

**EFFECT OF CONTINUOUS ASSESSMENT MODES ON
STUDENTS' LEARNING OUTCOMES IN COMMERCE
IN SENIOR SECONDARY SCHOOLS IN IBADAN**

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**A THESIS IN THE INTERNATIONAL CENTRE FOR EDUCATIONAL
EVALUATION (ICEE),
INSTITUTE OF EDUCATION,
IN PARTIAL FULFILMENT OF THE REQUIRMENTS FOR THE
DEGREE OF DOCTOR OF PHILOSOPHY
OF THE UNIVERSITY OF IBADAN**

2014

ABSTRACT

Studies have shown that continuous assessment (CA) is conducted without using all requisite modes, and provision of Feedback and Remediation (FaR), rather it is conducted casually using tests alone without the provision of FaR. Also, no indepth study had addressed the combined effects of CA, Teacher-Student Relationship (TSR) and Commerce Self-Efficacy (CSE) on learning outcomes. The study, therefore, investigated the effects of CA modes (classroom based with FaR and without FaR, out-of-class based with FaR and without FaR, and classroom and out-of-class based with FaR and without FaR) on students' achievement in and attitude to Commerce. TSR and CSE were used as moderating variables.

The design was pretest-posttest control group quasi-experimental design with 7 x 3 x 3 factorial matrix. Multi-stage sampling technique was employed to select 14 schools (7 each) from the two clusters of Ibadan educational zones. From each school, an arm of SS II Commerce (intact) class was randomly selected. 12 schools (2 for each experimental group) were used and the remaining two served as control. The sample size was: 142, 118, 128, 113, 109, 107, and 129 totalling 846. Four instruments developed by the researcher: Commerce Achievement Test ($r = 0.74$), Commerce Self-efficacy Scale ($r = 0.78$), Attitude to Commerce Scale ($r = 0.75$) and Students' Perception of Teacher-Students Relationship Scale ($r = 0.80$) and classroom-based CA Modes Battery, out-of-class-based CA Mode Battery, and; classroom and out-of-class based CA Modes Battery were used. Four research questions and seven hypotheses were answered and tested at $p < 0.05$. Data were analysed using descriptive statistic and ANCOVA

Main effects of treatments (CA modes) on students' achievement ($F_{(6,782)} = 8.33$) and attitude to Commerce ($F_{(6,782)} = 30.98$) were significant. The classroom and out-of-class based CA modes with FaR had the highest achievement score ($\bar{x} = 24.66$). Out-of-class based CA with (FaR) had the highest positive attitude to Commerce ($\bar{x} = 35.07$). TSR had significant main effect on achievement ($F_{(2,782)} = 3.10$) and

attitude to Commerce ($F_{(2,782)} = 48.92$). Students with high level TSR had the highest mean achievement score ($\bar{x} = 30.02$) and better attitude to Commerce ($\bar{x} = 80.00$). CSE had no significant main effect on students' achievement but had significant main effect on attitude to Commerce ($F_{(2,782)} = 46.69$). There were significant interaction effects of treatments and TSR on students' achievement ($F_{(7,782)} = 2.26$) and attitude to Commerce ($F_{(7,782)} = 2.79$). There was no significant interaction effect of treatments and CSE on students' achievement but was significant on attitude to Commerce ($F_{(7,782)} = 2.40$). TSE and CSE had no interaction effect on students' achievement but had significant interaction effect on students' attitude to Commerce ($F_{(1,782)} = 29.20$). Treatments, TSR and CSE had no significant interaction effect on students' achievement and attitude to Commerce. All CA modes and TSR improved students' learning outcomes while CSE engendered positive attitude to Commerce only.

Continuous assessment modes with FaR are effective in improving students' learning outcomes in Commerce. CA modes should be reflected during practice. Positive teacher-student relationship should also be encouraged.

Key words: Continuous assessment modes, Teacher-student relationship, Commerce self-efficacy, Learning outcomes in Commerce, Feedback and remediation

Word count: 499

DEDICATION

This study is dedicated to the Almighty GOD who is the owner of my soul, my blessed Redeemer who is the strength of my life, the source of my wisdom and success and the Holy Spirit who has been the source of my power and my guiding light.

This study is also dedicated to the following people:

My dearest parents:

Pastor Isaac Adebayo and Mrs. Grace Akilapa

My precious and uncommon husband:

Elder Thomas Oluwole Durowoju

My promising and wonderful children:

Peace Oluwadunmininu Oluwafeyikemi Durowoju

Mary Oluwadamilola Olasile Durowoju

Excellence Aduramigba Olamilekan Durowoju

Judah Oreofeoluwa Adeola Durowoju

My nephew

Precious Oluwadamilare Ayomide Awe

ACKNOWLEDGEMENTS

All glory, adoration, majesty and praises be unto the Almighty God the Father, Son and Holy Ghost who made it possible for me to start and finish the programme successfully. Years back, when I was in Form Four I thought within me and even shared with my friend that I would opt out school to pick up traffic warden job due to financial constraint and some inadequacies in the school I attended but today I am giving God all the thanks and praise for taken me to this glorious height which was beyond my imagination and expectation. To Him belongs all glory and honour. I wish to express my profound gratitude to my supervisor who is also my father Dr. Adams O.U. Onuka for his valuable academic and professional advice and for his supports to ensure that this work was successfully completed as at when due. I am also thankful for his mentorship and other assistance not only on this thesis but also in the capacity building to meet the challenges of life as an individual and a researcher. His unity ideology among all his students is highly commendable and appreciable. His demand for excellence has given me the necessary background to achieve more and solidify my efforts to become a good researcher in future. I say thank you sir. I will not but appreciate his lovely and caring wife who always welcome, accommodate and pray for us (students) whenever there was need for us to prepare for our examinations in her home. Mummy Onuka, I say you are wonderful. To his pleasant children: Ayodeji, Ebun, Peter, Blessing and Joy, and Victor I say a big thank you.

I thank Prof. E. Adenike Emeke, the Director of the Institute of Education for her immense contribution to this work to make it flawless. I also appreciate Prof. M. A. Araromi, the former Director of the Institute of Education, Prof. T. W. Yoloje, Dr. J. G. Adewale, the Head of Unit, International Centre for Educational Evaluation (ICEE) for their encouragement. I want to express my profound gratitude to my aunt who is the Sub-dean of Institute of Education, in person of Dr. Monica. N. Odinko, for her priceless and immeasurable contribution in this work. I also appreciate the support of Dr. Modupe M. Osokoya, Dr. Ifeoma M. Isiugo-Abanihe, and all teaching and non-teaching members of staff of the institute, I say God bless you all. I will not forget acknowledge the immense, valuable and incalculable inputs of Dr. J.A. Adeleke, Dr. B. A. Adegoke, Dr.

F.O. Ibode, Dr. Serifat F. Akorede, Dr. C. V. Abe, and Dr. Folajogun V. Falaye in my work. I am also grateful to Dr. J. A. Adegbile, Dr. Geogina N. Obaitan, Dr. Eugenia Okwilagwe, Dr. Ikmat Junaid, Dr. J. A. Abijo, Dr. O. A. Otunla and Dr. S. Babatunde for their kindness, assistance and encouragement during the period of carrying out this research work. I cannot but appreciate Prof. D. A. Adeyemo, of the Department of Guidance and Counselling Department, U. I. who contributed immensely to the success of this work. I would also say a big thank you for your keen interest in this work and my progress. God almighty will reward you abundantly in Jesus name. This acknowledgement is not complete if I fail to appreciate Dr. Eniola of the Department of Special Education and Dr. Emunemu in Educational Management, U.I., for their interest and concern towards the success of this work. Sincerely, speaking you all have made a great impact in my life, I love you all.

I am grateful for the numerous authors whose publications were consulted for this thesis. I am highly indebted to the authorities of the schools I used to carry out this study. I would like to thank all my fellow Ph.D students at the Institute of Education, University of Ibadan, for their constructive criticism and encouragement especially during my seminar presentations. I also wish to acknowledge and commend the support of my able and dynamic principal, Pastor James Akinrinde who always allows me to attend to my work at UI. Thank you so much for your prayers and understanding, indeed you are a father. Am also indebted to my colleagues in the office especially Pastor (Mrs.) Oluwagbemi, Mrs. Ajumobi and Mrs. Abioye popularly called 'grandma' who is now in USA, they always stand in for me whenever am away from my place of work to attend lectures. I will not forget the encouragement and support I received from my former principal, Pastor Ajao who welcomed my ambition to enroll for my Ph. D programme, thanks a million times.

I want to say a big "thank you" to all the ministers and members of my spiritual family (Gofamint Headquarters church and Barrack assembly) especially Pastor and mummy Adebayo, Pastor and Mummy Kuloogun, Elder and Dr. (Mrs) Adekanmi, Elder Capt. and Mummy Dare, Elder and Mummy Oyedele, Elder and Sister Olaobaju, Deacon and Sister Odelade, Mummy Bolodeoku, for your prayers and words of encouragement. To my fathers in the Lord, Pastor (Dr.) E. O. Abina, (General Overseer, Gofamint),

Pastor Emmanuel Alabi and Pastor Dickson Bolodeoku, I am very grateful to you for your unfailing love, prayers and encouragement toward the success of my programme. You are men of God indeed, I pray that God Almighty will bless you with what money can buy and cannot buy, and you will not lose your reward here on earth and heaven in Jesus name. I wish to specially thank all my student colleagues under my supervisor for their contributions in various ways to the success of this work. I want to mention Mr. A. T. Onabamiro for seeing me through the analysis of this work; Dr. (Mrs.) T. Akinyemi, Dr. M. A. Raji, Mr. S. A. Adeyemi, Mr. S. A. Oyekanmi, Mrs. Oyediran (WAEC) and Mrs. O.O. Oshin for the “family” tie that exist among us under the same supervisor. I wish to appreciate the efforts of Mr. Abiola Olabode Oluwole and Miss Funmilayo Adewole for their supports. God will bless you and take you to your highest heights.

This acknowledgement would not be comprehensive enough without expressing my deep gratitude to my beloved, lovely, and caring husband, friend and daddy, Elder Thomas Oluwole Durowoju whom I usually call ‘Precious’. Indeed you are precious to me. I really appreciate your support, assistance both in kind and cash, prayers, encouragement and understanding at every stage of my doctoral programme, most times when I was busy working on my laptop which he fondly called my ‘second husband’, he usually assist our children in their home work and some house chore. I pray that the Almighty God will bless you abundantly, enlarge and enrich your business and ministry. Your labour over me, your children, ministry and business will never be in vein. He will grant you all your heart desire in Jesus name. I love dearly my crown.

My sincere appreciation also goes to my lovely, wonderful and promising children, Peace, Damilola, Excellence, Judah, my nephew Damilare and adopted sister, Maria Dauda, for their patience, endurance and understanding especially when I would be away from them to U.I. and even extremely busy at home. The God of Abraham, Isaac, Jacob and David will bless you, enlarge your coast and make you to be exceedingly great. He will crown all your efforts with excellent success, you will all gain speed in success and you will fulfill your days and destiny in the mighty name of JESUS. I love you all.

I cannot but appreciate my wonderful parents, Pastor and Mummy Isaac Akilapa who laid the foundation for my Masters and Ph.D programmes. I say a big thank you for

your prayers and encouragement toward the success of my work. My good God will grant you long life and sound health to eat the fruits of your labour. To my siblings, Pastor Christopher Akilapa and his lovely wife who bears two of my names 'Esther Olajumoke', Deaconess Elizabeth Awe and her husband, Pastor Johnson Awe, Yinka Akilapa, Johnson Akilapa, Gabriel Akilapa and the baby of the family, Ife Akilapa, thank you all for your prayers and encouragement.

Finally, I would like to thank the entire Institute of Education, University of Ibadan, for considering me for doctoral programme. I thank all officials of the Institute, both teaching and non-teaching, for making my studies at the University of Ibadan an exciting and rewarding experience.

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CERTIFICATION

I certify that this study was carried out by Esther Olajumoke Durowoju in the International Centre for Educational Evaluation (ICEE), Institute of Education, University of Ibadan, Ibadan, Nigeria.

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ABBREVIATION AND ACRONYMS

AFL	-	Assessment <i>for</i> learning
ATLCB	-	Attitude To Learning Commerce Battery
ATLCS	-	Attitude To Learning Commerce Scale
CA	-	Continuous Assessment
CAs	-	Continuous Assessments
CAM	-	Continuous Assessment Mode
CSE	-	Commerce Self-Efficacy
CSES	-	Commerce Self - Efficacy Scale
CAT	-	Commerce Achievement Test
CAP	-	Cognitive, Affective and Psychomotor
EHEA	-	European Higher Education Area
FaR	-	Feedback and Remediation
FME	-	Federal Ministry of Education
HCAMB	-	Home based Continuous Assessment Modes Battery
JAMB	-	Joint Admission Matriculation
JSC	-	Junior Secondary Certificate
JSCE	-	Junior Secondary School Examination
NABTEB	-	National Business and Technical Examinations Board
NFCA	-	National Framework for Continuous Assessment
NPE	-	National Policy on Education
NCE	-	National Council on Education
NECO	-	National Examinations Council
NIED	-	National Institute for Educational Development
SSC	-	Senior School Certificate

SSCE	-	Senior Secondary Certificate Examination
SCAMB	-	School based Continuous Assessment Modes Battery
SHCAMB	-	School and Home based Continuous Assessment Modes Battery
SPTSRS	-	Student's Perception of Teacher-Student Relationship Scale
TSR	-	Teacher-student Relationship
UPM	-	Universidad Politécnica de Madrid
WAEC	-	West Africa Examinations Council

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TABLE OF CONTENTS

	PAGES
Title	i
Abstract	ii
Dedication	iv
Acknowledgements	v
Certification	ix
Abbreviation and acronyms	x
Table of contents	xii
List of Appendices	xv
List of Tables	xvii
List of Figures	xix
 CHAPTER ONE: INTRODUCTION	
1.1 Background to the study	1
1.2 Statement of the Problem	16
1.3 Research Questions	17
1.4 Scope of the Study	19
1.5 Significance of the study	19
1.6 Definition of Terms	21

CHAPTER TWO: LITERATURE REVIEW

2.1.0	Theoretical Background	24
2.1.1	Formative Evaluation	24
2.1.2.	Assessment Theory	26
2.2	Commerce as a subject	31
2.3	Concept of continuous assessment	32
2.4	The policy document on continuous assessment in Nigeria	35
2.5	Continuous assessment and its implementation in Nigerian schools.	38
2.6	Continuous assessment techniques/instruments	42
2.7	Continuous assessments, feedback and remediation	45
2.8	Continuous assessment and students' learning outcome	50
2.9.1	Concept of Teacher-student relationship	54
2.9.2	Teacher-student relationship and student learning outcomes	58
2.10.1	Concept of Self-efficacy	60
2.10.2.	Academic self-efficacy and student learning outcomes	62
2.11	Conceptual Framework	66
2.11	Appraisal of literature reviewed	68

CHAPTER THREE: METHODOLOGY

3.1	Research Type/Design	71
3.2	Factorial Matrix	73
3.3	Variables of interest in the study	75

3.4	Population	75
3.5	Sampling Procedure and sample	75
3.6	Instrumentation	78
3.7	Continuous Assessment Modes Packages for Cognitive and Affective Domains	83
3.8	Remediation packages for the some of the treatment groups for cognitive and affective domains	86
3.9	Data Collection Procedure	87
3.10	Scoring of Data procedure	89
3.11	Method of Data Analysis	90
3.12	Methodological challenges in this work.	90
 CHAPTER FOUR: RESULTS AND DISCUSSION		
4.0	Introduction	91
4.1	Results	91
4.1.1	Descriptive statistics	91
4.2.	Testing of hypotheses	100

**CHAPTER FIVE: SUMMARY OF FINDINGS IMPLICATIONS AND
RECOMMENDATIONS**

5.1	Summary of findings	136
5.2	Educational Implications	138
5.3	Conclusion	142
5.4	Recommendation	144
5.5	Limitations of the study	146
5.5	Suggestions for further study	146
5.6	Contribution to Knowledge	146
	REFERENCES	148
	APPENDICES	165

LIST OF APPENDICES

	Pages
i Classroom Based Continuous Assessment Mode With Feedback And Remediation Package (CCAMWFRP)	165
ii Classroom Based Continuous Assessment Mode Without Feedback And Remediation Package (CCAWTFRP)	175
iii Out-of-class Based Continuous Assessment With Feedback And Remediation Package (OCAMWFRP)	183
iv Out-of-class Based Continuous Assessment Mode Without Feedback And Remediation Package (OCAMWTFRP)	192
v Classroom and Out-of-class Based Continuous Assessment Mode With Feedback And Remediation Package (COCAMWFRP)	199
vi Classroom And Out-of-class Based Continuous Assessment Modes Without Feedback And Remediation Package (COCAMWTFRP)	208
vii. Conventional Continuous Assessment Package (CCAP)	215
viii. Commerce Achievement Test (CAT)	219
ix. Classroom Based Continuous Assessment Mode Battery (CCAMB)	225
x. Out-of-class Based Continuous Assessment Mode Battery (OCAMB)	230

xi.	Classroom And Out-of-class Based Continuous Assessment Modes Battery (COCAMB)	234
xii.	Attitude To Learning Commerce Battery (ATLCB)	239
xiii	Remediation For Students' Achievement In Commerce (RSAC) Group I	244
xiv.	Remediation For Students' Achievement In Commerce (RSAC) Group III	254
xv.	Remediation For Students' Achievement In Commerce (RSAC) Group V	264
xvi	Remediation For Students' Attitude Towards Commerce (RSATC)	275
xvii	Attitude To Learning Commerce Scale (ALTCS)	279
xviii	Student's Perception Of Teacher-Student Relationship Scale (SPTSRS)	281
xix.	Commerce Self - Efficacy Scale (CSES)	284
xx.	Marking Guide	286

LIST OF TABLES

	Pages	
Table 3.1	Factorial matrix: 7 X 3 X 3	73
Table 3.2	Educational zones, Local Government Areas, Number of senior secondary Schools and the Number of schools chosen in Educational Zones I and II	76
Table 3.2.1	Breakdown of the subjects selected from the two Local Government Areas	77
Table 3.2.2	Breakdown of the selected subjects based on the factorial matrix	78
Table 3.3	Test blue print showing the number of items selected based on each level of the cognitive domain	81
Table 4.5a	Effect of Continuous Assessment Modes, Teacher-student relationship and Commerce Self-efficacy on Students' Achievement in Commerce	100
Table 4.5b	Scheffe Post-Hoc Means for Groups in Homogeneous subset by Treatment	101
Table 4.6	Pairwise comparisons of levels of teacher-student relationship on students' academic achievement	106
Table 7	Pairwise comparisons of levels of Commerce self-efficacy on students' academic achievement	109
Table 4.8a	Effect of Continuous Assessment Modes, Teacher-student relationship and Commerce Self-efficacy	

	on Students' Attitude to Commerce	118
Table 4.8b	Scheffe Post-Hoc Means for Groups in Homogeneous subset by treatment	119
Table 4.9	Pairwise comparisons of levels of teacher-student relationship on students' attitude in Commerce	123
Table 4.10	Pairwise comparisons of levels of Commerce self-efficacy on students' attitude to Commerce	126

UNIVERSITY OF IBADAN

LIST OF FIGURES

	Pages
Figure 2.1 Weekly activities for Continuous Assessment for Learning	30
Figure 2.2 Continuous Assessment Communication Process	46
Figure 2.3 Teachers' Relationships with Students	57
Figure 4.1 Pre-test and post- test mean scores of students' achievement in Commerce based on each of the continuous assessment mode	92
Figure 4.2 Pre-test and post- test mean scores of students' attitude to learning Commerce based on each of the continuous assessment mode	94
Figure 4.3 Pre-test and Post test mean scores of students' perception of teacher-student relationship in Commerce based on each of the continuous assessment mode	96
Figure 4.4 Pre-test and post test mean scores of students' self-efficacy in Commerce based on each of the continuous assessment mode	98
Figure 4.5 Performance of the seven groups on the post-test in academic achievement	103
Figure 4.6. Performance of teacher-student relationship on the post-test in academic achievement	107

Figure 4.7	Performance of Commerce self-efficacy on the post-test in academic achievement	110
Figure 4.8	Interaction effect of treatment and teacher-student relationship on students' academic achievement in Commerce	113
Figure 4.9	Performance of the seven groups on the post-test in attitude scores	121
Figure 4.10	Performance of teacher-student relationship on the post-test in attitude to Commerce	124
Figure 4.11a	Performance of Commerce self-efficacy on the post-test to attitude Commerce	127
Figure 4.11b	Interaction pattern between treatment and teacher-student relationship on students' attitude to Commerce	129
Figure 4.12	Interaction pattern between treatment and Commerce self-efficacy on students' attitude to Commerce	131
Figure 4.13	Interaction Pattern between Teacher-student relationship and Commerce Self-efficacy on students' attitude to Commerce	133

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

The inclusion of Commerce in the senior secondary school curriculum is designed to prepare students for the business world. It derives its origin from Economics as clearly shown in the various syllabi of examining bodies at the secondary education level in Nigeria (WAEC, 2009; NECO, 2008; and JAMB, 2007). Commerce syllabus focuses on the basic principles, theories and concepts of Commerce as well as its application [including business law] to modern business activities.

The aims and objectives of Commerce as can be deduced from the various syllabi are:

1. To enable students appreciate the basic concepts, rule and principles of Commerce
2. To lay proper foundation for further study of Commerce and allied courses at higher level.
3. To enable students appreciate the role and importance of Commerce and its relationship with other aspects of production.
4. To assess students' knowledge of basic principles of Commerce, practice and their application to modern business activities (NECO 2006 and 2007; WAEC 2009).

Assessment of students' learning outcomes is fundamental in determining the realisation of the objectives of education in any country. According to Durowoju and Onuka (2013), assessment is a core element in determining the overall quality of teaching and learning in education. In this wise, Idowu and Esere (2009) submit that one of the

functions of the school is the certification of the individual learner under its purview. To effectively carry out this role, assessment of one kind or another is a prerequisite. Durowoju, Onuka and Onabamiro (2010) opine that after the teaching and learning process, a good teacher would desire to know whether teaching has really taken place, or whether learners have mastered the lesson taught. It is essential to mention that the only means through which teachers can measure or ascertain students' achievement is to assess or observe the students after they have been exposed to certain course of instruction.

Rust (2002) submits that assessment involves appraisal of students' learning outcomes. He further stresses that assessment is the process of collecting information about students' performance in order to identify the strengths and weaknesses of students in a particular course of study. In line with this, Hassan (1998) asserts that assessment is a process of understanding the performance of students in their current life situation. According to him, assessment is always an evaluative, interpretative and appraisal of students' performance. Furthermore, assessment involves the process of observing, collecting, scoring, recording, describing and interpreting information about a student or a group of students (Ekpenyong, 2010). Volchok, Caines and Graf (2006) citing WebCT (2001) observe that assessments of students are effective ways of gathering critical information about students and their performance. It is important to stress that assessment is often thought of as a tool that measures a student's knowledge of the course content. They also opine that assessment is an activity that is integral to the full scope of the learning process. Rust (2002) articulates that students are being assessed for different reasons namely: motivation, creating learning opportunities, feedback (both to students and staff), to grade, and as a quality assurance mechanism (both for internal and external systems).

Baku (2008) states that governments, in some countries among which are Ghana and Nigeria, see assessment as a means of determining the extent to which education has achieved its goals and objectives. This view is more in tandem with the concept of assessment *of* learning. Assessment *of* learning also known as summative assessment involves finding out how much students have gained from course(s) of instruction which they were exposed to at the end of a given period of study by way of achievement testing

or public examining (Baku). According to him, Assessment *of* learning is judgmental in nature, it is being used to: monitor the quality of the school system, evaluate educational policies, make placement decisions about students, for certification of students, among others. Buttrressing this fact, Shirlee (2011) postulates that assessment *of* learning is used for accountability. In a nutshell, assessment *of* learning is being used to determine the amount of behavioral changes of students with respect to the objectives of setting up such program rather than improving students' performance. This type of assessment is not beneficial to the teaching –learning process because it does not provide immediate feedback and remediation needed to improve students' performance while the teaching-learning process is on-going. This is evident in the performance of students in some public examinations conducted by some examining bodies such as West African Examinations Council (WAEC) and West African Senior Secondary Certificate Examination (WASSCE).

The comments of the WAEC Chief examiners' reports revealed that over the years, the performance of students in Commerce has not been encouraging, (WAEC & WASSCE Chief Examiners' Reports, 2010). The comments of the Chief examiners' reports on students' performance in Commerce subject conducted by WAEC and WASSCE in November and December 2010 in Nigeria, Sierra Leone and Gambia are as follows:

Nigeria's Chief Examiners' Report

“Candidates' performance was fair. Few candidates displayed good understanding of questions and use good illustration to buttress their points. Few candidates adhere to rubrics and presented their answers in an orderly manner. Causes of fair performance are:

- a. *Poor preparation for the examination, some candidates' answers showed inadequate knowledge of the subject. This was evident by their poor performance in most of the questions.*
- b. *Most of the candidates misunderstood the questions which led to answering them out of context*
- c. *Poor expression, many candidates could not clearly express their points in simple sentences” (WAEC, 2010)*

Sierra Leone's Chief Examiners' Report

"Candidates performed disappointingly, they did not do well; there were no very high scores although there were very few zeros. Candidates do not seem to be improving and performing better. Causes of poor performance are:

- a. Year after year it seems that candidates do not cover the syllabus*
- b. At times it appears as if some candidates have never studied this subject but entered for it as a general knowledge subject*
- c. There were so many candidates that did not attempt the required five questions*
- d. There were some other candidates who answered only one question"*
(WAEC, 2010)

Gambia's Chief Examiners' Report

"Candidates' performance was generally poor. Causes of poor performance are:

- a. One may suggest that majority of the candidates did not prepare well for the examination. This is evident in the structure of answers they provided.*
- b. Infact about 35% of the candidates just copied the questions*
- c. Others write their answers with no reference to the demands of the questions*
- d. Some of them misinterpreted most of the questions"* (WASSCE, 2010)

The above comments from the Chief Examiners' reports on candidates' performance in Commerce serve as feedback not necessarily to the candidates who were being assessed but to the examining bodies, the examiners and the stakeholders in the industry including the school system for future actions in respect of prospective candidates. It is pertinent to stress that the feedback given by these chief examiners cannot be used to improve the performance of those candidates who were so assessed; hence such assessment *of* learning is not necessarily always beneficial to the teaching-learning process but for future use, while assessment *for* learning [which continuous assessment epitomizes] is always used to provide remediation of the challenges in learning encountered by those so assessed.

