANCIAL ACCOUNTING OBJECTIVES (PRETEST)
(EXTRACTED FROM SSCE JUNE 2005)

*Answer **all** the questions.*

1. The systematic recording of business transactions in monetary term is A. auditing B. book-keeping C. debiting D. crediting.
2. An allowance given to a customer by a supplier for prompt payment is A. trade discount B. discount received C. cash discount D. cash rebate.
3. Which of the following is not contained in a journal? A. Folio number of transaction B. Date of transaction C. Address of the customer D. Description of the transaction.
4. Which of the following is found in the private ledger? A. Rent account B. Sales account C. Drawings account D. Bank account.
5. Which of the following is not one of the uses of a journal proper? To record A. small and repetitive cash disbursements B. purchase and sale of fixed assets on credit C. writing off bad debts D. correction of errors.
6. A trial balance is a list of A. current assets B. current liabilities C. debit and credit balances D. debtors and creditors.
7. Which of the following is an example of direct expense? A. Royalties B. Carriage inwards C. Carriage outwards D. Manufacturing wages.

*Use the following information to answer questions **8** to **10**.*

CASH BOOK

Dr.		N			N	Cr.
Jan 5	Hassan	3,080	Jan 1	Balance b/d	7,090	
Jan 24	Malik	1,200	Jan 9	Dauda	1,400	
Jan 29	Rasaq	1,240	Jan 31	Hussein	630	
Jan 31	Lukman	1,060				
Jan 31	Balance c/d	2,540			9,120	
		9,120				
			Feb 1	Balance b/d	2,540	

BANK STATEMENT

		Dr. N	Cr. N	Balance N
Jan. 1	Balance b/d			7,090 O/D
Jan 5	Hassan		3,080	4,010 O/D
Jan 9	Dauda	1,400		5,410 O/D
Jan 24	Malik		1,200	4,210 O/D
Jan 29	Rasaq		1,240	2,970 O/D
Jan 30	Standing order	770		3,740 O/D
Jan 31	Bank charges	490		4,230 O/D

8. Uncredited cheques totalled A. N3,600 B. N2,540 C. N1,060 D. N630.
9. Adjusted Cash Book balance is A. N3,800 O/D B. N3,310 O/D C. N3,030 O/D D. N2,540 O/D
10. Unpresented cheque(s) totalled A. N9,120 B. N7,090 C. N1,400 D. N630.
11. A debit balance of N1,000 in a cash account means that A. cash in hand is N1,000 B. cash has been overspent by N1,000 C. total cash paid out is N1,000 D. total cash received was less by N1,000.
12. The maximum level of cash held by a cashier under an imprest system is a/an A. vote B. float C. reimbursement D. advance.
13. The total of the sales journal is entered on the A. debit side of Sales Account B. debit side of Cash Account C. credit side of Sales Account D. credit side of Cash Account.
14. Gross profit is calculated in the A. Trading Account B. Profit and Loss Account C. Appropriation Account D. Partners Current Account.
15. An example of fixed asset is A. creditors B. goodwill C. accruals D. furniture.

*Use the following information to answer questions **16** to **19**.*

	Ade N	Bola N
Capital Accounts	60,000	40,000
Current Accounts	10,000 Cr.	6,000 Dr.
Drawings	8,000	2,000

Interest on drawings is 5%, interest on capital is 10%. Profits and losses are shared equally. Net profit for the year is N30,000.

16. The amount of distributable profit is A. N39,500 B. N30,500 C. N30,000 D. N20,500.
17. Ade's share of profit is A. N19,750 B. N15,250 C. N15,000 D. N10,250.
18. Bola's current account balance is A. N18,150 Cr. B. N16,150 Cr. C. N10,150 Cr. D. N6,150 Cr.
19. The total amount credited to the Profit and Loss Appropriation Account is A. N40,500 B. N30,500 C. N30,000 D. N25,000.
20. Capital expenditure is the A. cost of running a business B. money spent on buying goods for resale C. money spent on acquiring fixed assets D. extra capital paid in by the proprietor.
21. Depreciation of assets is provided for in consideration of A. disposal B. loss by fire C. loss in transit D. wear and tear.
22. Which of the following is a factory overhead? A. Depreciation of plant and machinery B. Royalties C. Raw materials consumed D. Carriage outwards.
23. Which of the following is used to derive missing figures in a system of incomplete records? A. Control account B. Bank account C. Profit and loss account D. Bank statement.
24. Which of the following is **not** contained in sales ledger control account? A. Returns inwards B. Returns outwards C. Receipts from debtors D. Dishonoured cheques.
25. Which of the following is **not** credited to debtors control account? A. Provision for bad debt B. Bad debts C. Discounts allowed D. Bills receivable.
26. Where a firm has not kept proper books of account, an increase in closing capital over opening capital represents A. profit B. loss C. prepayments D. cash balance.