Assessment *for* learning [which continuous assessment epitomizes] is always used to provide remediation of the challenges in learning encountered by those so assessed. Feedback from assessment *for* learning [equally referred to as formative assessment] can be used to remediate defect in learning. Faleye and Ojerinde cited in Akorede (2008) submit that assessment *for* learning is not a new concept in the school system but it is not well known or practiced. They further reiterated that assessment *for* learning (AFL) is useful in generating comments that could provide either the teacher or the students or both with direction for improvements of learning or teaching. Baku (2008) opines that assessment *for* learning enables teachers to identify the strengths and weakness of students at the early stage for remedial purposes or actions. Akorede reports that assessment *for* learning is promoted in Hong Kong to help provide information for both students and teachers to improve learning and adjust teaching.

According to Stiggins (2005), assessment *for* learning changes the direction of the classroom learning process and it results into an instructional intervention designed to increase or improve and not merely monitoring student learning. He further states that research evidences show that the consistent or regular application of principles of assessment *for* learning can give rise to unprecedented gains in student achievement, especially for low achievers. For example, Gasinzigwa (2008) submits that formative assessment or assessment *for* learning is an activity which goes on throughout the learning process and is concerned with finding out the learners' strengths and weaknesses and giving feedback to both learners and teachers so that the teachers can make appropriate planning for the next instruction. Assessment *for* learning, according to Shirlee (2011), is used for continual improvement of students' performance. It is important to stress that delaying assessment until the end of students' education cycle to determine if instructional or educational objectives are achieved will be too late. Therefore, assessment needs to be integrated into the teaching-learning process so that the students can be helped to achieve their full potential.

Continuous assessment (CA) also known as periodic assessment involves testing of students' achievement at regular interval to ascertain the level of learning accomplishment so that appropriate remediation measures are recommended if need be

and effected. In other words, it offers a methodology for measuring pupil's performance and using those findings to improve the success of pupils. Continuous assessment according to Okpala, Onocha and Oyedeji (1993) is a system of assessment which is carried out at pre-determined intervals for the purpose of monitoring and improving the overall performance of students and of the teaching-learning environment. To corroborate this, Emeke (1996) submits that continuous assessment involves systematic use of varied and reliable multiple assessment tools at regular intervals, to determine the performance and ability of the learner in the three domains of behaviour with the aim of getting his truest picture and helping him develop fully his potentials. Ubong and Wokocha (2009) reiterate that continuous assessment which involves periodic assessment of students in the process of teaching the curriculum content was introduced into the Nigerian educational system in 1981 through the National Policy on Education. The method seeks to even out academic effort by ensuring that students do not wait for end of semester or certificate examinations to exert study effort but rather sustain learning throughout a period, for instance, a week, month, term or a semester.

Continuous assessment score is one of the most popular features of all educational structure in Nigeria. Continuous assessment has become a substitute for the orthodox one-shot examinations in schools. Adeoye (2010) observes that the use of the systematic assessment in assessing students' learning outcomes irrespective of the teaching strategies is very potent. To Onuka (2010a), continuous assessment is a systematic, comprehensive, and guidance-oriented method of determining the totality of all gains a learner might have obtained in terms of knowledge, attitude and skills, from a given set of learning experiences. He states that the continuous assessment that is effectively conducted could enhance students' performance. To buttress this, Onuka and Durowoju (2011a) observe that there was significant relationship between continuous assessment and students' achievement in Business Management. Diaz (2011) also affirms that continuous assessment system has a significant positive effect on examination scores. The implication of the above findings is that a well designed and implemented continuous assessment package could go a long way to improve students' examination scores or achievement.

An effective continuous assessment is one that is being administered at regular intervals during the school year which promotes regular teacher-pupil interactions. Onuka (2010b) opines that the main emphasis in continuous assessment is not that assessment should be done non-stop, but that it should take place as often as possible (at some regular intervals) and not kept until the end of the term or year. The criteria which form the yardstick of judgement of students' performance are those covering the three educational behavioural objectives which are intellect (cognitive), manipulative skills (psychomotor) and feelings/attitude (affective). Onuka (2008), and Onuka and Junaid (2007) posit that in order to cater for all aspects of learning, there is need to use several types of assessment tools/techniques. Continuous assessment technique is designed to provide opportunities for teachers to participate actively not only in teaching but in assessing and evaluating the performance of their students. Continuous assessment technique include teacher-made tests, standardized tests, oral questions, discussion, projects, direct classroom observations, assignments, questionnaires, interview, teacher guided peer assessment and so on (Onuka, 2008). In addition, Nwana (2003) lists continuous assessment techniques to include oral quizzes, tests, take-home assignments, group work, hands-on or practical tests and self cum peer assessment.

Adetayo (2008) submits that the techniques for measuring affective domain are different from those used for assessing cognitive domain. Various instruments exists for measuring affective outcome and these ranges from self-report inventories, questionnaire, observation, anecdotal records, socio-metric techniques, attitudinal scale, interest scale/inventory, checklist, case history method, cumulative record etc. while the techniques for assessing cognitive domain include tests, project work, group assignment, quiz, individual assignment and field work (Hassan, 1998; Bruce-Agbodigi, 2005). However, the methods more commonly used in Nigerian schools are tests and take-home assignments. To confirm this, the study conducted by Onuka and Durowoju (2011a), which investigated the extent to which continuous assessments (CAs) improved students' achievement in Business Management revealed that test and individual assignment are the most commonly used techniques for measuring students' academic performance, while other techniques such a project, peer assessment, class observation, group assignments were rarely used. Some of the reasons why most teacher use only tests and

take-home assignment are due to incompetency in the development and use of continuous assessment tools especially those meant for the assessment of affective domain.

Continuous assessment as stated in the National Policy on Education (Federal Republic of Nigeria, 2004) is expected to cover the three domains of educational objectives namely: the cognitive, affective, and psychomotor. According to the policy, students' learning outcomes comprise cognitive, affective and psychomotor achievements. It is worth mentioning that education is all about the various learning experiences acquired from cradle to death, hence assessment of students' learning outcomes should cover the three domains of learning. Umoru-Onuka (2001) affirms that learning outcomes are the improvements exhibited in students' performance in a particular discipline/subject as a result of having undertaken a course of study.

Aina (2002) citing Igwe (2000) submits that Commerce is one of the six components of Business Education. The latter is an embodiment of vocational knowledge and skills needed for entry-level into employment and advancement in a broad range of business careers. Hence, he asserts that due to the importance of Commerce at the secondary school level, the three domains of educational objectives must be assessed. However, most of the continuous assessments done or carried out in the various schools are only measures of students' cognitive achievement while little or no attention is given to the affective and psychomotor achievements, thus not putting into consideration the important role these domains could play in learners' academic achievement.

Keith (2000) submits that attitude, which is one of the indices of affective domain, affects everything an individual does. Adegoke (2003) citing Kerlinger and Lee (2000) define attitude as an organised predisposition to think, feel, perceive and behave towards a referent or cognitive object. Attitude is an important characteristic that determines pupils' success and most importantly learning outcomes in school. Basically, attitude is one's mental predisposition or tendency to respond positively or negatively towards a certain object, such as persons and events (McMillan, 2000). In his own submission, King (2007) declares that attitude is generally regarded as enduring though modifiable by experience and or persuasion and is also learnt rather than innate. It can be described as a state of readiness, a tendency to act in a certain way (Ayoola, 2005). This implies that a

student's attitude towards Commerce reveals the type of behaviour he/she will put on in achieving success in the subject. Thus, attitude can promote or inhibit students' behaviour in the classroom, school, home, and choice of career.

Attitude towards a course or subject greatly affects achievement (Yelland, 2000). According to Ajibade (1993) positive attitude promotes learning while negative attitude hampers it. For instance, a student who is not favourably disposed to English Language or Mathematics, his attitude towards everything about the subjects may likely be negative. Obaitan and Adeleke (2009) also found that cognitive entry characteristics have significant main effect on students' attitudes toward bearing in Mathematics. On the other hand, Ategero (2008) finds that attitude does not have substantial contributions to the achievement scores in Regional Geography. However, Kolade (2005) establishes that student's attitude to reading in Nigeria is negative. Obinegbo (2011) reports that it would be a serious omission in the process of teaching the students, if the formation of positive attitude and assessment of attitude are not deliberately planned for and included in the school curriculum.

However, though one of the rationales for the inclusion of continuous assessment in the national policy is to measure students' performance in the three domains: cognitive, affective and psychomotor (FME, 2006), studies have shown that assessment of students' performance is restricted to the cognitive domain alone. For instance, researchers such as Awotunde and Ugodulunwa (2001) assert that some studies have been carried out to find out the extent to which the objectives of continuous assessment (CA) in Nigeria have been achieved. From the result of the study, they concluded among other things that:

- a. teachers surveyed are more familiar with the use of tests in CA in the cognitive domain and less so in the affective domain.
- b. the objective of reducing examination malpractice through continuous assessment (CA) has not been achieved;
- c. the objectives of improving teaching, guidance of students, and learning have been largely achieved;

- d. there is no uniformity in the instruments used for CA (tests and assignments or a combination of the two). Wokocho and Ubong (2003) confirm that there is no uniformity in CA in the different states of Nigeria and
- e. there is no uniformity in the weights attached to CA instruments used in secondary schools.

From the above findings, it can be concluded that one of the reasons why teachers limit assessment of students' performance to the cognitive domain is because they have little or no knowledge about the development and usage of other continuous assessment techniques/tools such as peer assessment, oral quiz, observational techniques, socio-metric, questionnaire, attitudinal scale etc.

Another justification for conducting continuous assessment (CA) is to ensure provision of feedback for remediation purpose. Durowoju (2010) citing Eisenberg and Goodall Jr. (1993) asserts that feedback is one of the processes of communication; it is the seventh stage of the communication process. The seventh stage is the forming and encoding of feedback, the sender and the receiver must be able to exchange – messages in turn. In the conduct of continuous assessment, it is essential that the teacher gives feedback to the students in form of test scores to enable them identify their areas of strengths and weaknesses in the test. If the teacher fails to give feedback to the students, communication link has been broken or is incomplete. In support of this, Turyatamba (2008) submits that continuous assessments of students' performance help in diagnosing their strengths and weaknesses, so that remediation strategies can be developed for the weak and disadvantaged learners in Uganda. Students receive feedback from teachers based on their performance, this allow them to focus on topics they have not yet mastered. Hassan (1998) submits that a well-designed programme of continuous assessment is one that permits constant monitoring of teaching-learning process, modification and improvement of the same on the basis of feedback provided from previous assessments. Though continuous assessment helps to improve teaching-learning process, more importantly it is meant to improve students' performance through regular provision of feedback and review (remediation/correction).

National Institute for Educational Development [NIED] (1999) submits that it is very important to carry out a review of students' performance after administered CA has been graded in order to help remediate their discovered weaknesses. This process communicates to the learners expected learning experiences and outcomes, motivates and refocuses learners' attention and effort appropriately. It also allows teachers to understand when they have not communicated what was expected from the learners. Durowoju and Oshin (2013) submit that the importance of continuous assessment with feedback and remediation to teachers and students in particular cannot be overemphasised. According to them, continuous assessment with feedback and remediation assists teachers to identify the high and low achievers while the teaching-learning process is on-going thereby enabling them to pay more attention on providing measures to assist the low achievers or slow learners to achieve maximally in the teaching-learning process. It also provides teachers the opportunities of discovering learners' strengths and weaknesses in a particular topic i.e. those aspects they have mastered and those they have not grasped or understood. In addition, continuous assessment with feedback gives teachers opportunity to offer both qualitative and quantitative feedback to the learners and the provision of prompt and appropriate remediation (corrective measure) to improve individual or group deficiencies for mastery learning after which teachers can go ahead to plan for the next instruction. On the part of the students, continuous assessment with feedback and remediation enable students to be adequately prepared for end of term examination and this in turn promotes high level of academic self-efficacy in them. Furthermore, it improves interpersonal relationship between and among students as well as between teachers and students.

Based on the importance of continuous assessment with feedback and remediation NIED (1999) further submits that all formal assessments must be reviewed (remediated) with learners to enable them see the correct answers and so that the teacher may be informed of questions that were unclear to the learners. Studies have been carried out to investigate the efficiency of feedback with remediation (correction) for improving students' learning outcomes. Some of these studies reported that there is a significant effect of feedback with remediation (correction) on writing accuracy of students (Chandler, 2003; Kolawole (2002); Rauber & Gil, 2004; Bitchener et al, 2005, Ferris,

2006; Hartshorn, 2008; and Liu, 2008). Kolawole (2002) corroborates the findings of Chandler when he observes that the use of feedback strategies led to significant improvement in students' achievement in essay writing.

Despite the fact that remediation through feedback is an essential ingredient of continuous assessment meant for improving students' performance it has been discovered that most teachers stop the teaching-learning process at the assessment stage. Baku (2008) confirms that currently, continuous assessment is limited to class test, class activities, projects, home work with no provision for remediation to the items of these instruments. According to him, this makes the continuous assessment (CA) simply a replica of the external assessment which WAEC and some other examining bodies conduct. In the same vein, Faleye and Dibu-Ojerinde (2005) state that teachers have not been taking formative or continuous assessment feedback seriously in the classroom and this scenario is not restricted to the Nigerian situation alone, it happened in other parts of the world. For example, Harlen and Crick in Falaye (2008) report that the use of test scores for purposes that affect the future of students have made teachers to concentrate more of their efforts on how their students will pass, rather than using test scores for formative reasons such as provision of feedback for remediation. Furthermore, Onuka and Durowoju (2011a) found that most lecturers do not use the feedback to provide remediation, some do not mark continuous assessment test while some do not have proper records for CA scores. Hence, because of the importance of feedback and remediation in continuous assessment there is need to examine how the two (feedback and remediation) can be used to engender improved students' performance.

From studies such as Emeke (1999), Obanya in Bruce- Agogidi (2005) and Onuka (2010b), it has been discovered that the practices of continuous assessment at all levels of educational system especially secondary schools in Nigeria has not fulfilled the purpose of establishing the policy. Most often, instead of conducting continuous assessment systematically, comprehensively and continuously, to improve students' learning outcomes and provision of guidance service to students, it is being conducted once or twice in a term for grading purpose. Obanya in Bruce-Agbogidi (2005) observes that continuous assessment results are not used for guidance or for improving teaching and

learning and that they do not reflect the affective traits of students. This could be because most teachers do not know the rationale for introducing continuous assessment into our educational system. In the same vein, they lack the skills required for the implementation of, and the knowledge of the various instruments needed for continuous assessment. Emeke (1999) in her study on continuous assessment implementation in Oyo State found that 85% of the teachers felt they lacked knowledge of the techniques necessary for effective implementation of continuous assessment. From the above discussion, it is apparent that the practice of continuous assessment in Nigeria school has fallen below expectation.

There are some psychological constructs that are germane to the conduct of continuous assessments and are capable of determining students' performance in any academic pursuit. These constructs are concepts used to describe psychological activities or patterns of activities that are believed to occur or exist but cannot be directly observed or measured. Examples of some of these construct are: intelligence, emotion, teacher-student relationship, parent-child relationship, anxiety, fear, behaviour maladjustment, academic self-efficacy etc. However, in this study the psychological construct under discuss are teacher-student relationship and academic self-efficacy.

Teaching and learning, though not mutually exclusive, are really two different processes. The process of teaching is carried out by one person (teacher) while the process of learning goes on inside of another (student). If teaching - learning process is to work effectively, a unique kind of relationship must exist between these two separate parties. There must be some kind of connection, link, or bridge between the teacher and learner because teachers are *loco parentis* to the students. Terry (1990) opines that the fundamental question for a student is "does my teacher like me?" According to him, the answer to that simple question is a best predictor of students' academic achievement. Onuka and Durowoju (2011b) found that teacher-student and parent-child relationships significantly contribute to students' cognitive achievement in Commerce.

It is essential to mention that when students are under-achieving, education policy makers and educational researchers often examine teaching effectiveness, leadership styles, school location, school type, teachers' qualifications, teachers' gender, class size,

curriculum, teaching methodology, instructional materials, funding, and student's socio-economic status. Other factors such as establishing relationships among the various players in the teaching industry may be powerful and less expensive ways to improve students' learning outcomes. In this era of accountability and transparency, enhancing teacher-student relationship is no mere gainsaying rather it is fundamental to improving students' achievement/learning outcomes. From observation, students who have inconsistent relationships with teachers tend to like school less, are less self-directed, less motivated, exhibit indifferent attitude to learning and cooperate less in the classroom as well as in school. Ikechukwu (2002) finds that teacher-student interaction is a significant determinant of achievement in Economics. According to Roeser, Midgley and Urdan (1996), students who reported more positive teacher-student relationships also said that they experienced more positive effect and felt more academically efficacious than others who felt otherwise.

Positive teacher-student relationships are characterised by mutual acceptance, understanding, warmth, closeness, trust, respect, care and cooperation (Good & Brophy, 2000; Krause, Bochner, & Duchesne, 2006; Larrivee, 2005; Noddings, 2005; Smeyers, 1999). The teacher-student relationship in the context of this study goes beyond that which transpires between the teacher and the students during classroom interaction which is essential for effective classroom management. When there is cordial interpersonal relationship between teachers and their students it enhances students' attitude to learning, classroom interaction as well as their academic performance. Entwisle and Hayduk (1988), Howes, Hamilton, and Matheson (1994), Pianta (1999), and Szejnberg, DenBrok, and Hurek (2004) assert that teacher-student relationship greatly influence a student's ability to adjust to school, to do well at school, and to relate to peers. The success of any interpersonal relationship is dependent to a large extent upon input from both parties [teacher and student] (Pianta, 1999). In the school setting, it is the teacher who has the opportunity, and indeed, the responsibility to initiate positive interpersonal relationships between himself and his students (Barry & King, 1993; Krause et al., 2006; McInerney & McInerney, 2006; Smeyers, 1999). The teacher who is pro-active in demonstrating acceptance, understanding, warmth, closeness, trust, respect, care and cooperation towards his or her students not only works at initiating positive teacher-

student relationships, but also increases the likelihood of building strong relationships that will endure over time (Barry & King, 1993).

There are some variables that are necessary for the development of strong and healthy relationships between teachers and students. These variables are emotional safety and trust (Greenhalgh, 1994), positive emotional involvement (Pianta, Nimetz, & Bennet, 1997), a sense of closeness (Brazelton & Greenspan, 2000), teacher availability (Pianta, 1999; Weissberg, Caplan, & Harwood, 1991) and open communication (Pianta, 1999). These variables according to Natalie and Russell (2007) can be grouped into three broad areas, namely connectedness, availability and communication. Each of these three areas is seen to be a key aspect likely to impact on a teacher's ability to develop relationships with the students within and outside the classroom setting. It is noteworthy to mention that high level teacher-student relationship does engender self-efficacy in the student.

Self-efficacy is another factor that has great propensity to determine students' learning outcomes. Bandura (2001) asserts that self-efficacy is one's belief in one's ability to succeed in a particular task. It is a person's perception of his/her ability to plan for and to take action to reach a particular goal. Ormrod (2006) refers to self-efficacy as the belief that one is capable of performing in a certain manner to attain certain goals. Academic self-efficacy refers to a student's belief that he or she can successfully engage in and complete some specific academic tasks, such as accomplishing course outcomes, demonstrating competence skills used in the course, satisfactorily completing assignments, passing the course, and meeting the requirements to continue on in his or her major career (Jimenez, 2006). A study carried by Malpass, O'Neil, and Hocesvar (1999) showed that self-efficacy is positively related to mathematics achievement.

Furthermore, research carried out by Vialle (1998) show that there is a significant connection between personalized self-efficacy and productivity. He studied the academic achievements of students involved in science classes in Australia and found that students with high level of self-efficacy showed a boost in academic performance compared to those who reported low level of self-efficacy. The researcher found that confident individuals typically took control over their own learning experience and were more likely to participate in class and preferred practical learning experiences. Those

individuals reporting low self-efficacy typically shy away from academic interactions and isolated themselves in their studies.

From the foregoing, it can be inferred that continuous assessment modes, teacher – student relationship, and students’ academic self efficacy could possibly determine students’ learning outcomes. It is therefore imperative that a study to verify the above variables on students’ learning outcomes in Commerce be undertaken, since there are no indepth studies that had addressed the extent to which continuous assessment modes, teacher-student relationship and Commerce self-efficacy can determine students’ learning outcomes in Commerce.

1.2 Statement of the problem

Continuous assessment (CA) is one of the features of the current structure of education in Nigeria and it is meant to compliment the orthodox one-shot examinations in schools, in order to improve students’ learning outcomes. Studies have shown that the practices of CA at all levels of the education system in Nigeria are not appropriately done as they were supposed to. Often, instead of conducting CA systematically, comprehensively, and continuously; using various techniques such as written quiz, group assignments, end-of-lesson assessment (test), take home assignment, project, and peer assessment, questionnaire as well as the provision of feedback and remediation to improve students’ learning outcomes, it is being conducted once or twice in a term. Also, the types of CA techniques mostly used are tests and take home assignments, while studies on how CA affects learning do sometimes ignore feedback which would have necessitated remediation of learning deficiencies.

In addition, researchers in their efforts to find out the reasons for students’ poor learning outcomes do not take cognizance of the effect of teacher-student relationship and academic self-efficacy on students’ learning outcomes. However, past studies on teacher-student relationships have focused heavily on instructional aspects of such relationship (interaction in the classroom setting) and largely ignored the social and emotional aspects of teacher-student relationship. Equally, previous researches on students’ academic self-

efficacy have focused mainly on students' achievement without considering other factors such as CA modes and teacher-student relationship.

In the light of the foregoing, this study examined the effects of CA modes on students' learning outcomes as well as the contribution of teacher-student relationship and Commerce self-efficacy to students' learning outcomes in Commerce in Ibadan, Nigeria.

1.3a Research questions

The following research questions were answered in the study

- 1.) What is the mean score of students in Commerce achievement test based on each of the Continuous Assessment Mode?
- 2.) What is the mean score of students' attitude to learning Commerce based on each of the Continuous Assessment Mode?
- 3.) What is the mean score of students' perception of teacher-student relationship based on each of the Continuous Assessment Mode?
- 4.) What is the mean score of Commerce self-efficacy based on each of the Continuous Assessment Mode?

1.3b Hypotheses

Seven hypotheses were tested in the course of this study.

H₀₁ There is no significant main effect of continuous assessment modes on students':

- a. achievement in Commerce
- b. attitude to learning Commerce

H₀₂ There is no significant main effect of teacher-student relationship as perceived by students on students':

- a. achievement in Commerce
- b. attitude to learning Commerce

H0₃ There is no significant main effect of Commerce self-efficacy on students':

- a. achievement in Commerce
- b. attitude to learning Commerce

H0₄ There is no significant interaction effect of continuous assessment modes and teacher- student relationship as perceived by students on students':

- a. achievement in Commerce
- b. attitude to learning Commerce

H0₅ There is no significant interaction effect of continuous assessment modes and Commerce self-efficacy on students':

- a. achievement in Commerce
- b. attitude to learning Commerce

H0₆ There is no significant interaction effect of teacher-student relationship as perceived by students and Commerce self-efficacy on students':

- a. achievement in Commerce
- b. attitude to learning Commerce

H0₇ There is no significant interaction effect of continuous assessment modes, teacher-student relationship as perceived by students and Commerce self-efficacy on students':

- a. achievement in Commerce
- b. attitude to learning Commerce

1.4 Scope of the study

The study covered all public senior secondary two (II) students offering Commerce in Ibadan, Oyo state of Nigeria. The study also focused on the following variables: continuous assessment modes (classroom-based continuous assessment mode, out-of-class based continuous assessment mode; and classroom and out-of-class based continuous assessment mode), teacher-student relationship, Commerce self-efficacy and students' learning outcomes (achievement and attitude) in Commerce.

1.5 Significance of the study

This study should be of immense benefit to various stakeholders (teachers, parents, students, counsellors, educational planners and evaluators) in the education industry in Nigeria. Firstly, the results will enable teachers to assist their students to develop a positive academic self efficacy through provision of encouragement and guidance services to them so that their affective and cognitive domains can be improved. It will also enable teachers to develop positive relationship with their students by promoting trust, good communicative skill, fairness, mutual respect, support and openness between them and their students and thus, fostering better classroom management and the resultant learning. Also, it could help teachers to ensure that continuous assessment is comprehensively and progressively carried out by adopting various techniques/modes such as classroom based CA modes (written quizzes, end-of-lesson assessment, and teacher guided peer assessment) and out-of-class based CA modes (group assignments, take home assignment and project) to assess their students' performance and also ensure the provision of feedback and remediation. It will also enable them to ensure that continuous assessment covers cognitive and affective domains.

In addition, the findings of the study could help parents to monitor their children's academic work both at home and in school. It will also enable the parents to ensure that their children carry out their assignment as at when due so that that they can have improved academic performance. The result of this study will enable parents to encourage their wards to develop positive attitude to school work which will in turn result into improved achievement. Also, the results of this study will enable students to engage in consistent studying. It will afford the students to be exposed to different continuous assessment modes/techniques such as teacher guided peer assessment, projects, group assignment instead of the usually test and individual assignment which they were used to. Through the provision of immediate and regular feedback and remediation, students will be able to receive prompt corrective measures that will enable them to identify those topics they have mastered and those they are yet to master.

Furthermore, the result of the study could assist counsellors to monitor students' progress, identify their strengths and weakness in their academic performance and attitude to learning and ensure that adequate counselling and encouragement are provided to students to enhance their learning outcomes. The result of the study will also enable counsellor to ensure that teachers conduct continuous assessment systematically, continuously and comprehensively to improve students' learning outcomes and not for grading purpose. The findings of this study will enable counsellors to provide useful information about students' learning outcomes to the school management in order to make adequate planning on issues that will promote students' learning outcomes.

The result of the study could also help education managers and policy planners to fashion ways of engendering harmonious relationship among students, teachers and principals by organising workshops, seminar and conferences. These will assist in ensuring that an enabling social and academic environment that will be conducive for learning is created for the principals, teachers and students to jointly improve the degree of attainment of learning outcomes by the students.

Finally, the outcome of this research could enable educational evaluators to undertake and sponsor research in the development and administration of continuous assessment techniques suitable for assessing students' learning outcomes in Nigerian schools, so as to improve teachers' efficiency and effectiveness in the use of continuous assessment techniques/modes. It will also enable educational evaluators to organise in-service training for Commerce teachers to expose them to the rudiment of developing and utilizing continuous assessment modes for assessing students' achievement and attitude toward learning Commerce.

1.6 Definitions of terms

1.6.1 Conceptual definitions

Continuous Assessment (CA): Continuous assessment is a periodic testing or assessing of pupil's achievement at regular interval to ascertain the level of learning accomplishment.

Academic Self - Efficacy: Academic Self-efficacy refers to students' confidence in their ability to succeed in academic task or a particular course of instruction.

Feedback: The provision of continuous assessment scores to students after each assessment.

Remediation: Facilitating corrections on previous assessment in order to improve students' learning outcomes.

1.6.2. Operational definitions

Continuous Assessment Modes: This refers to the modes used to progressively assess students' performance in the study. These modes are classroom-based continuous assessment, out-of-class based continuous assessment; as well as the combination of classroom and out-of-class based continuous assessment.

Classroom based Continuous Assessment Mode: These are assessment techniques used within the classroom setting to determine the extent to which students have gained in the topics taught. These techniques are teacher guided peer assessment, end-of-lesson assessment and written quiz.

Out-of-class based Continuous Assessment Mode: These are assessment techniques used outside the classroom setting to ascertain the extent to which students have gained in the topics taught. These techniques are group assignment, take home assignment and projects. The teacher asked the

students to do take home assignment and project at home while the group assignment will done out of class

Classroom and Out-of-class based Continuous Assessment Mode: This is the combination of classroom based and out-of-class based continuous assessment modes. These are assessment techniques used within and outside the classroom to assess students' performance. These techniques are teacher guided peer assessment, end-of-lesson assessment, written quiz, group assignment, take home assignment and projects.

Teacher-student Relationship (TSR) – This is characterized by warmth, open communication, care, empathy, closeness and concern measured at three levels: Low (30 – 59), Moderate (60 – 89) and High (90 – 120).

Commerce Self-Efficacy: This refers to student's confidence in his/her ability to study and succeed in Commerce measured at three levels: Low (18 – 35), Moderate (36 – 53) and High (54 – 72).

Learning Outcomes: This refers to the two levels of educational objectives: cognitive and affective domains which were measured using Commerce Achievement Test (CAT) and Students' Attitude to Learning of Commerce Scale (SALTCS) respectively.

Teacher guided peer assessment: This is a method by which the teacher guides the students to set benchmark for assessing and using the criteria to assess one another's test.

CHAPTER TWO

LITERATURE REVIEW

2.0. Introduction

In this chapter, literature was reviewed under the following sub-headings:

2.1. Theoretical Background:

- i. Formative Evaluation
- ii. Assessment Theory

2.2. Commerce as a subject

2.3. Concept of Continuous Assessment

2.4. The Policy Document on Continuous Assessment in Nigeria

2.5. Continuous Assessment and Its Implementation in Nigerian Schools.

2.6. Continuous Assessment Techniques/Instruments

2.7. Continuous Assessments, Feedback and Remediation

2.8. Continuous Assessment and Students' Learning Outcomes

2.9 Teacher-student Relationship:

- i. Concept of Teacher-student Relationship
- ii. Teacher-Student Relationship and Student Learning Outcomes

2.10 Self- Efficacy:

- i. Concept of Self-Efficacy
- ii. Academic Self-Efficacy and Student Learning Outcomes

2.11 Conceptual Framework

2.12 Appraisal of Literature Reviewed

2.1.0 Theoretical background

2.1.1 Formative evaluation

Evaluation, according to Scriven (1967) is a broad and continuous effort to inquire into the effect of utilizing educational content and process according to clearly defined goals. Cronbach (1963) defined evaluation as the systematic collection and the use of information to make decision about educational programmes. According to the American Evaluation Association (undated) evaluation is the process of assessing the strengths and weakness of programs, policies, personnel, products, and organisations to improve their effectiveness. In the case of Gronlund (1976), he opined that evaluation is a process of determining the extent through which instructional objectives are achieved. There are two major types of evaluation namely formative evaluation and summative evaluation.

Bloom (1971) opined that formative evaluation is useful not only for curriculum construction but also for improving instruction and students' learning. He further stressed that formative evaluation involves systematic collection of information during the process of curriculum construction, teaching, and learning for the purpose of improving any of these three processes. On the other hand, summative evaluation is the type of evaluation used at the end of a term, course, or program for purposes of grading, certification, evaluation of progress, or research on the effectiveness of a curriculum, course of study, or educational plan. Bhoda (1990) also asserted that summative evaluation is a method of judging the worth of a program at the end of the program activities. According to him, summative evaluation focuses on the outcome of a program or course of study. In other words, summative evaluation involves passing value judgement about the worth of a program or curriculum after a given period of time.

Unlike summative evaluation, formative evaluation takes place during the formative stage, that is, while the teaching-learning process is still on-going and the essence is to ensure that every effort is geared towards identifying the strengths and weaknesses of students as early as possible in order to improve students' learning outcomes. It can be deduced from the above definitions that formative evaluation involves systematic collection of information about the teaching-learning process in order to make realistic decision so as to enhance students' learning outcomes. Based on the

American Evaluation Association (undated) definition of evaluation, it can also be deduced that formative evaluation is the process of assessing the strengths and weakness of students while instruction is on-going to improve students' performance. National Institute for Educational Development [NIED] (1999) affirmed that assessment of learners is the process of gathering information about how learners are making progress in their learning. It gathers information about what learners know and can demonstrate after being exposed to a course of instruction. She further stressed that evaluation complements assessment in the sense that evaluation of learners involves making a judgement about the quality of a learner's performance using the information gathered during an assessment. Hence, it can be concluded that formative evaluation encompasses assessment. Assessments entails gathering of information about students' performance while evaluation involves passing value judgment about students' performance based on information derived from assessment, therefore assessment leads to evaluation.

Assessment is a core element in determining the overall quality of teaching and learning in education. Kagaba (2008) opined that assessment is a vital aspect to a learner in terms of how he or she is progressively tested and what he has achieved at the end of the educational cycle. Assessments serve various purposes which include placement, selection, promotion, and certification of students. There are different types of assessments, the major ones among them are: assessment meant for developmental or formative purpose and the one meant for judgemental or summative purpose. The assessment designed for developmental or formative purpose concerns the learners' on-going educational progression while the judgmental or summative purpose concerns decision making on the learners' further/future growth or studies (Ronald & Epstein, 2007). According to Abe (2004), the rationales for students' assessment are as follows:

- i. To provide feedback to learners so that they can learn from their mistakes;
- ii. To grade or guide students.
- iii. To enable learners to correct their mistakes and remedy deficiencies;
- iv. To motivate learners and focus their sense of achievement.
- v. To help learners to apply abstract principles to practical contexts.
- vi. To estimate students' potential to progress

Assessments are meant to induce responses on what learners have acquired. Turyatamba (2008) stated that assessment helps to find out what the learner actually know rather than what he ought to know. Anil (2011) submitted that effective assessment systems are critical for obtaining relevant evidence that can be used in monitoring the functioning of the education system, for providing feedback to improve learning and for certifying examinee competence. According to him, in practice, assessment systems comprise of different components, namely examinations, school evaluations and classroom assessments. Hence, it is imperative to examine the principle or theory that underlines assessment.

2.1.2 Assessment theory

This study is anchored on the theory of Wiggins (1998) which stated that the aim of assessment is primarily to educate and improve students' performance (*assessment for learning*), not merely to audit it. He used the term auditing to describe checking up on activities after they are over, or at the end of the activities, as accountants audit a business' books to check that all the financial records are accurately kept over a given fiscal year. This is what is termed in the evaluation parlance as summative evaluation. He further reiterated that assessment of students' learning outcomes should be for improvement rather than for accountability. In the school system, most of the assessments conducted are meant to audit the teaching-learning activities after a term, a year or over a long period of time and these assessments are used for scoring students in order to determine their promotion from one level to another and for monitoring the educational system (Umoru-Onuka, 2001; Onuka & Durowoju, 2011b; and Anil, 2011). This type of assessment can be referred to as *assessment of learning*.

Assessment of learning also known as summative assessment involves assessment of students' performance at the end of a given period through achievement testing or public examination (Baku, 2008). According to Baku, tests or examinations are used to monitor the quality of the school system, to evaluate educational policies, to make placement decisions about students, to certify students' learning achievement, and for accountability. To corroborate this, Shirlee (2011) postulated that *assessment of learning* is used for accountability. According to him, huge amount of money goes into education

and it is hard to tell if it is well-spent or wasted. The only means to ascertain whether the huge money spent into education is profitable or not is through assessment of students' performance. Poor performance of students implies that the fund expended into education is not worthwhile hence; educationists (teachers) are held accountable for students' poor performance. The tests/examinations meant for assessment *of* learning usually come at the end of a defined programme or given period (term, semester or year) and are essentially judgmental in nature. Summative assessment is meant to assess programme outcomes or impacts. It is a method of judging the worth of an educational program at the end of the programme activities. The Senior Secondary Certificate Examination (SSCE) or promotional examination is an examination of summative assessment. In a nutshell, assessment *of* learning is being used to determine the fate of students rather than improving students' performance. This type of assessment is not beneficial to the teaching –learning process.

According to Wiggins, the core premise for assessing students is to improve their performance. He further stressed that assessment of students' learning outcomes or performance should be an on-going process, that is, it should occur during the teaching-learning process and immediately after the teaching- learning activities in order to improve both teachers and students' performance. This type of assessment is referred to as assessment *for* learning. Assessment *for* learning also known as formative assessment, involves assessing students' performance during the teaching-learning process (Baku, 2008). Assessment *for* learning enables teachers to identify the strengths and weakness of students at the early stage for remedial actions. To buttress this, Stiggins (2005) opines that assessment *for* learning changes the course of classroom assessment which results into provision of instructional intervention designed to improve students' learning outcomes. Assessment *for* learning is also used for continual improvement of students' performance (Shirlee, 2011). According to Nwana (2003), continuous assessment (CA) or assessment *for* learning is expected to guide classroom teaching, motivate learners, improve learning/mastery and guide progress from one class to the next.

William (2010) maintained that assessment *for* learning requires that teachers are made to understand the desirable relationship between learning and assessment as well as techniques for achieving this. Marzano (2006) found that the effects sizes for summative

assessment (assessment *of* learning) are consistently lower than effect sizes for formative assessments (assessment *for* learning). This means that assessment *for* learning should be used to support and inform the teaching-learning process by identifying the pupils' areas of weaknesses and strengths so that appropriate remedial interventions geared toward improving students' performance could be effected.

In view of the above, Hassan (1998) observed that formative assessment is on-going; it is a continuous or periodic assessment for learning that is meant to improve students' learning outcomes. Assessment that occurs during and after the teaching and learning process is referred to formative assessment (Scriven, 1967). In other words, it is the assessment given by the teacher during and after instruction which provides useful information needed to improve the teaching-learning process. Formative assessment is used to clarify a task, provide helpful guidance for a learner and help the teacher adjust his teaching strategies. It is also used to assess the effort of students before and after the end of the teaching-learning activities. Formative assessment is used for improvement of teaching-learning process and students' performance through provision of immediate feedback and remediation to the students. According to Hassan (1998), formative assessment focuses on the individual progress or on a programme when the teaching-learning process is going on and also when the educational programme is still in progress.

Formative assessment is a range of formal and informal assessment procedures employed by teachers during and after the learning process in order to modify teaching and learning activities as well as improve students' attainment (Crooks, 2001). It typically involves qualitative and quantitative feedbacks for both student and teacher which focus on details content and performance. Black and William (2009) referred to formative assessment as all those activities undertaken by teachers, and or students, which provide information to be used as feedback to modify the teaching and learning activities in which they are engaged. Cowie and Bell (1999) opined that formative assessment is the process used by teachers and students to recognize and respond to student learning in order to enhance learning during the teaching-learning process. Nicol and Macfarlane-Dick (2005) who emphasized the role student can play in producing formative assessment state that formative assessment aids learning by generating feedback information that is of benefit to students and to teachers. According to them,

feedbacks on performance in class or on assignments, enables students to restructure their understanding/skills and build more powerful ideas and capabilities. Hence, formative assessment is a tool for improving the teaching-learning process in order to improve or enhance students' performance.

The purposes of formative assessment are as follows:

- i. To provide feedback for teachers to modify subsequent teaching and learning activities (Huhta, 2010).
- ii. To identify and remediate group or individual deficiencies (Huhta, 2010).
- iii. To move focus away from achieving grades onto learning processes, in order to increase self efficacy and reduce the negative impact of extrinsic motivation (Shephar, 2005).

In many countries, especially in Africa, education is seen as the major vehicle for self and national economic efficiency; effective citizenship; social, political, scientific and technological progress and national consciousness (Baku, 2008). Hence, there is need for holistic development of the child. This implies that assessment should not be delayed until the end of the child's educational cycle to determine if these objectives are achieved. This would be too late for the development of the child. Therefore, assessment needs to be integrated into the teaching-learning process so that the child can be helped to achieve his/her full potential. In essence, assessment of students' performance should be continuous, that is, it should be carried out on regular basis for improvement of students learning outcomes. According to National Institute for Educational Development (1999), assessment is continuous because: (1) it occurs at various times as a part of instruction, (2) may occur following a lesson, (3) usually occurs following a topic and (4) frequently occurs following a theme. Assessment in that context is mirroring the teaching – learning process and providing feedback and remediation to ensure the eventual achievement of the educational objectives.

Based on the foregoing, this study intends to examine the effect of continuous assessment modes on students' learning outcomes in senior secondary school Commerce. Six different types of continuous assessment techniques will be employed to assess the students' performance on weekly basis after each topic. Feedback and remediation will

also be provided to the students after each assessment exercise. Hence, the continuous assessment framework for this study is illustrated below:

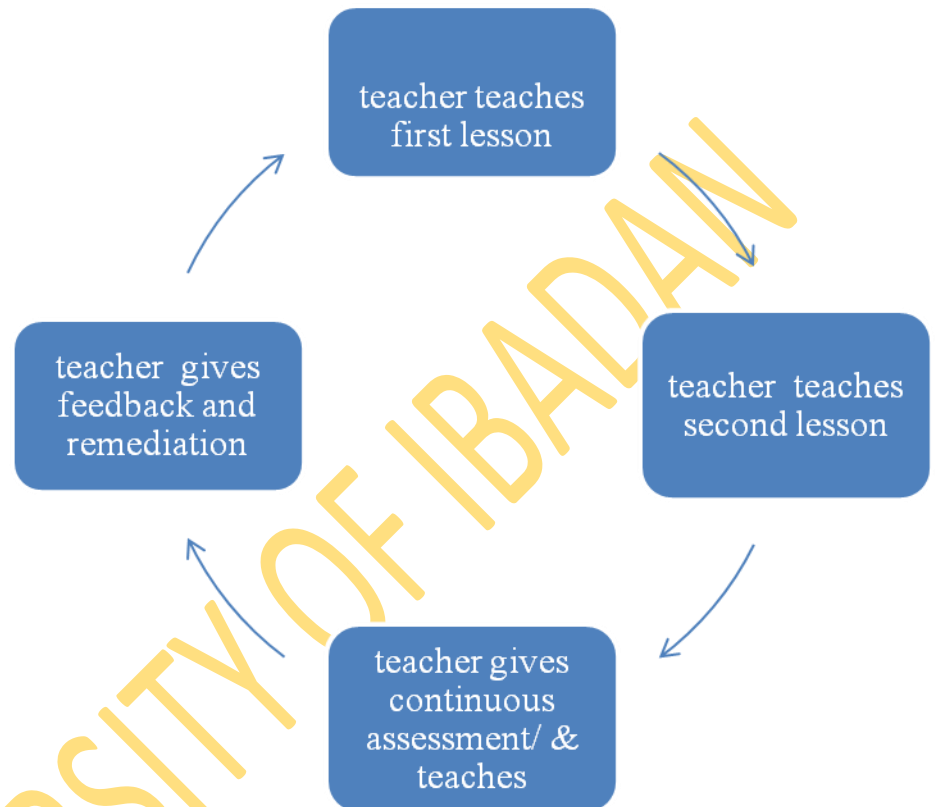


Fig. 2.1 Weekly activities for Continuous Assessment *for* Learning

Source: Constructed by the researcher

This framework implies that continuous assessment will be carried out purposely to improve learning. Continuous assessment in this study will be progressively carried out by the teacher to check the performance of students in order to determine how much they have gained from each topic after which feedback and remediation will be provided to the students in order to improve their performance. The continuous assessment modes/techniques for assessing the students are school-based (written quiz, peer assessment, and end-of-lesson assessment) and home-based (individualized assignment, project and group assignment) as well as the combination of school-based and home

based (written quiz, peer assessment, end-of-lesson assessment, individualized assignment, project and group assignment).

2.2 Commerce as a subject

The study of Commerce in the senior secondary school enhances the study of Business management/Business Education, Economics, Accounting and Finance, and Business Law which are important for developing students to become valuable human beings with an entrepreneurial spirit in the future (NECO 2006 & 2007; WAEC 2009). Commerce as a subject involves the study of business transactions which entails the sales of goods by producers to consumers. Commerce is an offshoot of Economics. The social science of Economics has a broader scope. It examines how individuals, businesses and entire societies allocate limited resources. In essence, Commerce falls within the scope of Economics, but the subject matter of Economics extends beyond Commerce (WAEC, 2009; NECO, 2008; and JAMB, 2007).

In spite of the fact that the two disciplines share similarities, Commerce and Economics have important differences. Commerce looks at issues of trade in an open market system in which consumers interact with producers, Economics explores broader issues. Commerce largely confines its scope to the world of business, while Economics explores not only business, but also issues of public guiding principle (policy) and man's daily activities. Economists study matters ranging from ecological (environmental) preservation to the division of labor in a family unit and organisation as well as economic dimensions in a nation. In a nut shell, Commerce, or the exchange of goods between producers and consumers, is a central element of an entrepreneur (capitalist) economy while Economics examines not only trade and exchange, but also production and consumption, as well as how societies distribute resources, which are limited, to satisfy needs and wants. Due to the importance of studying Commerce in the senior secondary school, it is expedient to examine the effect of continuous assessment modes and other variables such as teacher-student relationship and academic self efficacy on students' learning outcomes in the subject.

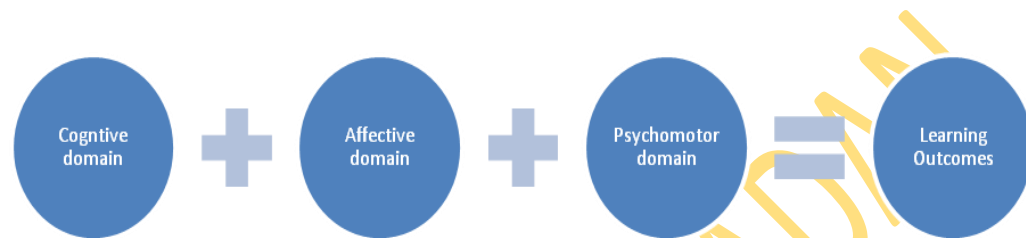
2.3 Concept of continuous assessment

Continuous assessment (CA), also known as formative assessment, periodic assessment or assessment *for* learning involves testing of pupil achievement at regular interval to ascertain the level of learning accomplishment so that appropriate remediation are recommended and effected (Chauan, 1985; Hassan, 1998; Stiggins, 2005; Huhta, 2010). Continuous assessment of students in the process of teaching the curriculum content was introduced into the Nigerian educational system in 1981 through the National Policy on Education (Ubong & Wokocha, 2009). Thomas and Cross (undated) asserted that classroom assessment also known as continuous assessment is formative in nature and it is meant to improve the quality of student learning and not to provide evidence for evaluating or grading students. The introduction of continuous assessment in the Nigerian education system was to abolish the practice of using the result of one single final examination or end of year to determine the achievement of students after learning for a given period. Sometimes the examination may be conducted by an external agency which does not participate in the teaching-learning process. Thus, continuous assessment is designed to provide an opportunity for teachers to participate actively in evaluating the performance of their students.

The government of Nigeria introduced school based continuous assessment for two reasons: to improve teaching and learning; and to collect school based marks to be added to the final examination marks for certification and selection (Ubong & Wokocha, 2009). To further buttress this, Awotunde and Ugodulunwa (2001), stated that the objectives of continuous assessment include giving teachers greater involvement in the total assessment of learners, providing a basis for more effective guidance of the learners, reducing examination malpractice, and providing a basis for teachers to improve their instructional methods. Also, continuous assessments lead to early detection of problem areas that each student encounters with a view to designing and implementing corrective measures for them.

In agreement with Federal Ministry of Education, Wena (1998) stated that continuous assessment is systematic, cumulative, comprehensive and guidance-oriented, and data obtained from a wide range of sources, at fixed intervals, and that such data are

drawn from cognitive, affective as well as psychomotor domains. The three domains of students learning outcomes can be illustrated as shown in the diagram below:



Source: Onuka and Durowoju (2011) pp. 36

According to Yoloje (2009), continuous assessment is a method of obtaining information about the progress and achievement of students in educational institutions. He further asserted that continuous assessment aims to get the truest possible picture of each student's ability, at the same time helping each student to develop his or her abilities to the fullest. The major objective of the introduction of continuous assessment was to de-emphasize the end-point of instruction assessment which culminates in a one-shot examination to determine the level of student achievement. It was a way of making assessment more useful as it was literally moved from the end point to the middle of the teaching and learning process.

To buttress this, National Institute for Educational Development [NIED] (1999) submitted that continuous assessment is meant to be integrated with teaching in order to improve learning and to help shape and direct the teaching-learning process. According to her, assessment is continuous because: (1) it occurs at various times as a part of instruction, (2) may occur following a lesson, (3) usually occurs following a topic and (4) frequently occurs following a theme. Hence, continuous assessment is important to the

teaching-learning process because it provides regular information about teaching, learning and the achievement of learning objectives and competencies. Continuous assessment also helps to assess, in a classroom environment, performance-based activities that cannot or are difficult to assess in an examination. For example, there is not enough time for a learner to create a sculpture during an examination, but a sculpture can be completed and assessed over one or more terms. Continuous assessment makes provision for better use of the “assessment-feedback correction” procedure.

NIED claimed that good continuous assessments are based on three premises: (a) the purpose of continuous assessment is to inform teaching and to improve learning while there is still time to do so; (b) sound continuous assessment calls for graded assessments that are based on several methods of assessment; (c) continuous assessments must be valid, reliable and fair. He recommended the use of different continuous assessments techniques by a teacher who is creating a lesson plan for a topic. Continuous assessments (CA) and end-of-year examinations are meant to complement one another (NIED, 1999). Both continuous assessments (CA) and examinations assess objectives and competencies specified in subject syllabuses. However, continuous assessments, because they involve more time and provide opportunity for feedback, allow for more comprehensive assessments of these objectives and competencies. When continuous assessments are done properly they should predict students’ performance in the end-of-year examinations. The continuous assessments summative grade should be a good indicator to the learner, to his/her parents, teachers and school administrators of the learner’s final examination mark, unless extra effort is made by the learner towards the end-of-year examination. Nwana (2003) however, noted that many teachers are yet to fully appreciate the philosophy and techniques of continuous assessment (CA).

2.4 The policy document on continuous assessment in Nigeria

The first policy document on continuous assessment in Nigeria by the Federal Government was published in the National Policy on Education in 1977. This was the first of its kind in the nation’s educational history. This document has been modified in 1981, 1998 and 2004 respectively so as to keep pace with social, political and economical dynamics, and the current demands of education. The 2004 edition was necessitated by

some policy innovations and changes as well as the need to update the 1998 edition (3rd edition) accordingly. According to Onasanya (2005), the document gives the general framework for a new curriculum including significant structures in the nation's educational system. It also provides a philosophical anchorage for education at all levels in Nigeria.

With reference to the evaluation of teaching and learning process, the National Policy on Education (2004) stated categorically the efficient and valuable use of continuous assessment as a better alternative to the conventional one-shot (summative) examination system characteristic of most educational institutions. Hence, emphasis has moved from the use of one-shot examination to the use of continuous assessment at all levels of the educational system in Nigeria. As stated in the National Policy on Education, the secondary education is of six year duration given in two phases, namely, a Junior Secondary School stage and Senior Secondary School stage. Students are expected to spend three years in each of the stages. In the realm of evaluation of learning, it was stated in the National Policy on Education (2004) paragraph 19(h) that the advancement of students from one level to another in the primary school shall be based on continuous assessment while the Junior Secondary Certificate (JSC) shall be based on continuous assessment and examination conducted by State and Federal Examination Boards (National Policy on Education, 2004 paragraph 28[a]). Furthermore, the Senior School Certificate (SSC) shall be based on continuous assessment and national examinations conducted by the West African Examinations Council (WAEC), the National Examinations Council (NECO) and the National Business and Technical Examinations Board (NABTEB), (National Policy on Education, 2004 paragraph 28[b]). It is worth mentioning that the policy statements on effective use of continuous assessment have become a tradition not only at the primary and secondary school levels but also at the tertiary education level as well.