*Use the following information to answer questions **27** to **29**.*

RECEIPTS AND PAYMENTS ACCOUNT

Dr.	D		D	Cr.
Balance b/f	1,000	Salaries	2,000	
Subscriptions	15,000	Rent	1,000	
		Rates	1,500	
		Expenses	500	
		Balance c/f	11,000	
	16,000		16,000	
Balance b/f	11,000			

	1st January, 2004	31st December, 2004
	D	D
Fixed Assets	50,000	50,000
Rent (accrued)	200	250
Rates (prepaid)	300	400
Subscriptions in arrears	1,500	1,000
Subscriptions in advance	1,300	800

27. Accumulated fund as at 1st January 2004 is A. D54,100 B. D52,800 C. D52,600 D. D51,300
28. Subscriptions relating to the year 2004 is A. D19,600 B. D17,300 C. D16,500 D. D15,000
29. Rates charged to the Income and Expenditure Account for the year 2004 is A. D2,200 B. D1,600 C. D1,500 D. D1,400.
30. Which of the following is not an accounting concept? A. Periodicity B. Accuracy C. Consistency D. Objectively.
31. 'Transactions are governed by legal principles, but are nevertheless accounted for and presented in accordance with the substance and financial reality'. This is in compliance with the principle of A. substance over form B. prudence C. objectively D. materiality.
32. Which of the following statements is not correct? A. Profits increase capital B. Losses reduce capital C. Drawings reduce capital D. Drawings increase capital.
33. Direct material + direct expenses is A. overhead B. prime cost C. total cost D. conversion cost.
34. Books of account are opened by means of a A. purchases journal B. principal journal C. sales journal D. returns inward journal.
35. When both debit and credit entries of a transcation are shown inthe cash book, it is described as A. contra entry B. reversal entry C. double entry D. single entry.
36. The correct order of liquidity is A. stock, debtors, prepayments and cash B. cash, prepayments, debtors and stock C. stock, cash, debtors and preyaments D. debtors, stock, cash and prepayments.
37. Which of the following ratios measure the ability of a firm to meet short-term obligations? A. Net profit margin B. Quick asset ratio C. Turnover ratio D. Creditors ratio.
38. Which of the following is not an appropriation of profit? A. Dividends B. Reserves C. Provisions D. Bonus issue.
39. Which of the following is a capital reserve? A. Profit and Loss Account balance B. Share premium C. Gross profit D. Share discount.
40. When shares are sold at less than the nominal value, it means they are issued at A. a premium B. a loss C. a discount D. par.
41. Where goods are invoiced by a firm its branch at cost-plus, the branch stock adjustment account is used to determine A. cost price B. branch profit C. selling price D. branch expenses.
42. Which of the following is apportioned in proportion ot the purchases of each department? A. Discounts received B. Selling commission C. Bad debts D. Carriage outwards.

Use the following information to answer quesions **43** *to* **46**.

The Accounts Department of a ministry had the follwoing staff position on 31st December, 2004.

Post	Grade	Number in Post	Rate
Chief Accountant	15	1	N371,748
Asst. Chief Accountant	14	2	N301,452
Principal Accountant	12	4	N243,732
Accountant I	7	6	N113,632
Clerk	3	10	N54,166

Additional information:

(a) All employees are on the first step of their salary.
(b) Allowances

Grade Level	Transport Allowance	Housing Allowance	Responsibility Allowance
12 and above	N24,000 per annum	N120,000 per annum	N30,000 per annum
1 to 7	N13,200 per annum	N48,000 per annum	–

43. The total basic salary for the year was A. N3,173,032 B. N3,048,000 C. N1,084,730 D. N855,600
44. The total transport allowance was A. N384,000 B. N379,200 C. N211,200 D. N168,000
45. The total housing allowance was A. N1,608,000 B. N840,000 C. N768,000 D. N168,000
46. The responsibility allowance of grade leves 14 and 15 was A. N210,000 B. N90,000 C. N60,000 D. N30,000.
47. The part of the C.P.U. used for the processing of data is A. Monory unit B. Arithmetic and logic unit C. Output unit D. Input unit.
48. Resources consumed but to be paid for within the next accounting period are classified in the balance sheet as A. current liabilities B. current assets C. long-term liabilities D. capital.
49. Where a proprietor withdraws stock for personal consumption, the accounting entries to record the transaction are A. debit Drawings Account, credit Purchases Account B. debit Purchases Account, credit Drawings Account C. debit Sales Account, credit Drawings Account D. debit Drawings Account, credit Sales Account.
50. Where there is a loss on disposal of a fixed asset, it means A. depreciation has been underestimated B. depreciation has been overestimated C. scrap value has not been estimated D. depreciation method used is inappropriate.

APPENDIX XI
PRETEST OBJECTIVE QUESTIONS
MARKING SCHEME

EACH QUESTION CARRIES TWO MARKS

1B	2C	3C	4C	5A	6C	7D	8C	9A	10D	11A	12B	13C
14A	15D	16D	17D	18D	19B	20C	21D	22A	23A	24B	25A	26A
27D	28D	29D	30B	31D	32D	33B	34B	35A	36A	37B	38C	39B
40C	41A	42A	43C	44B	45D	46B	47B	48A	49A	50B		