Obina (2008) submitted that assessment of students' learning is at the centre of educational reform in Nigeria. He asserted that prior to the introduction of the 9-year basic education programme, the dominant practice of assessment was to concentrate on measuring the ability of the pupils to reproduce "fact" or steps in solving problems. Very

little attention was given to the “higher mental task” that involved the application of skills in real world; ability to analyze the information; to synthesize new information based on what was learned; and, to evaluate the outcome of knowledge applied. He reiterated that with the current push for improving education, there is increased demand for assessment not only to focus on distinctive features of students’ learning achievement, but to also provide useful feedback on the attainments of education goals as well as students’ learning outcomes.

Ajagun (2008) reported that in December 2006, the highest education policy making body in Nigeria, the National Council on Education (NCE), approved a new National Continuous Assessment Guideline for basic education in Nigeria. The strategy involves the use of a variety of techniques of evaluation or assessment for the purpose of guiding and improving the teaching-learning process as well as the performance of the students (FME, 2006). The reason being that assessment should not only describe learners’ ability from the narrow perspectives of immediate learning outcomes, but provide information on the expected functional performance of learners after nine years of schooling. The table presented below is the National Framework for Continuous Assessment (NFCA) for the 9-year Basic Education in Nigeria as stated in the Federal Ministry of Education 2006. The NFCA is a radical departure from the old assessment practices.

NATIONAL CONTINUOUS ASSESSMENT FRAMEWORK FOR THE UNIVERSAL BASIC EDUCATION IN NIGERIA

COMPONENTS	ASSESSMENT BENCHMARKS
Cognitive	Subject matter content requirements (knowledge, skills, and attitude) in the basic education subjects
Psychomotor	Participation, Resourcefulness, Initiative, Creativity and Achievement/attainment of skills specified in the curriculum
Affective	Character development, Behavioural traits associated with curriculum content e.g. initiative and Open-mindedness, etc.

Number and type of assessments	9 periodic assessments per year (i.e. 3 assessments per term), 3 end of-term examinations
Data collection method	Assignments, projects, teacher made tests, end of term examinations, rating scales, checklists and observational schedules etc.
Norms	National, state, local government and school-based norms for reliability and comparability of results/standards
Promotion from one class to another	based on three terms weighted scores in cognitive, affective and psychomotor domains each terms assessment is to be distributed thus: ✚ 40% for end of term examination ✚ Minimum score of 40% in five core subjects ✚ Minimum pass mark of 40% for each subject/domains of learning
Transition from primary 6 to JS I	Based on each year's score from primary 4 – 6; and to be distributed as follows: 10% for primary 4, 20% for primary 5, 30% for primary 6, 40% school-based assessment
Decision makers	Teachers- decide to promote pupils based on their records of pupils achievement Head/teachers issue testimonials at the end of each sub-strata of the 9-year Basic Education programme Relevant examination bodies to conduct external examinations leading to the award of a Basic Education certificate at the end of 9-years of schooling.

Source: Ajagun 2008 pp.66

Though, this continuous assessment framework as in the table above is designed for the 9-year basic education programme, it should serve only as minimum framework for the implementation of continuous assessment practices in the senior secondary educational programme (Federal Republic of Nigeria, 2004). From the same table which states that continuous assessment should be conducted 9 times in a year, also gave several types of continuous assessment techniques which might not be used if the practices of CA conforms strictly to the number of times so given in the table. If continuous assessment is assessment for learning then it would be necessary that every topic should be so assessed in addition to the affective and psychomotor (when necessary) domains.

2.5 **Continuous assessment and its implementation in Nigerian schools.**

The place of continuous assessment in our schools as an evaluation method cannot be overstressed. Bled, Slovenia and May (2009) submitted that the heart of the correct continuous assessment implementation, as also stated in the 4th edition of the Nigerian National Policy on Education document, requires that teachers give several assessments tasks or activities using tools such as projects, field work, group assignments, individual assignments, tests at different times which marks should accumulate up to 40 per cent of the total obtainable marks at the end of the term. As a result of the importance of evaluating students on what they have been taught with the aim of ascertaining how well such students have achieved by continuously assessing them, Osokoya (1997) opined that proper and effective implementation of the continuous assessment practice will serve as catalyst to an objective evaluation of students and the school system in its entirety. Such gains according to them are: reduction in the rate of examination malpractice and reduction in the number of dropouts in our educational system.

As essential as continuous assessment is in bring about improvement in students cumulative performance, it has been observed by some experts that the introduction of continuous assessment as the method of evaluation in Nigerian primary and secondary schools was fraught with all kinds of problems and misconceptions (Wena in Bruce-Agbogidi, 2005). Awotunde and Ugodulunwa (2001) claimed that some studies have been carried out to find out the extent to which the objectives of continuous assessment in Nigeria have been achieved. According to them, from the result of one of such studies, it was discovered that:

- i. The objective of reducing examination malpractice through continuous assessment has not been achieved.
- ii. Teachers surveyed are more familiar with the use of tests in continuous assessment in the cognitive domain and less so in the affective domain.
- iii. There is no uniformity in the instruments used for continuous assessment

(tests or assignments; or a combination of the two). Wokocho and Ubong (2003) confirm that there is no uniformity in continuous assessment in the different states of Nigeria.

- iv. There is no uniformity in weights attached to continuous assessment instruments used in secondary schools.

In a study carried out by Attah and Binda (2001), it was established that there is no strong positive correlation between continuous assessment and end of term examinations in Mathematics among secondary school students in selected secondary schools in Nassarawa state of Nigeria. On the other hand, Diaz (2011) affirmed that continuous assessment system has a significant positive effect on examination scores. The latter finding stresses the inclusion of CA in schools and gives good reason which lends support to the emphasis placed on CA by the Federal Government. Diaz declared that implementing continuous assessment in the classroom is not an easy task, especially when using only the existing resources, working with the same large student groups and the same staff. He found in his study on continuous assessment in large groups that the larger the group, the weaker the learning effectiveness of the continuous assessment in terms of scores on the final examination.

Emeke (1999) found that teachers are incompetent in the developing and use of assessment tools; and are undergoing stress due to the cumbersome nature of the continuous assessment especially in the face of overpopulation of students. Esere and Idowu (2003) carried out a qualitative study which evaluated continuous assessment practices in selected Nigerian Secondary Schools. The sample used consisted of 500 stratified randomly selected teachers (age range 30 - 55 years; male = 198; female = 302) from ten randomly selected schools within Ilorin metropolis. Data collection was carried out using interviews and focus group discussion which centred around the teachers' continuous assessment practices based on the four basic attributes (systematic, comprehensive, cumulative and guidance-oriented) that characterise continuous assessment. Results show that the continuous assessment practices of most of the teachers were faulty and deviated distinctly from policy guidelines.

Onunkwo (2002) in his observation about the implementation of continuous assessment categorically stated that most serving teachers in Nigerian schools were incompetent in the development and validation of measuring instruments such as tests, questionnaires, inventories, checklists, rating scales. It was found that most teachers resort to using either past questions of an external examining body or questions from textbooks which do not assess the learning outcomes of specific content or objectives of instruction. Teachers who attempt to write original test items write very poor items (Hassan, cited in Bled, Slovenia and May, 2009). Onunkwo further stated that teachers were also incompetent in evaluating behaviours in the three domains of cognitive, affective and psychomotor. In his study, he found that high teacher—student ratio is another problem facing the continuous assessment practice and the general attitude of teachers towards implementation of continuous assessment is poor in the sense that most teachers set few questions so as to finish marking on time. Many of them also set very easy tests so that their students will obtain high marks even though the tests may lack validity and reliability as well as measure recall of factual information.

Adams (1999) examined the preparedness of English Language teachers in handling the continuous assessment components of the National Policy on Education (NPE). The teachers' opinions in the areas of adequate provision and utilization of continuous assessment materials (continuous assessment instruments- tests etc, marks books, etc), personnel in school, the teachers' knowledge about the concept and practice of continuous assessment policy and the way teachers practise the policy in schools were considered. A sample of sixty-six English Language teachers which were randomly selected from twelve secondary schools in Kwara State was used for the study. A questionnaire was used to elicit information from the teachers on their preparedness to conduct the continuous assessment components. Contrary to Onunkwo's findings, his results showed that teachers are not only well equipped with the continuous assessment procedures, materials, and personnel but they also have adequate knowledge about the concept and practice of the continuous assessment policy and this has eventually contributed to the correct implementation of the policy in Kwara State. Again, in the study carried out by Onuka (2012) which examined the challenges and prospects of implementing continuous assessment in the Nigerian rural schools: Egbeda and Lagelu

Local Government Areas of Oyo State. The study utilized survey research procedure while fifty-six teachers was sampled from five schools and used as subjects in the study. One instrument was used to collect data which were analysed using percentages and chi-square statistic. The result of the study revealed that challenges of implementing continuous assessment in rural Nigerian schools include: lack of good and enabling environment, dilapidated classes, lack of relevant equipment for its execution, shared interest between farming and devotion to school work on the part of the teachers who are the chief implementers and lack of knowledge and skills of the appropriate evaluation techniques

The scoring procedure of continuous assessment in our various schools is arbitrarily done. According to Bled, Slovenia and May (2009), it has been discovered that some teachers have used heavy workload, resulting from unreasonable student-teacher ratio and contact- hours as an excuse for using ‘derived’ and ‘award’ methods of generating continuous assessment scores. In some of these procedures, assignments and tests are given to students but are never graded. The ‘derived’ continuous assessment scores are obtained by the teachers through generated proportional students scores from end-of-term or end-of-year examination while the ‘award’ continuous assessment scores depend on the degree of cordial relationship that exist between the teacher and each of the students. To confirm this, Chikwe (2002) asserted that most of the continuous assessment scores are arbitrarily awarded and submitted to the Ministry of Education to form part of the Junior Secondary School Examination (JSCE) result. In fact, continuous assessment scores are inflated beyond proportion to enable the schools have a good result. To corroborate this, Onunkwo (2002) found that most teachers award fictitious marks to learners on tests they actually did not conduct.

Another major issue in continuous assessment is record keeping of students’ scores. Hassan (1998) opined that record keeping is at the very heart of continuous assessment programme. The variety of decisions to be taken with respect to educational career or socio-personal development of individual student depends on availability of correct and concise information and data. Some studies have revealed some other challenges facing the use of feedback with remediation in the implementation of continuous assessment. First, the classroom atmosphere in most of our schools is not

conducive enough for proper use of corrective feedback or feedback and remediation (FaR). Researchers such as Aduwa-ogiegbaen and Iyamu (2006); Fabunmi, Brai-Abu, and Adeniyi (2007) and Asikhia (2010) observed that most secondary schools in Nigeria are experiencing astronomical or excessive increase using 3 – 5 register for a class having up to 250 students. In the light of the above, it is apparent that the implementation of continuous assessment in our schools negated the correct procedures for implementing continuous assessment as stipulated in the National Policy on Education, hence there is an urgent need to examine how the full and proper implementation of continuous assessment in the Nigeria education system will engender the required improvement in teaching and learning process.

2.6 Continuous assessment techniques/instruments

Tanya (2008) asserted that assessment of student learning outcomes involves testing or measuring a particular level of knowledge, skills and abilities that a student has attained at the end (or as a result) of his/her engagement in a particular set of experiences. He further submitted that assessment of students' learning outcomes is a formalized process of collecting and analyzing learning outcomes. The data obtained will be evaluated to derive meaningful and purposeful information needed for learning enhancement. According to him, the purposes of assessing students' learning outcomes are to determine the strengths and weakness of students; evaluate effectiveness of teaching/learning strategies; show evidence of progress or areas for improvement in learners' performance and provide support for formative approach to improvement of teaching-learning process as well as the curriculum. Assessment of students' learning outcomes is supposed to be for improvement rather than accountability. Onuka (2010a) submitted that if assessment is undertaken just for the purpose of demonstrating accountability alone it is a waste of resources, efforts and time. He reiterated that assessment should be carried out in order to acquire information that can actually be used to improve the educational instruction as well as students' learning outcomes.

It is significant to state that learning occurs in three domains. These three domains according to Bloom (1971) are Cognitive, Affective and Psychomotor (CAP). Onasanya (2005) stated that cognitive domain includes the objectives of knowledge and intellectual

skills and abilities while the affective domain includes emotions, feelings, attitude and interest and the psychomotor domain involves skills like reading, writing skills in languages, physical education, home economics, fine and applied arts, cartography, typing and all those skills which make the learner to do something well. He further emphasized that psychomotor objectives cover skills and habits which involves physical activities in operating, manipulating and performing. According to Bloom, within each domain there are levels of learning that drive assessment. In the cognitive domain the levels are: knowledge (recalling facts), comprehension (seeing relationships), application (using information in new ways), analysis (breaking information into parts), synthesis (forming new information) and evaluation (judging value). The levels in the affective domains are: receiving (willingness to hear), responding (willingness to react), valuing (demonstrating commitment), organization (establishing pervasive values), and characterization (demonstrating characteristics of a unique individual). The psychomotor domain has the following levels: perception (awareness of need), set (mental, physical emotional readiness to perform), guided response (skill performed by imitation, trial and error), mechanism (habitual, skilled performance), complex response (smooth, efficient, automatic) and origination (adaptation to conditions).

Adetayo (2008) submitted that the techniques for measuring affective are different from those used for assessing cognitive outcomes. Various instruments exist for measuring affective outcomes and these ranges from self-report inventories, questionnaire, observation, anecdotal records, socio-metric techniques etc. She further opined that the use of these assessments instruments depends on what the teacher is looking for. In consonant with this, Bruce-Agbodigi (2005) also found that tools which include interview, socio-metric technique, checklist, inventory and observation were used by the teachers to assess students' affective domain, though observation technique is underutilized among other tools. Furthermore, she found that tests, assignments and project were mostly used for assessing cognitive domain.

Hassan (1998) maintained that techniques of cognitive assessment are tests, project work, group assignment, quiz, individual assignment and field work while the techniques for affective assessment include observation method, rating scale, socio-metric technique, questionnaire, anecdotal records, attitude and interest inventory, case

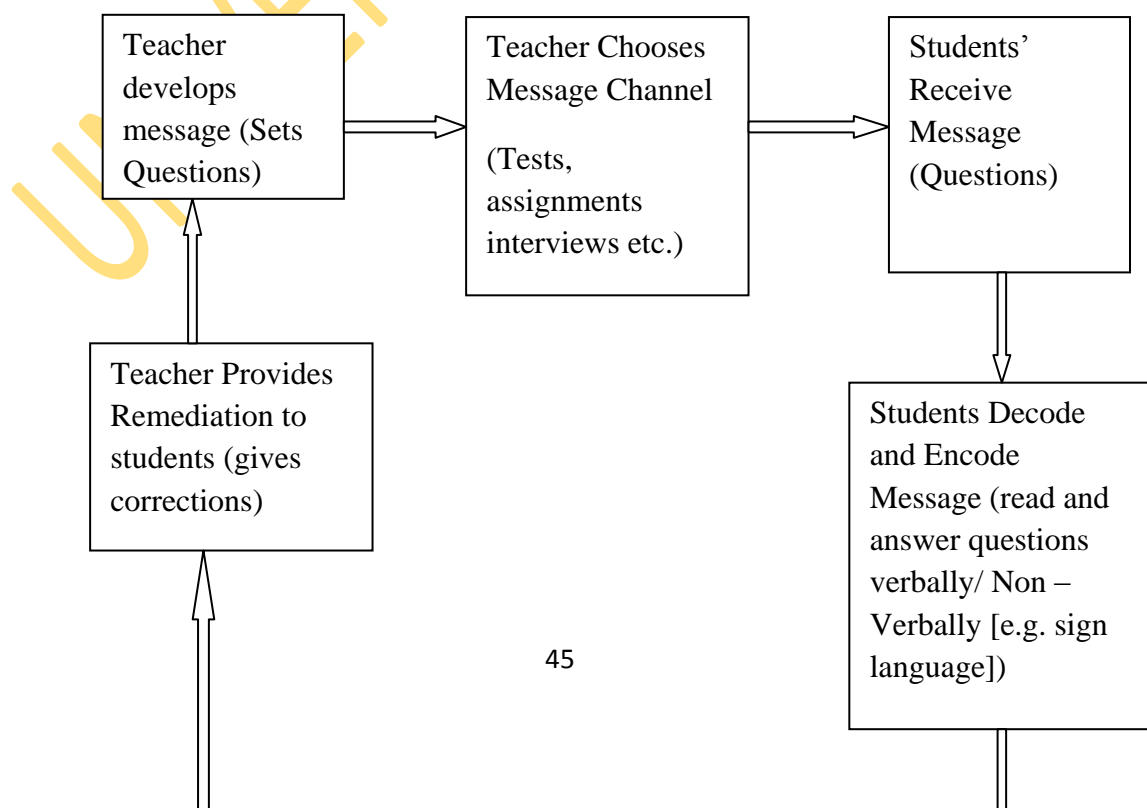
history method, interview and cumulative record. But researches have shown that the most commonly used techniques for assessing cognitive domain are tests and assignments. In a study conducted by Onuka and Durowoju (2011a), which investigated the extent to which continuous assessments (CAs) improved higher education learning achievement in Business Management. Survey research design was used and multistage sampling technique was employed, resulting in sample sizes of 10 lecturers and 200 students from two higher institutions of learning. A Continuous Assessment for Improved Learning Scale was designed for data collection. The data from the study were analysed using descriptive and correlation statistics. Results of the study showed that test and individual assignment are most commonly used techniques for measuring students' academic performance, while other techniques such a project, peer assessment, class observation, group assignments were rarely used. Most of the lecturers agreed that the cognitive domain were most frequently assessed while the affective domain was not measured.

Emeke in Bruce- Agbodigi (2005) asserted that teachers are incompetent in the development and use of continuous assessment tools especially those meant for the assessment of affective domain. She stated that teachers found the development and usage of techniques for assessing affective stressful due to the cumbersome nature of the continuous assessment especially in the face of overpopulation of students. Onunkwo (2002) confirmed this by stating that the general attitude of teachers towards implementation of continuous assessment is poor. In addition to this, it has being discovered that teachers rarely provide feedback and remediation to their students after the conduct of continuous assessments.

2.7 Continuous assessments, feedback and remediation

It is not a gainsaying to mention that communication is indispensable in the conduct of continuous assessments, feedback and remediation (FaR). Communication is a medium through which teacher impart knowledge and assess students' performance. Through communication a teacher who is an instructor as well as an evaluator transmits and shares his experiences and content of instruction, wisdom, ideas, thoughts and knowledge with his students. Durowoju (2010) asserted that communication is an

essential factor in teaching and assessment; it is the life wire of teaching and assessment activities. Communication influences teaching and assessment of students learning outcomes from the beginning to the end of teaching- learning exercises as well as the educational program. Consequently, communication as an indispensable tool for the survival of the education system is essential for dissemination of continuous assessments scores to students, parents and educational planners for improvement of students' performance, teaching strategies and educational program. Durowoju (2010) citing Eisenberg and Goodall Jr. (1993) asserted that feedback is one of the processes of communication; it is the seventh stage of the communication process. The seventh stage is the forming and encoding of feedback, the sender and the receiver must be able to exchange messages in turn. In the conduct of continuous assessment, it is essential that the teacher gives feedback to the students in form of test scores to enable them identify their areas of weaknesses and strengths in the test. If the teacher fails to give feedback to the students, communication link is incomplete. The continuous assessment communication process is diagrammatically presented below:



[Fig. 2.2: Continuous Assessment Communication Process
Source: Designed by the Researcher

From the diagram illustrated above, the continuous assessment communication process starts from the teacher who develops the message. The message is the questions which are based on instructional objectives as well as subject matter/content taught. The next stage involves choosing the appropriate channel through which the message (questions) will be sent to the students. The teacher does this by deciding whether to give the students tests, assignments, interviews, quiz, group work or any other techniques of assessments. After choosing the channel he sends the message to the students through the channel by administering the instruments on the students. The next stage entails students receiving the message in the classroom through test, or other means that the teacher had chosen. At the fourth stage, the students decode and encode the message (tests, assignment, etc). They decode the message by reading through the questions to have an understanding of the questions or the mind of the examiner (teacher) and encode message by answering the questions. At the end of the continuous assessment exercise the students send the message back to the teacher by submitting their scripts which is the fifth stage.

At the sixth stage, the teacher receives the scripts and decodes the message by reading through the responses the students gave to each questions. He then encodes the message by marking and scoring the responses of the students. At the seventh stage he gives feedback to the students by distributing their scripts to them to enable the students know how they have performed in the continuous assessment exercise. During the eighth stage the teacher goes further to provide remediation (corrections) to all the errors made

by the students. In other words, he has to provide the correct responses to all the questions that were given to the students. If the teacher wants to ascertain whether the students have mastered the corrections made he can re-send the message that is, re-administer the questions on the students. On the other hand, he can decide to teach another topic and develops message (questions) from the new topic then starts the continuous assessment communication process again.

Continuous assessment technique is designed to provide opportunities for teachers to participate actively not only in teaching but in evaluating the performance of their students. Umoru-Onuka in Onuka and Junaid (2007) asserted that evaluation is a process that provides feedback for programme improvement and accountability. Ehindero (1986), Roy-Macaulay (1988), Umoru-Onuka (2003), and Yoloje (2003) agreed that evaluation is a feedback mechanism, particularly with regard to formative evaluation of which continuous assessment is a major thrust. Wiggins in Onuka and Junaid (2007) stated that assessment is meant to improve performance and that assessment techniques need to be accompanied by quality feedback for the anticipated effectiveness. Yoloje (2003) further affirmed that tools of academic feedback are actually the data (information) provided by continuous assessment of students' performance. Feedback would be an illusion if the data obtained through the use of continuous assessment tools are not utilized to improve the students' performance in the three domains of learning. Adewuyi (2002) citing Stones (1981); Chauhan (1985); Ekeuo, Ikedeeshi, Ekwe and Nwamuo (1989) confirmed that there is a general belief that feedback as an important component of learning might lead to a change in learners' subsequent behaviour or performance.

Huhta (2010) opined that feedback is the central function of formative or continuous assessment. It typically involves a focus on the detailed content of what is being learnt rather than simply a test score or other measurement of how far a student is falling short of the expected standard (Nicol and Macfarlane-Dick, 2005). Feedback is useful if it aids in decision-making (Durowoju, 2010). There is broad consensus that the major goal of assessment should be to influence decision-making or policy formulation through the provision of empirically-driven feedback. Continuous assessment helps students to monitor their own progress as they get feedback from their peers and teachers.

They also find opportunity to revise and refine their thinking through formative assessment. Falaye (2008) submitted that feedback can be seen from the point of view of verification and elaboration, which are effective in: highlighting learners' response errors; giving correct response options; and providing information that strengthens correct responses and enables learners retain them. Onuka (2010a) declared that feedback is a remedial/corrective mechanism, and for it to be of pedagogical value, it must inform the learner on: what is right; what is wrong; how to correct the mistakes without making the right responses inappropriate. In essence an effective feedback intervention does not only provide information about the learners' performance, it must indicate what is wrong with the response given by the learner, what makes his response wrong and how to correct the wrong responses.

Adewuyi (2002) citing Gronlund and Linn submitted that feedback to students provides reinforcement of successful learning and identifies the specific learning errors that need correction. To the teacher, it provides information for modifying instruction and for prescribing group and individual remedial work. However, from the study conducted by Onuka and Durowoju (2011b), which investigated the extent to which continuous assessments (CAs) improved higher education learning achievement in Business Management. The result revealed that the lecturers do not use the feedback to provide remediation, some do not mark continuous assessment test while some do not have proper records for CA scores.

However, it is apparent that feedback is useful to both the teachers and the students. Hence, Nicol and Macfarlane-Dick (2005), enumerated seven principles of good feedback practice:

- i. It clarifies what good performance is (goals, criteria, expected standards)
- ii. It facilitates the development of self-assessment in learning
- iii. It provides high quality information to students about their learning
- iv. It encourages teacher and peer dialogue during learning
- v. It encourages positive motivational beliefs and self-esteem
- vi. It provides opportunities to close the gap between current and desired performance
- vii. It provides information to teachers that can be used to help shape teaching.

Onuka and Oludipe in Onuka and Junaid (2007) found that feedback given to students on their performance can remediate poor performance in Economic. They asserted that students performed poorly in mathematical/statistical aspect of the subject in West African Examinations Council (2003) as reported by the Chief Examiners and these students' shortcoming could be ameliorated if they are tested regularly and given feedback on their performance. Researchers like Xun and Susan (2003); Jha, Ghosh, and Mehta (2006); and Balogun and Abimbade (2002) perceived that feedback does promote improved students learning in any subject. In the survey study carried out by Onuka and Junaid (2007), which examined the influence of feedback mechanism on students' performance in Economics in Kogi state, it was discovered that not every teacher in the secondary school system in the zone used feedback mechanism to improve the students' academic achievement in school. It was also found that schools continuous assessments and feedback with remediation significantly influenced students' scores in Economics in the mock SSCE exams while schools continuous assessments without feedback with remediation did not significantly influence their scores in Economics in mock SSCE.

Furthermore, in another study conducted by Bitchener (2008), the effectiveness of feedback with remediation in improving students' accuracy in writing was examined. He found that the accuracy of students who received feedback in the immediate post-test outperformed those in the control group who did not receive feedback with remediation or corrective feedback. It was also found that students in the experimental group retained that level of performance two months later. On the contrary, researchers such as Faxon; Yeany, Wanugh and Wanugh in Adewuyi (2002) found in their studies that feedback corrective strategy (feedback and remediation) did not yield significant difference in the achievement of the students, although the feedback group performed slightly better than the control group. It was said by Truscott (1999) that teachers are unwilling to give feedback and that students are equally unwilling to utilise the feedback when provided by the teacher. Contrary to this, Ferris (2006) found in her study that students addressed about 90% of the errors identified by their teachers. She also found that students corrected appropriately about 80% of the errors identified by their teachers after the test was re-administered. All the findings mentioned above, stress the importance of feedback and remediation in improving students' learning outcomes.

2.8 Continuous assessment and students' learning outcome

Al-Modhefer, Tansey and Roe (2010) in their study examined the change in student performance with the introduction of continuous assessment. A comparison was made between the performance of students of level 1 biomedical science module (Human Structure and Function - Principles) in the 2008 and 2009 examination. The performance of the 2008 cohort was determined by a single end of semester written examination and a single practical spot test examination. In 2009 various forms of in-course formative and continuous assessment were introduced to prepare students for the end of semester examination and also provide feedback on their performance and understanding of practical class material. The results revealed that introducing in-course formative and continuous assessment positively affects the performance of students than the end of the semester examination. It was believed that the introduction of in-course and continuous assessments together with feedback on coursework provided students with the mechanisms to help them understand more fully how the body works.

Muda (1986) examined the feedback effects of Continuous assessment grades on students' performance in English Language, and the result uncovered that there was significant difference between performance in the test with feedback group (A) and the test without feedback group (B). Group A performed better than Group B. The researcher then concluded that Continuous assessment grades have feedback effect on academic performance. Adam in Adam (2002) also examined the relationship between Continuous assessment scores in relation to the JSS final examination results in Anambra state. The subjects included English Language, Mathematics and the Sciences. The study showed that there was a great variability between the Continuous assessment and the final examination results. The researcher concluded that the Continuous assessment scores were invalid and unreliable because a large proportion of the final examination scores were accounted for by some unexplained variables other than the continuous assessment scores.

In the study carried out by Hassan (2008) who investigated the effect of integrating continuous assessment with end of term examination on students' academic performance in Mombasa secondary schools. The study was conducted using survey

design with primary and secondary data collected using questionnaires from the teachers and the principals within Mombasa. Frequencies were used to analyze the primary data and descriptive statistics to analyze the secondary data. The study found out that: there is a strong positive correlation between Continuous assessment scores and end of term examination scores. The study also revealed that most teachers have not had any professional training in test development skills in spite of the strong relationship between the two forms of assessments.

Pérez-Martínez, García-García, Perdomo and Villamide-Díaz (2009) investigated an objective analysis of the continuous assessment under the application of the European Higher Education Area (EHEA) in four courses of different Schools at the Universidad Politécnica de Madrid (UPM) for more than three years. The hypothesis that was tested states that 'the success of students following continuous assessment would be greater than those following the traditional final assessment' and this was confirmed in three out of the four subjects analysed. The study confirmed that the percentage of passed students increased from 55.6 to 85.3% when the continuous assessment was applied and the average grades increased to 1.62 points. This better performance was shown regardless of the type of subject or degree, as well as of the amount and sort of assessment tests. In addition, Osokoya (2007) found in her study which investigated assessment procedure and students' locus of control as determinants of achievement in Chemistry that students' exposed to systematic assessment performed better than their counterparts in the unsystematic assessment procedure. The study made use of 134 SS II Chemistry students (76 boys, 58 girls) in a pre-test-post-test control group design in which the assessment procedure was crossed with locus of control. The study conducted by Onuka and Durowoju (2011) which investigated the extent to which continuous assessments (CAs) improved higher education learning achievement in Business Management. It was discovered that there was significant relationship between continuous assessments and students achievement in Business Management.

Attitudes towards a course or subject greatly affect achievement (Yelland, 2000). Researchers such as Ajibade (1993) opined that positive attitude promotes learning while negative attitude debases it. For instance, a student who is not favourably disposed to English Language or Mathematics, his attitude towards everything about the

subjects will be negative. Ategero (2008) established that attitude do not have substantial contributions to the achievement scores in Regional Geography. Obaitan and Adeleke (2009) also found that cognitive entry characteristics have significant main effect on students' attitudes toward bearing. However, Kolade cited in Obinebgo (2011) establishes that student's attitude to reading in Nigeria is negative. Obinebgo reported that it would be a serious omission in the process of teaching the students if the formation of positive attitude and evaluation of attitudes are not deliberately planned for and included in the school curriculum.

Furthermore, Obinebgo (2011) found in her study psychological factors, classroom environment and teaching methods as correlates of secondary school students' learning outcomes in English reading comprehension in Ondo state that students' attitude towards English reading comprehension was favourable. According to Fakeye (2000), positive attitude enhances performance in English reading comprehension learning whereas negative attitude does not. Fakeye (2000) and Adeosun (2004) also ascertain that student's performance in English Language learning depends on his/her attitude. Ojo (2003) equally stated that the attitude of a learner towards a subject determines the measure of his attractiveness or repulsiveness to the subject. In his opinion, negative attitude leads to poor achievement just as positive attitude leads to better achievement. In a study titled "access to utilization and quality of school net facilities as predictors of senior secondary school learning outcomes in ICT" carried out by Amoo (2010), it was established that students in the study showed positive attitudes to ICT.

Adesoji (2008) investigated attitude towards science through problem-solving instructional strategy. The study revealed that students in the experimental groups develop more positive attitude towards chemistry after treatment. Amoo, (2010) citing Soyibo asserted that student' positive attitudes to science correlates highly with their science achievement. Also, Ibode (2004), Bamikole (2004) and Amori (2005) found that self-leaning strategy results into positive attitudes of students to learning. Furthermore, Graham, Berninger and Fan (2007) investigated the structural relationship between writing attitude and writing achievement in first and third grade students and they found that positive attitude towards writing will bring about positive achievement in writing and vice versa. In addition, Udousoro cited in Amoo reported students' positive attitude

towards learning after using computer and text assisted programmed instruction on them. If all related science subject had created positive effect on students' attitude, it is expedient to find out if the predictor variables (continuous assessments, teacher-student relationship and academic self-efficacy) considered in this study will determine students' achievement in and attitude to learning Commerce.

2.9.0 Teacher-student relationship

2.9.1 Concept of teacher-student relationship

The school is a factory where future leaders are manufactured. It is the first place where students' behaviour, attitude and future endeavours are shaped. It is also a place where teachers and students interact and relate together to achieve a common goal. In the school system, the teachers impart knowledge, skills and attitudes to the students while the students received and imbibed same (Onuka & Durowoju, 2011a). This interactive relationship between the teacher and the student is meant to result in some permanent changes in the students' behaviour. Teaching and learning, though not mutually exclusive, yet are really two different functions – two separate and distinct processes. The process of teaching is carried out by one person (teacher) while the process of learning goes on inside of another (student).

If teaching - learning process is to work effectively, a unique kind of relationship must exist between these two separate parties. There must be some kind of connection, link, or bridge between the teacher and learner because teachers are loco parentis to the students. From literature, the teacher-student relationship has been identified to have significant influence on overall school and behavioural adjustment (Baker, Terry, Bridger, & Winsor, 1997). Marzano, Marzano and Pickering (2010) posit that the third aspect of rules and procedures, and disciplinary interventions, is teacher-students relationships (TSR). They further stress that without the foundation of a good relationship, students commonly resist rules and procedures along with the consequent disciplinary actions. Wolk (2003) asserted that teachers must win their students' hearts while getting inside their students' heads. According to Haberman (1995), this winning of

the hearts occurs through very personal interactions, one student at a time. Decker, Dona and Christenson, (2007); Marzano, Marzano, and Pickering (2003) found that teachers who develop such relationships experience fewer classroom behaviour problems and better students' academic performance. It is not a gainsay that teachers who established a personal, close, friendly, warmth and supportive relationship with their students create an enabling environment for learners which enable them to learn in a relaxed and tension free atmosphere. It is evident that when students experience a sense of belonging at school and supportive relationships with teachers and classmates, they are motivated to participate actively and appropriately during the teaching –learning process and other activities in the classroom as well as the school (Anderman & Anderman, 1999; Birch & Ladd, 1997; Skinner & Belmont, 1993 cited in Hughes & Kwok, 2007).

Positive teacher-student relationships are characterised by mutual acceptance, understanding, warmth, closeness, trust, respect, care and cooperation (Good & Brophy, 2000; Krause, Bochner, & Duchesne, 2006; Larrivee, 2005; Noddings, 2005; Smeyers, 1999). The teacher-student relationship in the context of this study goes beyond that which transpires between the teacher and the students during classroom interaction which is essential for effective classroom management. When there is cordial interpersonal relationship between teachers and their students, it enhance students' attitude to learning, classroom interaction as well as their academic and moral performance. Pendergast and Bahr (2006) opined that positive teacher-student relationships (TSR) have been described as relationships that are mutually respectful and supportive. Teacher-student relationship is characterized with open communication, emotional and academic support (Pianta, 1999). This implies that open communication, emotional and academic support are ingredients of positive teacher-student relationship. On the contrary, a teacher who acts angrily or frustrated in front of the class or outside the classroom makes it difficult for students to respect and develop a positive relationship with him.

Entwisle and Hayduk, (1988); Howes, Hamilton, and Matheson, (1994); Pianta, (1999); and Szejnberg, DenBrok, and Hurek (2004) asserted that teacher-student relationship greatly influence a student's ability to adjust to school, to do well at school, and to relate to peers. The teacher who fosters positive relationship with individual student will enjoy the cooperation of the students during the teaching-learning process.

The students in turn will exhibit the willingness to learn and establish good relationship with their peers. In addition, the teacher who learns about the children individually, understand their needs and personalities has the propensity of building a more positive relationship with the child. This will be possible because the teacher takes an active interest in each individual child, and not just the class as a whole and this will enable individual student to confide in such teacher in discussing their personal problem or challenges with him/her

The success of any interpersonal relationship is dependent to a large extent upon input from both the teacher and students (Pianta, 1999). In the school setting, it is the teacher who has the opportunity, and indeed, the responsibility, to initiate positive interpersonal relationships (Barry & King, 1993; Krause, Bochner, & Duchesne, 2006; McInerney & McInerney, 2006; Smeyers, 1999). The teacher who is pro-active in demonstrating acceptance, understanding, warmth, closeness, trust, respect, care and cooperation towards his or her students not only works at initiating positive teacher-student relationships, but also increases the likelihood of building strong relationships that will endure over time (Barry & King, 1993). From a developmental perspective, the establishment of a positive teacher-student relationship (TSR) aids a student's cognitive, social and emotional growth and enhances their mental well-being (Brazelton & Greenspan, 2000; Lynch & Cicchetti, 1992; Pianta, 1999; Weare, 2000). Stable teacher-student relationships impact positively on a student's developing sense of self and promote resiliency in them (Pianta & Walsh, 1996; Rutter, 1979). It is pertinent to stress that the benefits of positive teacher-student relationships is not limited to the students, it also extend to the teachers. Positive teacher-student relationships ((TSR) enable teachers to have an improved sense of job satisfaction and job competency as well as acceptability and recognition among students, colleagues and parents.

There are some variables that are necessary for the development of strong, healthy relationships between teachers and students. The variables are emotional safety and trust (Greenhalgh, 1994), positive emotional involvement (Pianta, Nimetz, & Bennet, 1997), a sense of closeness (Brazelton & Greenspan, 2000), teacher availability (Pianta, 1999; Weissberg, Caplan, & Harwood, 1991) and, open communication (Pianta, 1999). These variables according to Natalie and Russell (2007) can be grouped into three broad areas,

namely Connectedness, Availability and Communication. Each of these three areas is seen to be a key aspect likely to impact on a teacher's ability to develop relationships with the students in their classroom. The diagram below shows the three key aspects of teacher-student relationship.

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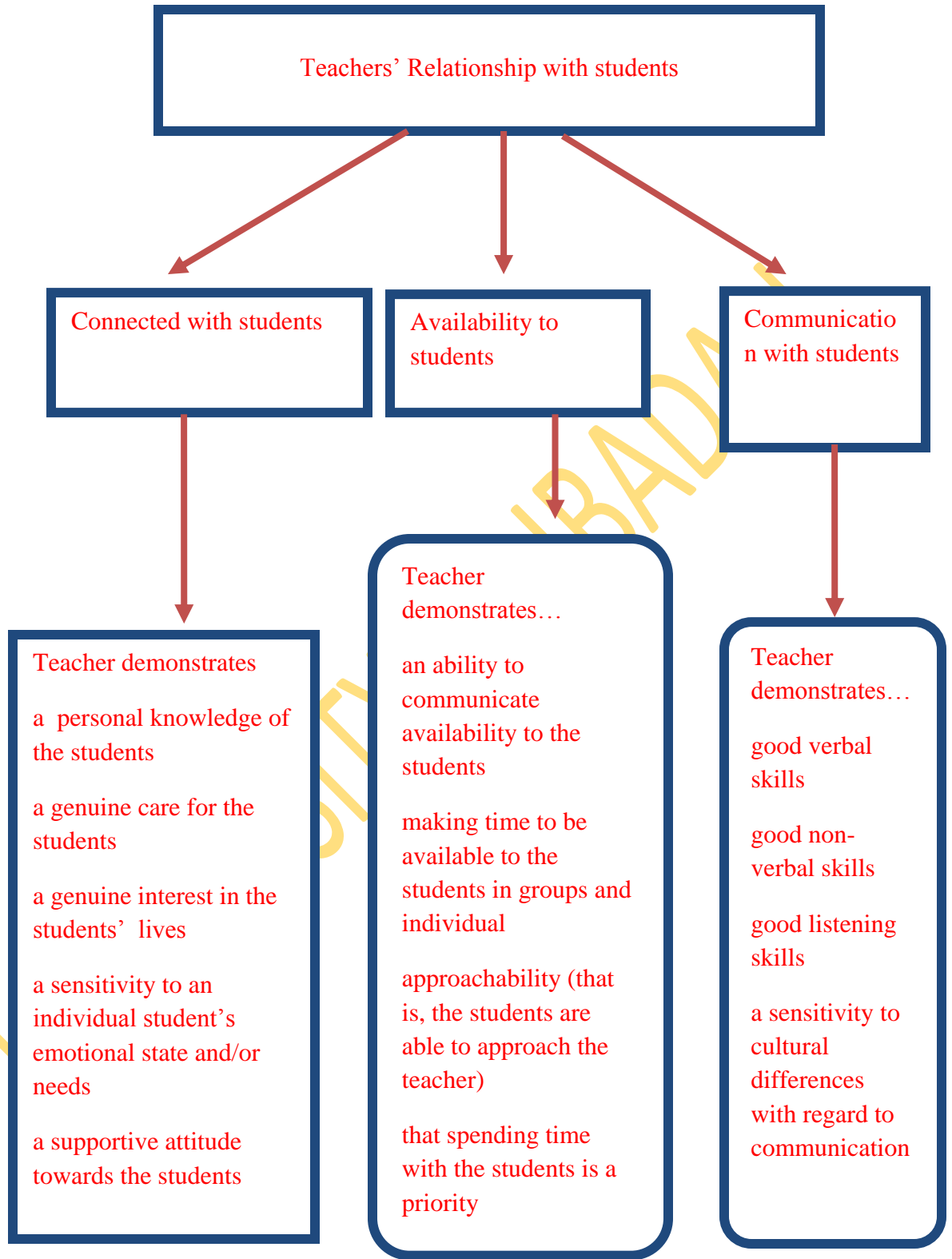


Figure 2.3: Teachers' Relationships with Students.

Source: Natalie Leitão and Russel F.W. (2007)

The diagram above is multi-levelled in nature. Incorporated in the first level are the three key aspects most expected to impact on teachers' relationships with students: Connectedness, Availability and Communication. The second level of the model features the expected mechanisms by which the key aspects were expected to be demonstrated by teachers as they relate with the students in their classes. Teachers who demonstrated the expected mechanisms were seen to be working towards achieving the key aspects in their relationships with students.

2.9.2 Teacher-student relationship and student learning outcomes

LePla, (2010) reported that from experience building positive relationships with students is actually the foundation that permits quality instruction to occur. He reiterates that building positive relationships with students is essentially as simple as finding a common interest, discussing that commonality, and then following up on that commonality as often as one can. According to him before a teacher can be an excellent educator he must be able to build positive relationships with students, as well as maintain that positive relationship over time. Becker in LePla discovered that when a teacher establishes a positive relationship with his student and the student knows that the teacher really cares about him, then the student is more likely to succeed in class. He stressed that when a student knows that his teacher cares about him and how he succeeds, he will put more effort into pleasing him. He will turn to him (teacher) when he is having a problem, and he will value his opinion. These relationships also benefit the teacher in that they make teaching much more enjoyable.

Studies have shown that teachers who take the time to build up positive relationships with their students see progress in their students academically, behaviourally, and emotionally (Pendergast & Bahr, 2006; Motshinig-Pitrik, Cornelius-White, Hoey & Cornelius-White, 2004). According to them, students who have positive relationships with their teachers tend to put forth more effort in class and as a result improve their academic achievement. In the same vein, Bergin and Bergin (2009) state

that secured or positive teacher-student relationships predict greater knowledge, higher test scores, greater academic motivation and fewer dropouts or special education referrals.

It is essential to stress that teachers see improvement in their student's behaviour or performance when they take the time to develop positive relationships with their students. In essence positive relationships between students and teachers have positive effects on students' learning outcomes. According to Pianta (1999), close relationships with teachers lead to higher levels of student engagement and achievement. In an article entitled "Relationships Matter", Stipek (2006) reported that adolescents work harder for teachers who treat them as individuals and express interest in their personal lives outside school. When teachers have positive relationships with their students, it affects the student's behaviour in relation to school. Students who perceive their teachers as highly supportive have better attendance and avoid problem behaviour (Rosenfeld, Richman & Bowen, 2000). Furthermore, positive student-teacher relationships involving students with high-incidence disabilities have a positive effect reducing or eliminating conduct problems, delinquency, anxiety, and depression (Murray & Greenberg, 2006). Pianta, Stuhlman, and Hamre (2002) confirmed positive relationships between children and mentors were related to reduce levels of teacher-reported externalizing behaviour. Furthermore, Onuka and Durowoju (2011a) unveiled that teacher-student as well as parent-child relationships significantly contribute to students' cognitive achievement in Commerce.

Hoffman and Leak (1990) asserted that teachers cannot teach students well if they do not know them well. Studies have shown that teachers' actions in the school setting and classrooms have twice as much impact on student achievement as assessment policies, community involvement, or staff collegiality; and a large part of teachers' actions involves the management of the classroom (Marzano, 2003; Marzano & Marazon 2003). Terry (1990) opined that the fundamental question for a student is "does my teacher like me?" According to him the answer to that simple question is a best predictor of students' academic achievement. To buttress this, Marzano, Marzano, and Pickering (2003), in a meta-analysis of more than 100 studies, reported that teachers who had high-

quality relationships with students had 31% fewer discipline problems, rule violations, and other related problems over a year's time than did teachers who did not. This significant statistic justifies further investigation into developing relationships.

Natalie and Russell (2007) found in their study on teachers' view of teacher-student relationship (TSR) in primary school that the teachers with highest measures perceive that they have a highly satisfactory relationship with their students, and they do not need any help with their relationships with their students. Teachers with low measures perceive that they have a not-so-good relationship with their students. The study identified three key social and emotional aspects that affect teacher-student relationships, namely, Connectedness, Availability and Communication Skills. The result of the study revealed that students who learn better in a conducive learning environment with positive teacher-student relationship tend to perform better than those who do not. From the above, it is evident that positive teacher-student is one of the factors that could determine or influence students' academic performance. However, if positive teacher-student relationship created positive effect on students' achievement, there is need to find out whether the predictor variables (continuous assessments, teacher-student relationship and Commerce self-efficacy) considered in this study will explain students' achievement and attitude to Commerce.

2.10.0 **Self- efficacy**

2.10.1 **Concept of self-efficacy**

Self-efficacy has been described in various ways by different researchers. Self-efficacy is referred to as perceived ability. Bandura (1986, 1997) asserted that if an individual thinks he possesses the ability to successfully perform a task, then that task will be attempted, while on the other hand, the task will be avoided if it is perceived to be too difficult. According to Ormrod (2006), self-efficacy is the belief that one is capable of performing in a certain manner to attain certain goals. Self-efficacy is also described as a person's belief about their capabilities to produce designated levels of performance that exercise influence over events that affect their lives (Banduras, 1977). Bandura further submitted that the beliefs an individual hold about his abilities and the outcome of the

efforts powerfully influence the ways in which he will behave. Steinberg in Matsushima and Shiomi (2003) agreed that self-efficacy is a belief that one has the capabilities to execute the courses of actions required to manage prospective situations. He further stated that self-efficacy is a person's judgment of his or her capabilities based on mastery criteria; a sense of a person's competence within a specific framework, focusing on the person's assessment of his abilities to perform specific tasks in relation to goals and standards rather than in comparison with others' capabilities. Additionally, it builds on personal past experiences of mastery (Smalley, 2001).

Self efficacy is grounded in a larger theoretical framework known as social cognitive theory which postulates that human achievement depends on interaction between one's behaviour, personal factor (e.g., thoughts, beliefs), and environmental conditions (Bandura, 1986, 1997). Learners obtain information to appraise their self-efficacy from their actual performance, their vicarious experiences, the persuasions they receive from others and their physiological reactions. Self-efficacy beliefs influence task choice, effort, persistence, resilience and achievement. Compared with students who doubt their learning capabilities, those who feel efficacious for learning or performing a task participate in the development of academic self – efficacy more readily, work harder, persist longer when they encounter difficulties and achieve at a higher level (Bandura, 1997; Schunk, 1995).

According to Bandura's theory, people with high self-efficacy—that is, those who believe they can perform well—are more likely to view difficult tasks as something to be mastered rather than something to be avoided. This implies that people engage in tasks in which they feel competent and confident and avoid those in which they do not. It is apparent that an individual sense of self-efficacy or self-worth can play a major role in how one approaches goals, tasks, and challenges. People will be more inclined to take on a task if they believe they can succeed. People generally avoid tasks where their self-efficacy is low, but will engage in tasks where their self-efficacy is high. People with a self-efficacy significantly beyond their actual ability often overestimate their ability to complete tasks, which can lead to difficulties. On the other hand, people with a self-efficacy significantly lower than their ability are unlikely to grow and expand their skills.

Research shows that the 'optimum' level of self-efficacy is a little above ability, which encourages people to tackle challenging tasks and gain valuable experience (Csikszentmihalyi, 1997). Self-efficacy is commonly understood as domain-specific; that is, one can have more or less firm self-beliefs in different domains or particular situations of functioning. Different types of self efficacy include Social Self-efficacy, Teacher Self-Efficacy and Academic Self-efficacy. This implies that self-efficacy is tasks specific and is not conceptualised (Wosu, 2011). For instance, an individual may have high/strong self-efficacy at solving Mathematical problems but low self-efficacy at giving public speeches (Payares, 1996).

Margolis and McCabe (2006) citing Bandura confirmed that students with a strong or high level of sense of self-efficacy are more likely to challenge themselves with difficult or complex tasks and be intrinsically motivated. It is believed that students with strong sense of self-efficacy put forth a high degree of effort so as to meet their commitments. They attribute failure to things which are in their control, rather than blaming external factors such as parents, friends, and school. Self-efficacious students also recover quickly from setbacks, and ultimately are likely to achieve their personal goals. On the contrary, students with low academic self-efficacy believe they cannot be successful in academic task and thus are less likely to make a concerted, extended effort and may consider challenging tasks as threats that are to be avoided. Students with low self-efficacy get frustrated when embarking on task they do not believe they can successfully carry out. According to Margolis and McCabe, students with poor or low academic self-efficacy have low aspirations which may result in disappointing or poor academic performance.

2.10.2. **Academic self-efficacy and student learning outcomes**

Academic self efficacy refers to a student's confidence or conviction about his or her ability to systematize or organise, execute and achieve success in a particular course of instruction/subject. Pajares (1996) and Schunk (1995) opined that self-efficacy influences academic motivation, learning and achievement. Some students perform

poorly in their academic works because they do not believe they have the ability to succeed regardless of the effort they put in. Such students possess low level of academic self-efficacy. Self-efficacy also influences choice, interest, effort, persistence and achievement in a particular task. Students who have a sense of efficacy in a academic task participate more readily, work harder, and persist longer when they encounter difficulties (challenges in the course of performing the task) and achieve success at a higher level. Most often, students do not engage in activities they believe will lead to negative outcomes (Schunk, 1995; Zimmerman, 1996). Ilori (2004) found that there is no significantly relationship between self efficacy and academic achievement of male and female students. He also found that there is no significant relationship in the self efficacy and academic achievement of secondary school students. Low self-efficacy in academic work can lead students to believe such tasks are harder than they actually are. This often results in poor academic planning, as well as increased stress. Observational evidence shows that people become erratic and unpredictable when engaging in a task in which they have low self-efficacy. Contrary to this finding, Schunk and Zimmerman (1998) reported that there was a positive relationship between self – efficacy and academic achievement and that if students are trained to have higher self – efficacy beliefs, their academic performance also improves.

On the other hand, students with high academic self-efficacy often take a wider overview of a task in order to take the best route of action. Students with high academic self-efficacy are shown to be encouraged by obstacles to make a greater effort. Academic self-efficacy also affects how people respond to failure. A student with a high academic self-efficacy in a particular subject will attribute the failure to external factors, where a person with low self-efficacy will attribute failure to low ability. For instance, a student with high self-efficacy in regards to Mathematics may attribute a poor result to a harder than usual test, feeling sick, lack of effort or insufficient preparation while a student with a low academic self-efficacy will attribute the result to poor ability in mathematics or teachers' incompetency etc.

Research done by Andrew and Wilma (2011) showed the connection between personalized self-efficacy and productivity. They studied the academic achievements of

students involved in science classes in Australia and found that students with high levels of self-efficacy show a boost in academic performance compared to those who reported low self-efficacy. The researchers found that confident individuals typically took control over their own learning experience and were more likely to participate in class and preferred hands-on learning experiences. Those individuals reporting low self-efficacy typically shy away from academic interactions and isolated themselves in their studies. Another study carried out by Odedele (2000), investigated test anxiety and self-efficacy as correlate of academic performance among secondary school (SS II) students in Ibadan. The sample of his study was 200 (100 male and 100 female) students, and multiple regression was used to analysis the data collected. From the study it was found that self efficacy was significantly related to the academic performance of the students. This is in consonant with Adegbola (2001) who reported that self-efficacy contributed significantly to the senior secondary schools students' scholastic achievement.

Pajares (2002) citing Bandura (1997) who synthesized some findings in his book titled *Self-Efficacy: The Exercise of Control* confirmed that results of various studies have demonstrated the mediational role of self-efficacy beliefs in the selection of career choice. He asserted that findings indicate that self-efficacy beliefs influence the choice of majors and career decisions of college students. Undergraduates choose college majors and careers in areas in which they feel most competent and avoid those in which they believe themselves less competent or less able to compete. The Mathematics self-efficacy of college undergraduates is more predictive of their mathematics interest and choice of math-related courses and majors than either their prior math achievement or math outcome expectations. Furthermore, in many cases, young women avoid math-related courses and careers because they underestimate their capability rather than because they lack competence or skill.

According to Pajares who cited Pajares and Miller (1994) reported that Math self-efficacy had stronger direct effects on Mathematics problem-solving ($B = .545$) than did self-concept, perceived usefulness, or prior experience, and that Duane Shell and his colleagues found in their study that writing and reading self-efficacy are strongly predictive of reading and writing competence. He further confirmed that Pajares and Johnson (1996) who investigated the influence of writing self-efficacy, writing self-

concept, and writing apprehension on high school students' essay-writing, using a path model that controlled for the effects of gender and previously assessed writing aptitude reported that students' self-efficacy perceptions had a direct effect on their writing performance ($B = .395$) and played the mediational role hypothesized by social cognitive theory.

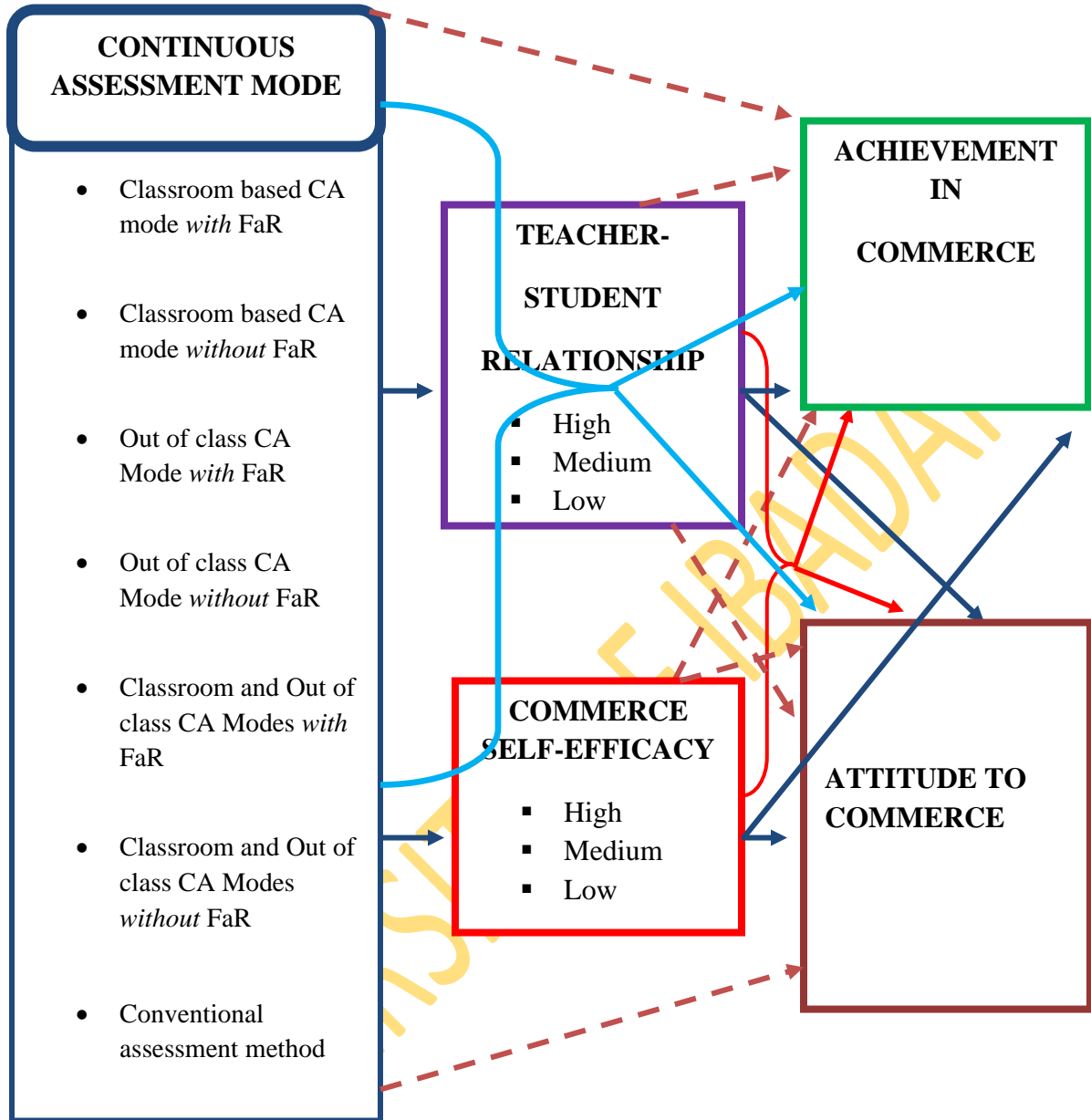
Adeoye and Emeke (2010) carried out a study which investigated emotional intelligence and self-efficacy as determinants of academic achievement in English Language in Oyo State Senior Secondary school. The study revealed that there was a significant main effect of self-efficacy on students' academic achievement in English Language. The study sample consisted of 270 participants drawn from nine co-educational schools across three selected educational zone and the instruments used were Emotional Intelligence Training Package, Self-efficacy Training Package and English Language Achievement Test while ANCOVA and the Duncan post hoc test were used to analyze the data. In line with this finding, Adedigba (2009) found in her study titled "academic self-efficacy, parent role and school type as predictors of students' achievement in junior secondary Business Studies" that academic self-efficacy has a positive correlation of 0.364 with achievement in Business studies. Standardized coefficient Beta is 0.364; $t = 6.755$; $P < 0.05$ meaning that one unit increase in academic self-efficacy is associated with 0.364 standard deviation mean score of achievement. This shows that the higher the academic self-efficacy of the students, the higher the achievement in Business Studies. Liu, Hsieh and Schallert (2006) found in their study on Middle school students' self-efficacy, attitudes and achievement in a computer-enhanced problem-based learning environment that significant relationship exist between Achievement and attitude. Nevertheless, if academic self-efficacy significantly determines students' achievement, it is imperative to find out whether the predictor variables (continuous assessments, teacher-student relationship and Commerce self-efficacy) considered in this study will explain students' achievement and attitude to Commerce.

2.11 Conceptual framework

Smyth (2004) submitted that conceptual framework is structured from a set of broad ideas and theories that assist a researcher to correctly identify the problem he/she is

looking at, enables him to frame his/her questions and consult and review relevant literature with regard to the study. Furthermore, a conceptual framework can be regarded as a tool researchers used to guide their investigation. It also shows how data may be collected and analyzed. In other words, it is a research roadmap. For instance, the conceptual framework of the University of Cumberlands' Department of Education's (2013) conceptual framework is the systematic model that guides the preparation of their future educators. In addition, Lindsey Wilson College Division of Education (2011) concurred that the conceptual framework guides the programme for developing educators. In the light of the above, the conceptual framework guiding this study is graphically illustrated below:

UNIVERSITY OF IBADAN



KEY

Broken Arrows: The main effects of Continuous assessment modes, teacher-student relationship and Commerce self-efficacy on achievement in and attitude to Commerce

Dark Blue Arrows: The interaction effects of Continuous assessment modes and teacher-student relationship on achievement in and attitude to Commerce as well as the

interaction effects of Continuous assessment modes and Commerce self-efficacy on achievement and attitude to Commerce.

Red Arrows: The interaction effects of teacher-student relationship and Commerce self-efficacy on achievement in and attitude to Commerce.

Light Blue Arrows: The interaction effects of Continuous assessment modes, teacher-student relationship and Commerce self-efficacy on achievement in and attitude to Commerce.

Thus, the above conceptual framework guided conception of the study, literature review, methods of data collection and analysis.

2.11 Appraisal of literature reviewed

From the literatures reviews it has been discovered that assessment is a core element in the overall quality of teaching and learning in education. Assessment is a vital aspect to a learner in terms of how he or she is progressively tested and what is achieved at the end of the educational cycle. Assessment serves various purposes which include placement, selection, promotion, and certification. Other benefits derived from the use of assessment include syllabus coverage, monitoring of learner's progress and diagnosis of the salient factors that inhibit mastery of each individual learner, improvement of classroom instruction and learning. It also helps to identify learners with special educational needs and yields useful statistical data for short-term and long-term educational planning.

Continuous assessment (CA), also known as formative assessment, periodic assessment or assessment for learning involves testing of pupil achievement at regular interval to ascertain level of learning accomplishment so that appropriate remediation are recommended and effected. Continuous assessment of students in the process of teaching the curriculum content was introduced into the Nigerian educational system in 1981 through the National Policy on Education (Ubong and Wokocha, 2009). Literature reviewed revealed that continuous assessment is meant to be integrated with teaching in

order to improve learning and to help shape and direct the teaching-learning process. The assessment is continuous because: (1) it occurs at various times as a part of instruction, (2) may occur following a lesson, (3) usually occurs following a topic and (4) frequently occurs following a theme. Continuous assessment is important to the teaching-learning process because it provides regular information about teaching, learning and the achievement of learning objectives and competencies. Continuous assessment also helps to assess, in a classroom environment, performance-based activities that cannot or are difficult to assess in an examination.

The instruments or techniques for measuring affective outcome are different from those used for assessing cognitive outcomes. Various instruments exist for measuring affective outcomes and these range from self-report inventories, questionnaire and attitudinal scale. However, the use of these assessment instruments depends on what the teacher is looking for. The techniques of cognitive assessment are tests, project work, and field work. From literatures it was discovered that test and individual assignment are most commonly used techniques for measuring students' academic performance, while other techniques such as project, peer assessment, class observation, group assignments were rarely used. Feedback as one of the processes of communication is the seventh stage of the communication process. The seventh stage is the forming and encoding of feedback, the sender and the receiver must be able to exchange – messages in turn. In the conduct of continuous assessment, it is essential that the teacher gives feedback to the students in form of test scores to enable them identify their areas of weaknesses and strengths in the test. If the teacher fails to give feedback to the students, communication link is incomplete.

Furthermore, literature studied revealed that the teacher who is pro-active in demonstrating acceptance, understanding, warmth, closeness, trust, respect, care and cooperation towards his or her students not only works at initiating positive teacher-student relationships, but also increases the likelihood of building strong relationships that will endure over time. Again, it is apparent that an individual sense of self-efficacy or self-worth can play a major role in how one approaches goals, tasks, and challenges. People will be more inclined to take on a task if they believe they can succeed. People

generally avoid tasks where their self-efficacy is low, but will engage in tasks where their self-efficacy is high. People with a self-efficacy significantly beyond their actual ability often overestimate their ability to complete tasks, which can lead to difficulties. On the other hand, people with a self-efficacy significantly lower than their ability are unlikely to grow and expand their skills. Research shows that the ‘optimum’ level of self-efficacy is a little above ability, which encourages people to tackle challenging tasks and gain valuable experience.

From the literature reviewed in this work, it was discovered that several studies have been carried out on continuous assessment and its implementation using survey research design but the effect of continuous assessment modes (school-based continuous assessment) and (home-based continuous assessment) on students’ learning outcomes has hardly been carried out using a quasi-experimental pre-post test design. It is also obvious from the reviewed literature, that though various studies have investigated the challenges of implementing continuous assessment, yet no study have been discovered to have been carried out on the combined effect of continuous assessment modes with provision of feedback and remediation and other psychological variables such as students’ academic self efficacy and teacher-student relationship on students’ learning outcomes (achievement and attitude). Therefore, these were the gaps this study filled.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter presented the research design, population, sampling technique and sample of this study. It also covered instrumentation, scoring of instrument, method of data collection, method of data analysis and methodological challenges.

3.1 Research design

This study was a pre-test and post-test quasi-experimental control group design.

The research design is as illustrated below:

$O_1 X_1 O_2$ - Experimental Group I – Classroom based CA mode with Feedback and Remediation

$O_1 X_2 O_2$ - Experimental Group II – Classroom based CA mode without Feedback and Remediation

$O_1 X_3 O_2$ - Experimental Group III – Out-of-class based CA mode with Feedback and Remediation

$O_1 X_4 O_2$ - Experimental Group IV – Out-of-class based CA mode without Feedback and Remediation

$O_1 X_5 O_2$ - Experimental Group V – Classroom and Out-of-class based CA mode with Feedback and Remediation

$O_1 X_6 O_2$ - Experimental Group VI – Classroom and Out-of-class based CA mode without Feedback and Remediation

$O_1 X_7 O_2$ - Control Group - The conventional method of assessment

Where

O_1 - Pre-test on achievement in and attitude to learning Commerce for each group

O_2 - Post test on achievement in and attitude to learning Commerce for each group

X_1 = represents group assessed with Classroom based CA with Feedback and Remediation

X_2 = represents group assessed with Classroom based CA without Feedback and Remediation

X_3 = represents group assessed with Out-of-classroom based CA with Feedback and Remediation

X_4 = represents group assessed with Out-of-classroom based CA without Feedback and Remediation

X_5 = represents group assessed with Classroom and Out-of-class based CA with Feedback and Remediation

X_6 = represents group assessed with Classroom and Out-of-class CA with Feedback and Remediation

X_7 - The conventional method of assessment (test)

3.2. Factorial matrix

The factorial matrix for this study was 7 X 3 X 3.

Table 3.1 Factorial matrix: 7 X 3 X 3

Treatment	Teacher -Student Relationship			
	Academic Efficacy	Self-	H	M
1	H	HH	HM	HL
	M	MH	MM	ML
	L	LH	LM	LL
2	H	HH	HM	HL
	M	MH	MM	ML
	L	LH	LM	LL
3	H	HH	HM	HL
	M	MH	MM	ML
	L	LH	LM	LL
4	H	HH	HM	HL
	M	MH	MM	ML
	L	LH	LM	LL
5	H	HH	HM	HL
	M	MH	MM	ML
	L	LH	LM	LL
6	H	HH	HM	HL
	M	MH	MM	ML
	L	LH	LM	LL
7 (Control)	H	HH	HM	HL
	M	MH	MM	ML
	L	LH	LM	LL

In Table 3.1:

- 1 = Treatment Group I: the students in this group were assessed using classroom-based continuous assessment modes which involved the use of three CA techniques (written quiz, end-of-lesson assessment and teacher guided peer assessment) with the provision of feedback and remediation.
- 2 = Treatment Group II: the students in this group were assessed utilising classroom-based continuous assessment modes which entailed the use of three CA

techniques (written quiz, end-of-lesson assessment and teacher guided peer assessment) without the provision of feedback and remediation.

- 3 = Treatment Group III: the students in this group were assessed using out-of-class based continuous assessment modes which involved the use of three CA techniques (group assignments, take home assignment and project) with the provision of feedback and remediation.
- 4 = Treatment Group IV: the students in this group were assessed employing out-of-class based continuous assessment modes which entailed the use of three CA techniques (group assignments, take home assignment and project) without the provision of feedback and remediation.
- 5 = Treatment Group V: The students in this group were assessed utilising the combination of classroom-based mode and out-of-class based mode which were: written quiz, end-of-lesson assessment, teacher guided peer assessment, take home assignment, project, and group assignment. This group received feedback and remediation.
- 6 = Treatment Group VI: The students in this group were assessed using the combination of classroom based mode and out-of-class based mode which were: written quiz, end-of-lesson assessment, teacher guided peer assessment, take home assignment, project, and group assignment. This group did not receive feedback and remediation.
- 7 = Treatment Group VII (Control Group) = The control group received the conventional method of assessment (test).

3.3 Variables of interest in the study

The variables for this study were:

Independent variable: Treatment (Continuous Assessment Modes [CAMs]) which operated at 7 levels. These levels were:

1. Classroom based CAM with feedback and remediation (Treatment I)

2. Classroom based CAM without feedback and remediation (Treatment II)
3. Out-of-class based CAM with feedback and remediation (Treatment III)
4. Out-of-class based CAM without feedback and remediation (Treatment IV)
5. Classroom and Out-of-class based Continuous assessment modes with feedback and remediation
(Treatment V)
6. Classroom and Out-of-class based CAMs without feedback and remediation
(Treatment VI)
7. Conventional method of assessment (Treatment VII [Control])

Intervening variables

- a. Teacher-student relationship
- b. Commerce Self- efficacy

Dependent variables

Students' learning outcomes, which were:

- i. Achievement in Commerce
- ii. Attitude to learning Commerce

3.4. Population

The population for this study comprised all the students of Senior Secondary School II offering Commerce in the eleven Local Government Areas of Ibadanland (Ibadan Municipality – 5 LGAs and Ibadan Less-city – 6 LGAs), Oyo State, Nigeria.

3.5 Sampling technique and sample

Multistage sampling technique was employed to select the participants for the study. The Local Government Areas [LGA's] in Ibadan land were clustered along the two educational zones (Ibadan zone 1 and Ibadan zone 2). From each

educational zone, one Local Government Area was randomly selected through balloting and these were Ibadan North and Akinyele. Seven (7) senior secondary schools were randomly selected from each Local Government chosen using balloting, making a total of 14 schools. In the 14 selected schools, 12 schools (2 for each experimental group) were used as the experimental groups and the remaining schools served as the control groups. In addition, from each school, an arm of SS II Commerce class was randomly selected and used as an intact class while treatment was randomly assigned. The total respondents used in the study were 846. The sampling size is as shown below:

Table 3.2: Educational zones, Local Government Areas, Number of senior secondary Schools and the Number of schools chosen in Educational Zones I and II

Ibadan	Local Govt Areas	Selected L/G Areas	No of schools in L/G Areas selected	No of Schools Selected
Educational Zone I	Ibadan North, Ibadan South West, Ibadan South East, Ibadan North East and Ibadan North West	Ibadan North	60	7
Educational Zone II	Akinyele, Ido, Oluyole, Lagelu, Egbeda and Onara	Akinyele	26	7

Table 3.2.1 Breakdown of the respondents selected from the two Local Govt. Areas

Treatment	Number of Respondents
Treatment Group 1 (Classroom-based CA with feedback and remediation)	142
Treatment Group 2 (Classroom-based CA without feedback and remediation)	118
Treatment Group 3 (Out-of-class based CA with feedback and remediation)	128
Treatment Group 4 (Out-of-class based CA without feedback and remediation)	113
Treatment Group 5 (Classroom and Out-of-class based CA with feedback and remediation)	109
Treatment Group 6 (Classroom and Out-of-class based CA without feedback and remediation)	107
Treatment Group 7 (Control Group)	129
Total	846

Note:

The Treatment for Group 6 involved the use of the combination of Classroom-based CA with FaR and Out-of-class based CA with FaR

The Treatment for Group 7 involved the use of the combination of Classroom-based CA without FaR and Out-of-class based CA without FaR

Table 3.2.2 Breakdown of the selected respondents based on the factorial matrix

Relationship		Teacher		-Student		
Treatment	Academic Efficacy	Self-H	M	L	Total	
1	H	33	22	9	64	
	M	27	11	5	43	
	L	20	10	5	35	
2	H	30	13	8	51	
	M	24	10	3	37	
	L	18	10	2	30	
3	H	38	25	9	72	
	M	20	10	4	34	
	L	10	10	2	22	
4	H	36	14	12	62	
	M	12	10	5	27	
	L	8	9	7	24	
5	H	25	9	6	40	
	M	12	10	8	30	
	L	23	10	6	39	
6	H	11	20	7	38	
	M	10	23	4	37	
	L	9	17	6	32	
Control	H	20	28	11	59	
	M	12	10	10	32	
	L	8	20	10	38	
Total		406	301	139	846	

3.6. Instrumentation

Four instruments developed and validated by the researcher were used to generate data for the study. In addition, four batteries were also developed to test the students after every topic. They were:

Instruments

1. Student's Perception of Teacher-Student Relationship Scale (SPTSRS)
2. Commerce Self - Efficacy Scale (CSES)
3. Commerce Achievement Test (CAT)
4. Attitude To Learning Commerce Scale (ATLCS)

Batteries

1. Classroom based Continuous Assessment Mode Battery (CCAMB)

2. Out-of-class based Continuous Assessment Mode Battery (OCAMB)
3. Classroom and Out-of-class based Continuous Assessment Modes Battery (COCAMB)
4. Attitude To Learning Commerce Battery (ATLCB)

Batteries 1, 2 and 3 contained same items which varied in words and in number placement.

3.6.1 Student's Perception of Teacher-Student Relationship Scale (SPTSRS)

This instrument generated information about student's assessment of the relationship that existed between them and their teachers. The instrument consisted of two parts. Part A is the bio-data and Part B comprised 30 items with 4-point scale. Part A elicited information about the students backgrounds while Part B was designed to enable students assess the relationship that existed between them and their teachers. The response format was as follows: A = Always, O = Often, FO = Fairly Often, NAT = Not At All. 100 respondents were used for the validation exercise and the reliability of this instrument was 0.80 using Cronbach Alpha (See Appendix XVIII, pp 281 -283).

3.6.2 Commerce Self-Efficacy Scale (CSES)

These instruments generated information about students' judgement or believe in their ability to succeed in Commerce. The instrument comprised Part A: the bio-data and Part B which consisted of 18 items with 4-point scale. It was designed and used to assess the students' Commerce self efficacy. The response format was as follows: ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me. 100 respondents were used for the validation exercise and the reliability of this instrument was 0.78 using Cronbach Alpha (See Appendix XIX, pp 284-285).

3.6.3 Commerce Achievement Test (CAT)

The achievement test in Commerce consisted of multiple objectives test constructed by the researcher using a test blue print and the items were 100 derived from 8 topics in SS 2. The cognitive domains measured were Knowledge, Comprehension, Application, Analysis, Synthesis and Evaluation. The objective test generated were trial tested and the difficulty indices and discriminating indices of the items were found. 100 respondents were used for the validation exercise. The items with difficulty indices between 0.40 and 0.75 and with discriminating indices between 0.31 and 0.45 were adopted and 50 items that survived were finally selected and used. The reliability coefficient was determined using Kuder-Richardson (KR-20) and the reliability coefficient was 0.74. Table 3.3 below shows the final test blueprint for the selected items (See Appendix VIII, pp 219-224).

Table 3.3: Test blue print showing the number of items selected based on each level of the cognitive domain

Content	Know- ledge	Compre- hension	Applic- -ation	Analysis	Synthesis	Evalu- -ation	Total
Credit	1 (8)	1 (9)	1 (7)	1 (10)	1 (9)	-	05
Banking System	2 (12,15)	1 (16)	2 (13, 19)	1 (17)	1 (14)	1 (18)	08
Consumer Protection	2(11,20)	1 (22)	1 (26)	1 (21)	1 (24)	2 (23, 25)	08
Money and Capital Markets	-	2 (30, 31)	1 (32)	1 (27)	1 (28)	1 (29)	06
Insurance	1 (33)	1 (36)	1 (37)	1 (34)	1 (35)	1(38)	06
Means of payment in local and foreign trade	1 (39)	1 (40)	1 (42)	1 (41)	1 (43)	-	05
Transportation	1 (44)	1 (47)	1 (48)	1 (45)	1 (46)	2 (49, 50)	07
Career opportunities in Public and Private Organisations	1 (1)	1 (2)	1 (5)	1 (3)	1 (4)	-	05
Total	9	9	9	8	8	7	50

The figures outside the brackets are number of items constructed on each levels of the cognitive domain while the figures inside the brackets are the item numbers on the Commerce achievement test.

3.6.4 Attitude towards Learning Commerce Scale (ATLCS)

This instrument was developed to determine students' attitude towards Commerce. The instrument consisted of two parts: Part A was the bio-data and Part B consisted of 23 items with 4-point scale. Part A elicited information about the students while Part B was designed and used to elicit information about students' attitude toward Commerce. The response format was as followed: ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me. 100 respondents were used for the validation exercise

and the reliability of this instrument was 0.75 established using Cronbach Alpha (See Appendix XVII, pp 279 - 280).

3.6.5 Classroom based Continuous Assessment Modes Battery (CCAMB)

The classroom-based continuous assessment modes battery comprised a test for each CA technique: teacher guided peer assessment, written quiz, and end-of-lesson assessment. This was regarded as teacher-made series of test needing no validation and was administered during and at the end of each topic (See Appendix IX, pp 225 - 229)

3.6.6 Out-of-class based Continuous Assessment Modes Battery (OCAMB)

The out-of-class based continuous assessment modes battery comprised a test for each CA technique: take home assignment, projects and group assignment. This was regarded as teacher-made series of test needing no validation and was administered during and at the end of each topic (See Appendix X, pp 230 - 233)

3.6.7 Classroom and Out-of-class based Continuous Assessment Modes Battery (COCAMB)

The classroom and out-of-class based continuous assessment modes battery comprised six a test for each CA technique: teacher guided peer assessment, written quiz, end-of-lesson assessment, take home assignment, projects and group assignment. This was regarded as teacher-made series of test needing no validation and was administered during and at the end of each topic. (See Appendix XI, pp 234 - 238)

3.6.8 Attitude towards Learning Commerce Battery (ATLCB)

The attitude to learning Commerce battery was designed to assess the attitude of students toward learning Commerce for both classroom-based and out-of-class based continuous assessment modes. This was regarded as teacher-made series of attitudinal scales needing no validation. The battery measures the attitude of

students towards each topic. The response format was as followed: ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me (See Appendix XII, pp 239 – 243).

3.7. Continuous Assessment Modes Packages for Cognitive and Affective Domains

Seven separate continuous assessment modes packages were prepared by the researcher as guide to each instructor who participated in the study at the selected schools.

Treatment Package I: Classroom based Continuous Assessment Mode with Feedback and Remediation Package (CCAMWFRP)

The classroom-based continuous assessment mode package consisted of 11 modules. These modules were weekly activities of the continuous assessment mode were used to measure the cognitive and affective domains of the students. Each module showed the continuous assessment techniques that were used to assess the students' learning outcomes with the provision of feedback and remediation. The continuous assessment techniques involved in this package were written quiz, end-of-lesson assessment and teacher guided peer assessment as well as attitude scale. The continuous assessment scripts for the cognitive domain and attitude scale for the affective domain were marked by the researcher and her research assistants, while feedback and remediation for both domains were provided at the next lesson to improve the performance of the students (See Appendix I, pp 165 - 174).

Treatment Package II: Classroom based Continuous Assessment Mode without Feedback and Remediation Modes Package (CCAMWTFRP)

The classroom based continuous assessment mode package consisted of 11 modules. These modules were weekly activities of the continuous assessment mode were used to measure the cognitive and affective domains of the students.

Each module showed the continuous assessment techniques that were used to assess the students learning outcomes without the provision of feedback and remediation. The continuous assessment techniques involved in this package were written quiz, end-of-lesson assessment and teacher guided peer assessment as well as attitude scale. The continuous assessment scripts for the cognitive domain and attitude scale for the affective domain were marked by the researcher and her research assistants, but feedback and remediation were not provided (See Appendix II, pp 175 - 182).

Treatment Package III: Out-of-class based Continuous Assessment Mode with Feedback and Remediation Package (OCAMWFRP)

The out-of-class based continuous assessment mode package consisted of 11 modules. These modules were weekly activities of the continuous assessment mode were used to measure the cognitive and affective domains of the students. Each module showed the continuous assessment techniques that were used to assess the students learning outcomes with the provision of feedback and remediation. The continuous assessment techniques involved in this package were group assignment, take home assignment and project as well as attitude scale. The continuous assessment scripts and the attitude scale were marked by the researcher and her research assistants, while feedback and remediation were provided at the next lesson to improve the performance of the students (See Appendix III, pp 183 - 191).

Treatment Package IV: Out-of-class based Continuous Assessment Mode without Feedback and Remediation Package (OCAMWTFRP)

The out-of-class based continuous assessment modes package consisted of 11 modules. These modules were weekly activities of the continuous assessment mode were used to measure the cognitive and affective domains of the students. Each module showed the continuous assessment techniques that were used to assess the students learning outcomes without the provision of feedback and remediation. The continuous assessment techniques involved in this package were

group assignment, take home assignment and project as well as attitude scale. The continuous assessment scripts and the attitude scale were marked by the researcher and her research assistants, but feedback and remediation were not provided (See Appendix IV, pp 192 - 198).

Treatment Package V: Classroom and Out-of-class based Continuous Assessment Modes with Feedback and Remediation Package (COCAMWFRP)

The classroom and out-of-class based continuous assessment modes package consisted of 11 modules. These modules were weekly activities of the continuous assessment modes were used to measure the cognitive and affective domains of the students. Each module showed the continuous assessment techniques that were used to assess the students learning outcomes with the provision of feedback and remediation. The continuous assessment techniques involved in this package were written quiz, end-of-lesson assessment, teacher guided peer assessment, take home assignment, project, and group assignment as well as attitude scale. The continuous assessment scripts and the attitude scale were marked by the researcher and her research assistants, while feedback and remediation were provided (See Appendix V, pp 199 - 207).

Treatment Package VI: Classroom and Out-of-class based Continuous Assessment Modes without Feedback and Remediation Package (COCAMWTFRP)

The classroom and out-of-class based continuous assessment modes package consisted of 11 modules. These modules were weekly activities of the continuous assessment modes were used to measure the cognitive and affective domains of the students. Each module showed the continuous assessment techniques that were used to assess the students learning outcomes with the provision of feedback and remediation. The continuous assessment techniques involved in this package were written quiz, end-of-lesson assessment, teacher guided peer assessment, take

home assignment, project, and group assignment as well as attitude scale. The continuous assessment scripts and the attitude scale were marked by the researcher and her research assistants, but feedback and remediation were not provided (See Appendix VI, pp 208 - 214)

Treatment Package VII (Control Group): Conventional Continuous Assessment Package (CCAP)

The conventional continuous assessment package showed the conventional continuous assessment in which students' learning outcome in the cognitive domain alone was assessed twice in a term using written test. The students were assessed at the 5th week and the 8th week of the term using test (See Appendix VII, pp 215 - 218).

3.8. Remediation packages for cognitive and affective domains

1. Remediation for Students' Achievement in Commerce Package (RSACP) – [Group I]

The remediation for Students' Achievement in Commerce package was designed and used to improve students' achievement in Commerce for treatment group I (see appendix XIII, pp 244 -253)

2. Remediation for Students' Achievement in Commerce Package (RSACP) – [Group III]

The remediation for Students' Achievement in Commerce package was designed and used to improve students' achievement in Commerce for treatment group III (see appendix XIV, pp 254 - 263).

3. Remediation for Students' Achievement in Commerce Package (RSACP) – [Group V].

The remediation for Students' Achievement in Commerce package was designed and used to improve students' achievement in Commerce for treatment group V (see appendix XV, pp 264 - 274).

4. Remediation for Students' Attitude To Commerce Package (RSATCP)

The remediation for students' attitude towards Commerce package was designed and used to boost students' attitude toward Commerce in Groups I, III and V. This package consists of playlet, poems, and stories used to boost students' attitude toward some topics in Commerce (See Appendix XVI, pp 275 - 278)

3.9 Method of data collection

The researcher trained twelve (12) research assistants who under the supervision of the researcher administered the instruments on the subjects. The researcher sought permission from the principals of the selected schools, having obtained a letter of introduction from the International Centre for Educational Evaluation (ICEE). At the first week of the study, the researcher and the research assistants carried out the pre-test on all the students in the treatment and control groups. The Commerce Achievement Test, Students' Perception of Teacher-Student Relationship Scale, Commerce Self-efficacy Scales and Students' Attitude to Learning Commerce Scale were administered on the students as the pre-test.

Implementation of the continuous assessment modes on the treatment groups started from the second week through the tenth week. Each of the treatment was assigned to a school in Ibadan North Local government Area and another comparable school in Akinyele Local Government Area respectively. The research assistants taught the students during the first and second lessons while continuous assessment for the cognitive and affective domains was conducted at every third lesson of Commerce. The test items on Classroom-based Continuous Assessment Mode Battery (CCAMB) were used to assess students in Treatment groups I and II. Feedback and remediation were provided for Treatment group I but feedback and remediation were not provided for Treatment group II. Furthermore, the test items on Out-of-class based Continuous Assessment Mode

Battery (OCAMB) were used to assess students in Treatment groups III and IV while feedback and remediation were given to Treatment group III alone. The test items on Classroom and Out-of-class based Continuous Assessment Modes Battery (COCAMB) were used to assess students in Treatment groups V and VI, while feedback and remediation were given to Treatment group V alone. In addition, Attitude to Learning Commerce Battery (ATLCB) was used to measure students' attitude to learning Commerce in all the groups except the control group while feedback and remediation were given to Treatment groups I, III and V. The continuous assessment was conducted on group I, II, III, IV, V and VI on weekly basis after each topic while it was conducted at the 5th and 8th week in the control group.

The research assistants marked and scored the students' continuous assessment scripts and attitude scale after which feedback and remediation were provided at the next lesson for Treatment group I (classroom based continuous assessment modes with feedback and remediation), Treatment group III (out-of-class based continuous assessment modes with feedback and remediation) and Treatment group V (classroom and out-of-class based assessment modes with feedback and remediation). Finally, the Commerce Achievement Test, Teacher-student Relationship, Commerce Self-efficacy Scales and Attitude To Learning Commerce Scale were administered on the students as post-test at the eleventh week.

For the teacher-guided peer assessment, the researcher and her research assistants guided the students to set the questions which one of the research assistants wrote on the board while the students took part in answering the questions. At the end of the exercise the research assistants directed the students to exchange their scripts. The research assistants also led them in providing the answers, which they used to mark their scripts after which they returned the marked scripts to the owners. Hence, feedback and remediation were jointly provided by the students and the researcher assistants.

3.10 Scoring of the instruments

The instruments in this study were scored as follows:

3.10.1 Classroom based Continuous Assessment Modes Battery (CCAMB)

The classroom based continuous assessment mode battery consisted of test which was a combination of fill in the gap and essay test items which were scored using marking scheme containing the keys (answers).

3.10.2 Out-of-class based Continuous Assessment Modes Battery (OCAMB)

The out-of-class based continuous assessment mode battery consisted of items which were scored using marking scheme containing the keys (answers).

3.10.3 Classroom and Out-of-class based Continuous Assessment Modes Battery (COCAMB)

The classroom and out-of-class based continuous assessment modes battery consisted of test items which were scored using marking scheme containing the keys (answers).

3.10.4 Student's Perception of Teacher-Student Relationship Scale (SPTSRS)

Always = 4 , Often = 3 , Fairly Often = 2 Not At All = 1.

For negative responses: Always = 1, Often = 2, Fairly Often = 3, Not At All = 4

3.10.5 Commerce Self Efficacy Scale (CSES)

ATM = Absolutely true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me. Not true of me = 1, Fairly true of me = 2, True of me = 3 , and Absolutely true of me = 4. For negative responses: Not true of me = 4, Fairly true of me = 3, True of me = 2, and Absolutely true of me = 1

3.10.6 Attitude To Learning Commerce Scale (ATLCS)

ATM = Absolutely true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me. Not true of me = 1, fairly true of me = 2, True of me

= 3 , and Absolutely true of me = 4. For negative responses: Not true of me = 4, Fairly true of me = 3, True of me = 2, and Absolutely true of me = 1

3.10.7 Attitude To Learning Commerce Battery (ATLCB)

ATM = Absolutely true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me. Not true of me = 1, Fairly true of me = 2, True of me = 3 , and Absolutely true of me = 4. For negative responses: Not true of me = 4, Fairly true of me = 3, True of me = 2, and Absolutely true of me = 1

3.10.8 Commerce Achievement Test (CAT)

The achievement test was an objective test items with four options labelled A- D which shall be scored using marking scheme containing the keys (answers).

3.11 Data analysis

Descriptive statistics was used to get the group mean scores and the standard deviation of students' performance in CAT and ALCS. Also, the data collected through pre-test and post-test were analysed using Analysis of Covariance (ANCOVA). The ANCOVA was used to correct the initial differences in the dependent variables and other extraneous factors, using the pre-test scores as covariance.

3.12 Methodological challenges

The first challenge the researcher faced was getting the co-operation of the sampled principals, teachers and students. The researcher overcame this problem by establishing rapport with these subjects in order to gain their support and cooperation. The second challenge the researcher encountered during the administration of the instruments was that the teachers and students saw the exercises as cumbersome, especially the conduct of continuous assessment modes on weekly basis. This challenge was overcome by educating the teachers and students on the importance of assessing students at interval or regular basis. Also, the problem of students who participated in the pre-test being familiar with pre-test measures was overcome by reshuffling the options in the post test.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.0 Introduction

This chapter presents the results of the analyzed data. It also covers the discussions on the findings based on the research questions and hypotheses already stated in chapter one of this study.

4.1 Result

The four research questions in this study were analysed using descriptive statistics which showed the graph of the mean of pre-test and post-test scores as well as the mean gain of achievement and attitude to Commerce.

4.1.1 Descriptive statistics: Pre-test and post-test of students' achievement in and attitude to learning Commerce mean scores by the continuous assessment modes are presented below:

Research Question 1: What is the mean score of Students in Commerce Achievement Test based on each of the Continuous Assessment Modes?

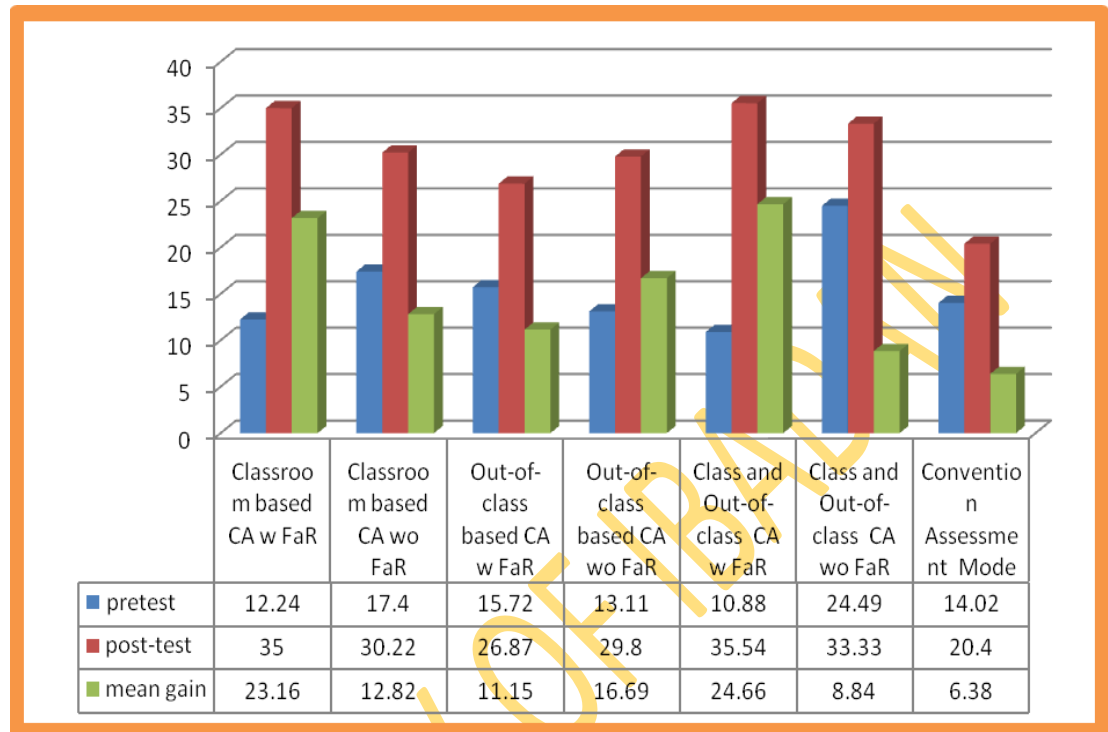


Fig. 4.1: Pre-test and post-test mean scores of students' achievement in Commerce based on each of the continuous assessment modes.

The result in Fig 4.1 revealed that the treatment groups showed improved mean scores in the post-test, as compared to the pre-test mean scores as follows: classroom and out-of-class based with feedback and remediation had the highest mean score ($\bar{x} = 35.54$), followed by classroom-based with feedback and remediation ($\bar{x} = 35.40$), classroom and out-of-class without feedback and remediation ($\bar{x} = 33.33$), classroom-based without feedback and remediation ($\bar{x} = 30.22$), out-of-class based without feedback and remediation ($\bar{x} = 29.80$), out-of-class based with feedback and remediation ($\bar{x} = 26.87$), while the conventional assessment method was ($\bar{x} = 20.40$). Also, classroom and out-of-class based with feedback and remediation had the highest mean gain ($\bar{x} = 24.66$) followed by classroom-based with feedback and remediation ($\bar{x} = 23.16$), out-of-class based without feedback and remediation ($\bar{x} = 16.69$), classroom-based without feedback and remediation ($\bar{x} = 12.82$), out-of-class based with feedback and remediation ($\bar{x} =$

11.15), classroom and out-of-class based without feedback and remediation ($\bar{x} = 08.84$) while the conventional assessment method was ($\bar{x} = 06.38$). This implies that treatment group V (classroom and out-of-class based with feedback and remediation) gained most.

Discussion

The graph revealed that the students who were assessed with the combination of Classroom and Out-of-class CA mode with feedback and remediation had the best performance in Commerce compared with other groups. This result corroborate that of Al-Modhefer, Tansey and Roe (2010) who found that formative assessment with feedback and remediation had positive effect on students' performance than the end of the semester examination. On the contrary, the result disagrees with the findings of researchers such as Faxon, Yeany, Wanugh and Wanugh in Adewuyi (2002) who found that feedback corrective strategy did not yield significant difference on students' achievement. This improvement could be attributed to the use of the combination of Classroom CA mode with feedback and remediation (FaR) and Out-of-class CA mode with FaR. The combination of these two CA modes involved the use of six different CA techniques which were: written quizzes, teacher-guided peer assessment, end-of-lesson assessment, take home assignment, project and group assignment. In addition, the improvement observed could be as a result of the weekly conduct of continuous assessment which enabled the students to be occupied with their studies both within and outside the classroom setting.

From the graph, it could also be observed that the students assessed with Classroom and Out-of-class based CA mode with FaR performed slightly better than those assessed with Classroom CA mode with FaR. The improvement observed could also be due to the Classroom based CA mode which was combined with the Out-of-class based CA mode i.e. written quiz, teacher-guided peer assessment and end-of-lesson assessment were combined with take home assignment, group assignment and project which gave the students opportunities to get more useful information from their parents, siblings, friends, library and internet facilities which in turn resulted into improved performance in Commerce Achievement test.

Research Question 2: What is the mean score of Students' Attitude to Learning Commerce based on each of the Continuous Assessment Modes?

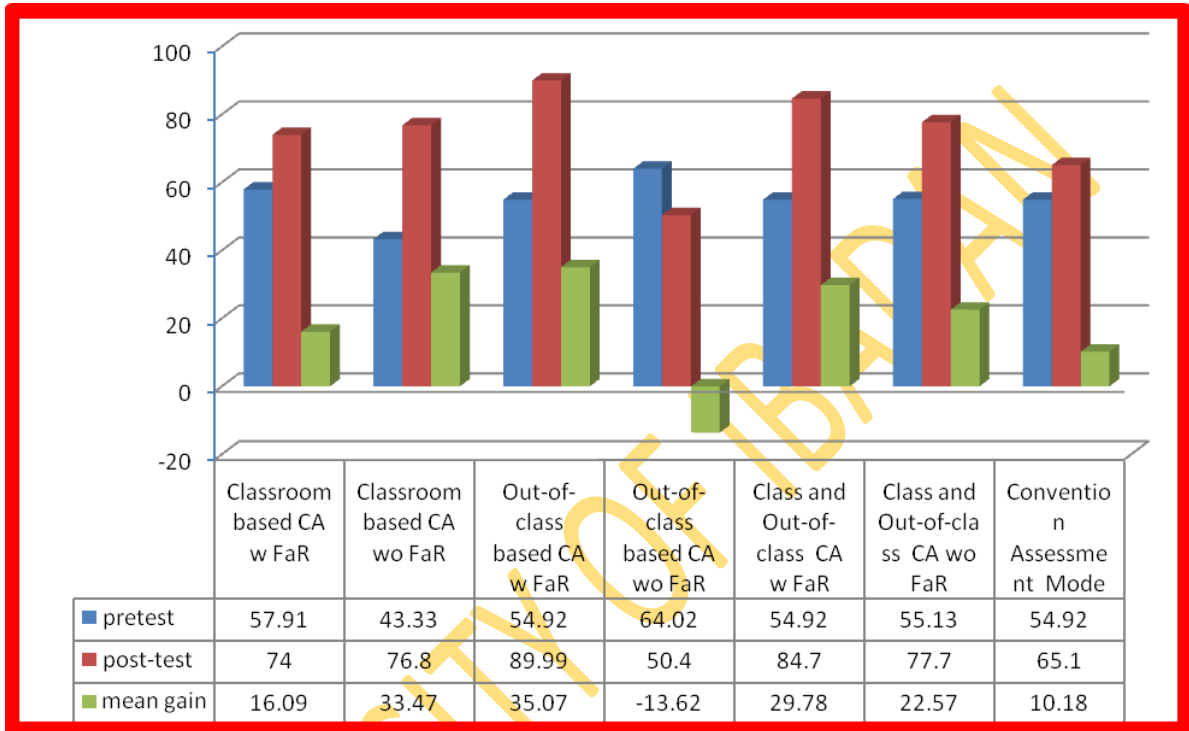


Fig. 4.2: Pre-test and post-test mean scores of students' attitude to learning Commerce based on each of the continuous assessment modes.

The result in Fig. 4.2 showed that the attitude of students in the treatment groups showed improved mean scores in the post-test, as compared to the pre-test mean scores as follows: out-of-class based with feedback and remediation had the highest mean score ($\bar{x} = 89.99$), followed by classroom and out-of-class based with feedback and remediation ($\bar{x} = 84.70$), classroom and out-of-class based without feedback and remediation ($\bar{x} = 77.70$), classroom based without feedback and remediation ($\bar{x} = 76.80$), classroom based with feedback and remediation ($\bar{x} = 74.00$), conventional assessment method ($\bar{x} = 65.10$) and out-of-class based without feedback and remediation ($\bar{x} = 50.40$). Furthermore, out-of-class based with feedback and remediation ($\bar{x} = 35.07$) had the highest mean gain score followed by classroom-based without feedback and remediation ($\bar{x} = 33.47$),

classroom and out-of-class based with feedback and remediation ($\bar{x} = 29.78$), classroom and out-of-class based without feedback and remediation ($\bar{x} = 22.57$), classroom-based with feedback and remediation ($\bar{x} = 16.09$), conventional assessment method ($\bar{x} = 10.18$) and out-of-class based without feedback and remediation ($\bar{x} = -13.62$). The implication of these results is that treatment group III (Out-of-class based CA with feedback and remediation) benefited most while treatment group IV (Out-of-class based CA without feedback and remediation) had negative attitude to learning Commerce.

Discussion

The result in the graph showed that the students in the Out-of-class based CA mode with feedback and remediation (FaR) group had the highest positive attitude to Commerce followed by Classroom based CA mode without FaR, Classroom and Out-of-class based CA mode with FaR, Classroom and Out-of-class based CA mode without FaR, Classroom based CA mode with FaR and Conventional Assessment mode in that order. These findings corroborate that of Obaitan and Adeleke (2009) who found that cognitive entry characteristics have significant main effect on students' attitude to bearing in Mathematics. This could be attributed to the weekly assessment of students' cognitive and affective domains with the attendant feedback and remediation. The types of remediation that were used to improve their attitude included playlets, stories and poems. However, it could also be observed from the graph that the students assessed with Out-of-class CA mode without feedback and remediation had negative attitude to learning Commerce. The reason for this poor attitude could very much be because the students were not given feedback and remediation which could have improved their attitude towards learning Commerce.

Research Question 3: What is the mean score of students' perception of teacher-student relationship based on each of the continuous assessment modes?

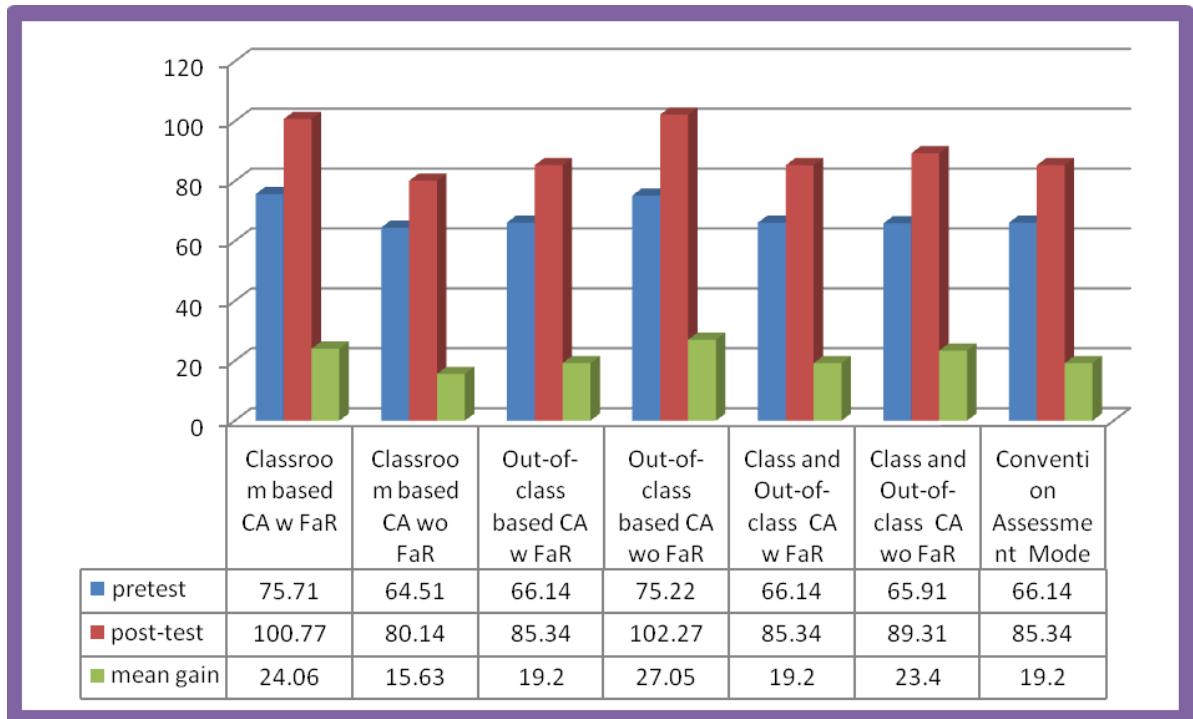


Fig. 4.3: Pre-test and Post test mean scores of students' perception of teacher-student relationship in Commerce based on each of the continuous assessment modes

The result in the Fig. 4.3 revealed that teacher-student relationship in the treatment groups showed improved mean scores in the post test, as compared with the pre-test mean scores as follows: out-of-class based without feedback and remediation ($\bar{x} = 102.27$), classroom-based with feedback and remediation ($\bar{x} = 100.77$), classroom and out-of-class based without feedback and remediation ($\bar{x} = 89.31$), out-of-class based with feedback and remediation ($\bar{x} = 85.34$), classroom and out-of-class based with feedback and remediation ($\bar{x} = 85.34$), conventional assessment ($\bar{x} = 85.34$) and classroom based without feedback and remediation ($\bar{x} = 80.14$). Furthermore, out-of-class based without feedback and remediation ($\bar{x} = 27.05$), had the highest mean gain score followed by classroom-based with feedback and remediation ($\bar{x} = 25.06$), classroom and out-of-class based without feedback and remediation ($\bar{x} = 23.40$), out-of-class based with feedback and remediation ($\bar{x} = 19.20$), classroom and out-of-class based with feedback and remediation ($\bar{x} = 19.20$), conventional assessment ($\bar{x} = 19.20$) and classroom-based

without feedback and remediation ($\bar{x} = 15.63$). The implication of this is that treatment group IV (out-of-class based without feedback and remediation group) gained most.

Discussion

The result in the graph revealed that the students assessed with Out-of-class CA mode without feedback and remediation (FaR) had positive teacher-student relationship compared with other groups. It is rather amazing to discover that the students who were assessed with Out-of-class based CA mode without the provision of formal feedback and remediation had positive teacher-student relationship despite the fact that they carried out the CA tasks outside the classroom setting. This implies that it is not necessarily the CA that is responsible for the rapport between the students and the teachers. However, this result agrees with Onuka and Durowoju (2011) who found in their study that teacher-student relationship significantly contributes to students' cognitive achievement in Commerce. In addition, this result is in tandem with Pianta (1999) who asserted that close relationships with teachers lead to higher levels of students' engagement and achievement. This level of positive relationship observed in the students assessed with out-of-class CA mode without formal FaR may have resulted from the rapport between the students and their teacher which may have come from the ease of students' accessibility which they have to their teacher, which thus engenders the confidence of the students in their teacher. This must also have motivated them to perform well. The high level of interaction must have also encourages them to carry out their out-of-class assignments without the supervision by their teachers, whom they have a lot of respect for and, therefore, not willing to disappoint their teachers by not performing well.

Research Question 4: What is the mean score of Commerce self-efficacy based on each of the continuous assessment modes?

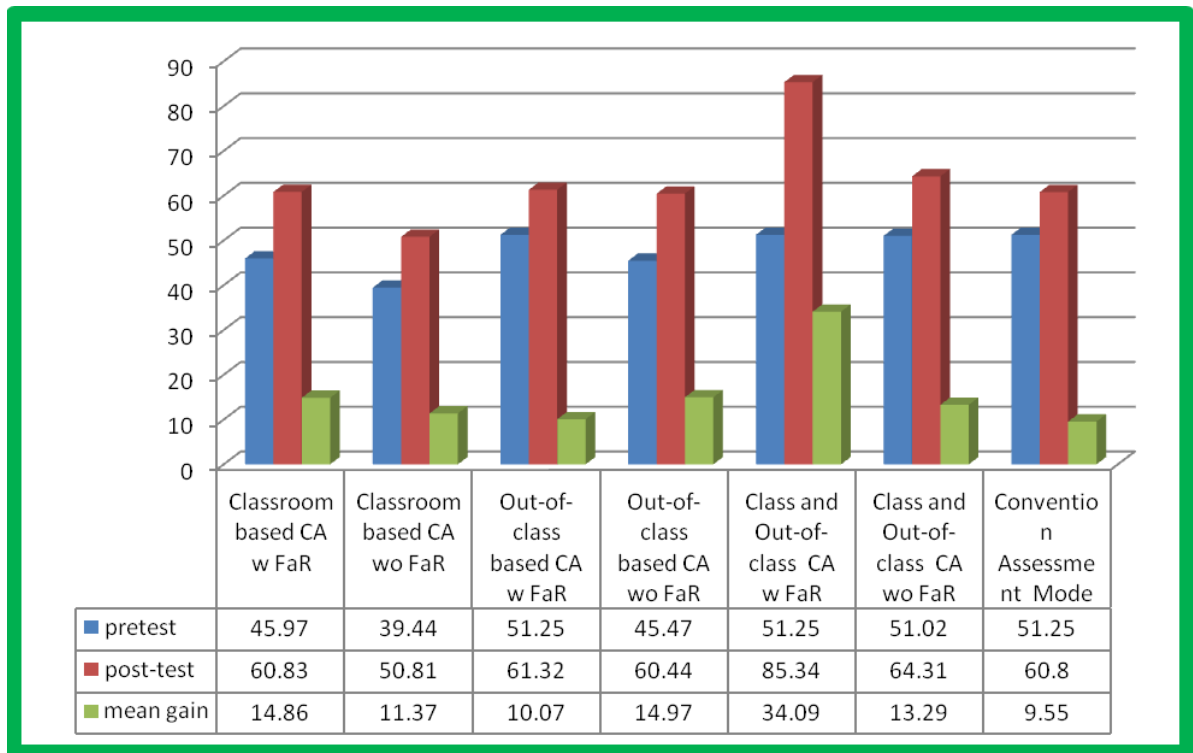


Fig. 4.4: Pre-test and post test mean scores of students' self-efficacy in Commerce based on each of the continuous assessment modes

The result in Fig. 4.4 revealed that Commerce self-efficacy in the treatment groups showed improved mean scores in the post test, as compared with the pre-test mean scores as follows: classroom and out-of-class based with feedback and remediation ($\bar{x} = 85.34$), classroom and out-of-class based without feedback and remediation ($\bar{x} = 64.31$), out-of-class based with feedback and remediation ($\bar{x} = 61.32$), classroom-based with feedback and remediation ($\bar{x} = 60.83$), conventional assessment ($\bar{x} = 60.80$), out-of-class based without feedback and remediation ($\bar{x} = 60.44$) and classroom-based without feedback and remediation ($\bar{x} = 50.81$). Furthermore, classroom and out-of-class based with feedback and remediation ($\bar{x} = 34.09$) had the highest mean gain following by out-of-class based without feedback and remediation ($\bar{x} = 14.97$), classroom-based with feedback and remediation ($\bar{x} = 14.86$), classroom and out-of-class based without feedback and remediation ($\bar{x} = 13.29$), classroom based without feedback and remediation ($\bar{x} = 11.37$), out-of-class based with feedback and remediation ($\bar{x} = 10.07$)

and conventional assessment ($\bar{x} = 9.55$). This implies that treatment group V (classroom and out-of-class based with feedback and remediation) gained most.

Discussion

The result in the graph revealed that the students who were assessed with Classroom and Out-of-class CA mode with feedback and remediation had the highest level of Commerce self-efficacy when compared with other groups. This result is in tandem with Malpass, O'Neila and Hocevar (1999) who found that self-efficacy is positively related to Mathematics achievement. On the other hand, the finding disagrees with Ilori (2004) who submitted that there is no significant relationship between self-efficacy and academic achievement of secondary school students. Nevertheless, this improvement could be attributed to the weekly assessment the students were exposed to and the provision of feedback and remediation which resulted into improved study habit and regular attendance in class which in turn enabled the students to develop high level of belief in their ability to succeed in Commerce. The improvement observed could also be attributed to the use of the combination of Classroom CA mode with (FaR) and Out-of-class CA mode with FaR. The combination of these two CA modes involved the use of six different CA techniques which were: written quizzes, teacher-guided peer assessment, end-of-lesson assessment, take home assignment, project and group assignment. Using these various CA techniques to assess the students made the students to be acclimatised with them (CA techniques) which also enabled them to develop confidence in their ability to succeed in any examination they are exposed to especially Commerce examination.

4.2. Testing of hypotheses

The hypotheses in this study were tested using ANCOVA

Table 4.5a Effects of continuous assessment modes, teacher-student relationship and Commerce self-efficacy on students' achievement in Commerce

Source of Square	Type III Sum	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	21281.676 ^a	31	686.506	14.187	.000	.529
Intercept	8600.099	1	8600.099	177.729	.000	.313
Pre-test Achiev	3618.816	1	3618.816	74.786	.000	.161
Treatment	2419.086	6	403.181	8.332	.000**	.513
Tea-student relation	106.793	2	153.396	3.103	.033*	.226
Commerce self-effica	4.394	2	2.197	0.045	.956 ^{NS}	.000
Treatment *Tea-student	765.370	7	109.339	2.260	.029*	.039
Treatment*Com. Self-ef	228.004	7	32.572	0.673	.695 ^{NS}	.012
Tea-studts* Com. Self-ef	26.801	1	26.801	.554	.457 ^{NS}	.001
Treat *Tea-studts* C. Self-effi	325.473	3	108.491	2.242	.083 ^{NS}	.417
Error	18920.017	782	48.389			
Total	435499.000	846				
Corrected Total	40201.693	845				

R Squared = .529 (Adjusted R Squared = .492)

**=- Significant at 0.01, * = Significant at 0.05 N = Not significant

Table 4.5a. shows the F-value for the experimental groups (CA modes), 8.332 which is significant at 0.05, ($p < 0.05$). Since P – value (0.000) of the F-ratio was

significant, it follows that the hypothesis on the main effect of continuous assessment modes on students' academic achievement in Commerce was rejected. This implies that there is a significant main effect of CA modes on achievement in Commerce. The adjusted R square value of 0.492 indicates that the independent variables accounted for 49.2% of the variation in the students' academic achievement in Commerce. The partial Eta squared estimated was 0.513. This portends that continuous assessment modes accounted for 51.3 percent of the variance observed in the post- test achievement test in Commerce.

Table 4.5b: Scheffe post-hoc means for groups in homogeneous subset by treatment

Treatment	N	Subset		
		1	2	3
Conventional Assess.	129	20.4		
Out-of-class based with FaR	128		26.87	
Out-of-class based without FaR	113		29.80	
Classroom-based without FaR	118		30.22	
Classroom and out-of-class -based without FaR	107		33.33	
Classroom-based with FaR	142		35.40	35.40
Classroom and out-of-class -based with FaR	109			35.54
Sig.		1.000	.957	.241

Table 4.5b shows three levels of the subset. This revealed that conventional continuous assessment which stands alone is significantly different from others. Out-of-

class based CA mode with feedback and remediation, Out-of-class based CA mode without feedback and remediation, Classroom based CA mode without feedback and remediation, Classroom and out-of-class based CA modes without feedback and remediation being together, indicates that there is no significant difference among them. But Out-of-class based CA mode with feedback and remediation, Out-of-class based CA mode without feedback and remediation, Classroom based CA mode without feedback and remediation, and Classroom and out-of-class based CA modes without feedback and remediation are significantly different from combined Classroom and out-of-class based CA modes with feedback and remediation. There is no significant difference between Classroom-based CA mode with feedback and remediation and Classroom and out-of-class based CA mode with feedback and remediation.

Furthermore, the result unveiled that there exists significant difference between mean scores of combined Classroom and out-of-class based CA modes with feedback and remediation ($\bar{x} = 35.54$) and Conventional Continuous Assessment ($\bar{x} = 20.4$). Also, mean difference between combined Classroom and out-of-class based CA modes with feedback and remediation ($\bar{x} = 35.54$) and Out-of-class based CA modes with feedback and remediation ($\bar{x} = 26.87$), Out-of-based CA mode without feedback and remediation ($\bar{x} = 29.80$), Classroom-based CA mode without feedback and remediation ($\bar{x} = 30.22$) as well as Classroom and out-of-class based CA modes without feedback and remediation ($\bar{x} = 33.33$) is significant. However, combined Classroom and out-of-class based CA modes with feedback and remediation showed greatest impact on students' academic achievement in Commerce. Fig. 4.5 presents graphical illustration of the result on Table 4.5a (ii)

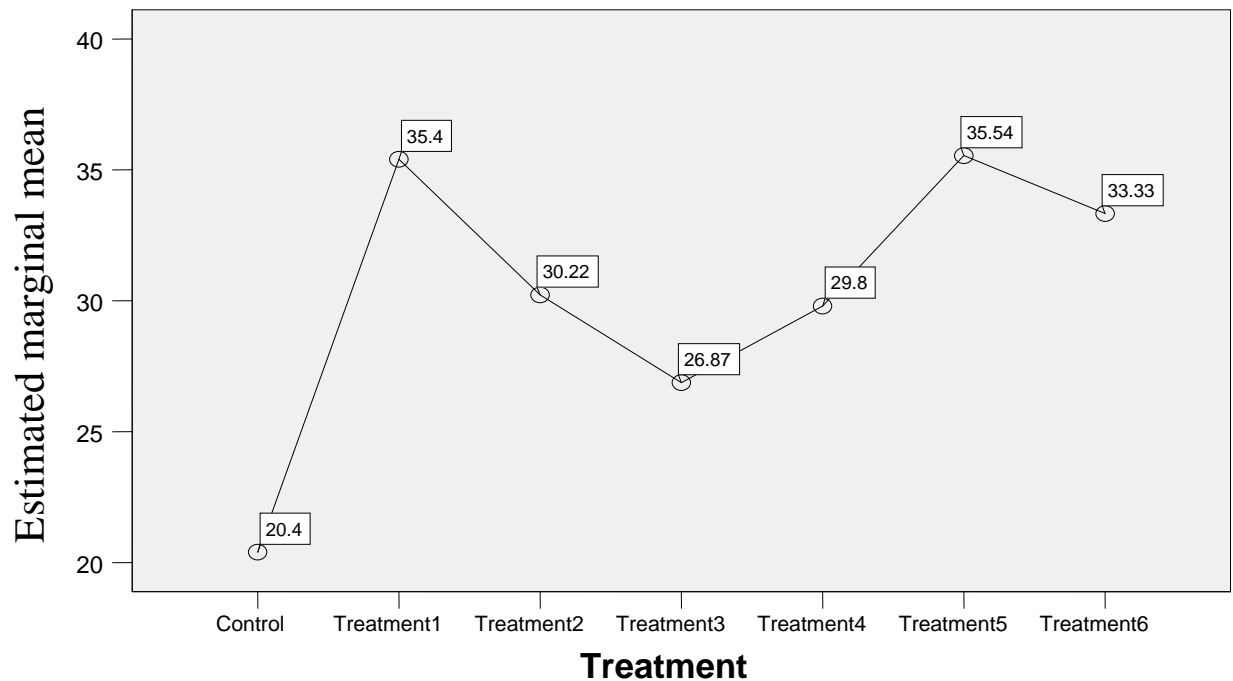


Fig. 4.5 Performance of the seven groups on the post-test in academic achievement

The plot in Fig. 4.5 shows that treatment 5 [combined classroom and out-of-class based CA modes] is the best (35.54) followed by treatment 1 [classroom-based CA mode with feedback and remediation] (35.40), then treatment 6 [combined classroom and out-of-class based CA modes without feedback and remediation] (33.33), treatment 2 [classroom-based CA mode without feedback and remediation] (30.22), treatment 4 [out-of-class based CA mode without feedback and remediation] (29.80), treatment 3 [out-of-class based CA modes with feedback and assessment] (26.87) and control [conventional continuous assessment] (20.40) with the least mean.

4.3 Discussion of findings

4.3.1 Main effect of continuous assessment modes on students' achievement in Commerce

The findings revealed that there was significant main effect of continuous assessment modes on students' academic achievement in Commerce. The students who were assessed using the classroom and out-of-class based continuous modes (written quiz, end-of-lesson assessment, teacher guided peer assessment, take home assignment, project, and group assignment) with feedback and remediation had improved performance in Commerce, followed by those assessed using classroom based continuous assessment mode (written quiz, end-of-lesson assessment and teacher guided peer assessment) with feedback and remediation. These results agree with that of Al-Modhefer, Tansey and Roe (2010) who found that formative (CA) test with feedback and remediation positively affect the performance of students than the end of the semester examination. The introduction of CA together with feedback and remediation on coursework provided students with the mechanisms to help them understand more fully how the body works which led to improvement of students' academic achievement. The findings also corroborate that of Muda (1986) who uncovered that there was significant difference between students' performance in the test with feedback group (A) and the test without feedback group (B). In other words, students in group A performed better than those in group B. Furthermore, the results also buttress that of Xun and Susan (2003); Jha, Ghosh, and Mehta (2006); and Balogun and Abimbade (2002) who perceived that feedback does promote improved students' learning in any subject. It can be inferred that continuous assessment modes improve quality of students' learning outcomes and thus, education quality.

On the other hand, these results are in contrast with that of Stones (1981), Chauan (1985), and Ekeuo, Ikedeeshi, Ekwe and Nwamuo (1989) in Adewuyi (2002) who submitted that though, there is a general belief that feedback as an important component of learning might lead to a change in learners' subsequent behaviour or performance, the belief does not always subsist. In addition, the results did not confirm the findings of researchers such as Faxon, Yeany, Wanugh and Wanugh in Adewuyi (2002) who found in their studies that feedback corrective strategy (feedback and remediation) did not yield

significant difference in the achievement of the students, although the feedback group performed slightly better than the control group.

The improvement observed in the students' achievement in Commerce in the treatment groups who were given feedback and remediation could be as a result of the weekly assessment given to the students which propelled them to study harder, it could also be attributed to the use of various continuous assessment techniques (written quiz, end-of-lesson assessment, teacher guided peer assessment, take home assignment, project, and group assignment) as against the use of tests and assignment as the case were according to the findings of some researchers such as Onuka and Durowaju (2011a) and Emeke (1999) which showed that test and individual assignment are most commonly used techniques for measuring students' academic performance, while other techniques such a project, teacher guided peer assessment, class observation, group assignments were rarely used and most teachers are incompetent in the development and usage of continuous assessment tools/techniques.

Also, the improvement revealed in the academic achievement of these students, could be as a result of the fact that the students had opportunity to consult relevant reading materials from the library and internet which helped them acquire an in-depth knowledge of the content of instructions. Again, their parents could have provided feedback and remediation to them and they could have had access to home-teachers who provided feedback and remediation to them. In addition, the teachers in all the treatment groups on their own part had effective monitoring of students performance during and after the teaching-learning process as a result of the continuous assessment of their students through the use of varying assessment techniques. Consequent upon the result, it is apparent that all the continuous assessment modes with or without feedback and remediation played significant role in students' academic achievement in Commerce because the use of various continuous assessment techniques in assessing students' academic achievement have helped to improve their study habits and commitment to learning. The CA modes must have also assisted teachers to improve their teaching styles, thus, equally impacting on the quality of learning and education. These findings imply that the use of CA modes in classroom interaction especially when accompanied with feedback and remediation engenders improved quality of education provision.

4.3.2 Main effect of teacher-student relationship on students' achievement to Commerce

Table 4.5a shows the F-value for the teacher-student relationship, 3.103 which was significant at 0.05, ($p < 0.05$). This implies that there is significant main effect of teacher-student relationship on achievement in Commerce. The partial Eta squared estimated was 0.226. This implies that teacher-student relationship accounted for 22.6 percent of the variance observed in the post- test achievement test in Commerce. The post-hoc test table below shows where the difference can be found.

Table 4.6 Pairwise comparisons of levels of teacher-student relationship on students' academic achievement in Commerce

Pairwise Comparisons

Dependent Variable: Achievepost **

(I) level of teacher-student relationship	(J) level of teacher-student relationship	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval For Difference	
					Lower Bound	Upper Bound
LOW	MEDIUM	.544	2.279	.812	-3.937	5.024
	HIGH	-3.771	2.342	.108	-8.375	.832
MEDIUM	LOW	-.544	2.279	.812	-5.024	3.937
	HIGH	-4.315	1.631	.008	-7.521	-1.109
HIGH	LOW	3.771	2.342	.108	-.832	8.375
	MEDIUM	4.315	1.631	.008	1.109	7.521

*mean difference is significant at 0.05

**Achievepost means Achievement in Posttest

From the Table, the difference is significant between medium teacher-student relationship and high teacher-student relationship; it is not significant between low teacher-student relationship and high teacher-student relationship. The plot below shows which of the level of the teacher-student relationship is the best.

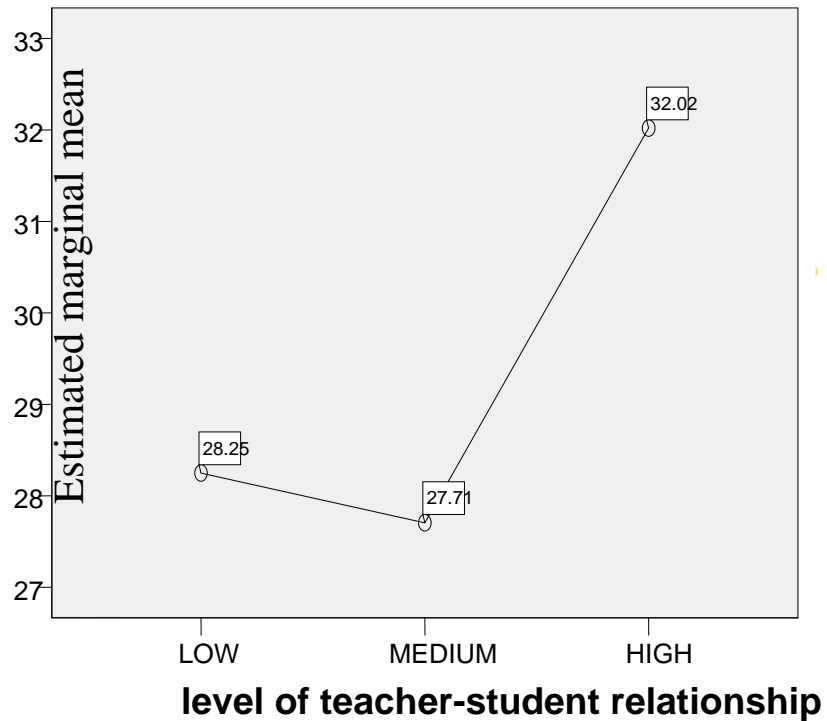


Fig.4.6. Performance of teacher-student relationship on the post-test in academic achievement

The plot in Fig. 4.6 shows that the high level of teacher-student relationship has the highest mean score for achievement (30.02), followed by low level of teacher-student relationship (28.25) and medium level of teacher-student relationship (27.71) with the least mean.

The finding unveiled that there was significant main effect of teacher-student relationship on achievement in Commerce. In the same vein, the students with high teacher-student relationship had the highest mean score in post test achievement in Commerce. This result is in consonance with that of LePla (2010) who reported that from experience building positive relationships with students is actually the foundation that permits quality instruction to occur. It is pertinent to mention that when a teacher establishes a positive relationship with his student and the student knows that the teacher

really care about him and for him, then the student is more likely to succeed in class. Moreover, if a student knows that his teacher cares about him and how he succeeds, he will put more effort into pleasing him and performing well in his studies. The result does confirm the assertion of Pendergast and Bahr (2006); Motshinig-Pitrik, Cornelius-White, Hoey, and Cornelius-White (2004) that students who have positive relationships with their teachers tend to put forth more effort in class and as a result improve their academic achievement as well as the findings of Onuka and Durowoju (2011a) that teacher-student relationship significantly contribute to students' cognitive achievement in Commerce.

The result also agreed with the submission of Bergin and Bergin (2009) that secured or positive teacher-student relationships predict greater knowledge, higher test scores, greater academic motivation and fewer dropouts or special education referrals and Pianta (1999) who stated that students close relationships with teachers lead to higher levels of their engagement and achievement. The result is also in conformity with the submission of Pianta (1999) that close relationships with teachers lead to higher levels of student engagement and achievement and Stipek (2006) who reported that adolescents work harder for teachers who treat them as individuals and express interest in their personal lives outside school.

4.3.3 Main effect of Commerce self-efficacy on students' achievement in Commerce

Table 4.5a shows the F-value for Commerce self-efficacy, 0.045 which was not significant at 0.05, ($p > 0.05$). This implies that there is no significant main effect of self efficacy on achievement in Commerce. The partial Eta squared estimated was 0.000. This implies that Commerce self-efficacy accounted for 00.00 percent of the variance observed in the post- test achievement test in Commerce. The post-hoc test table below shows where the difference lies.

Table 4.7 Pairwise comparisons of levels of Commerce self-efficacy on students' academic achievement

(I) level of academic self-efficacy	(J) level of self-efficacy	Mean Difference (I-J)	Std. Error	Sig. ^a	95% Confidence Interval for Difference ^a	
					Lower Bound	Upper Bound
LOW	MEDIUM	-2.226 ^{b,c}	2.852	.436	-7.832	3.381
	HIGH	-3.175 ^{b,c}	2.507	.206	-8.105	1.754
MEDIUM	LOW	2.226 ^{b,c}	2.852	.436	-3.381	7.832
	HIGH	-.950 ^{b,c}	2.507	.533	-3.941	2.042
HIGH	LOW	3.175 ^{b,c}	2.507	.206	-1.754	8.105
	MEDIUM	.950 ^{b,c}	1.522	.533	-2.042	3.941

The mean difference is significant at the 0.05 level.

From the Table 4.7, the difference is not significant between low Commerce self-efficacy and medium Commerce self-efficacy, between low Commerce self-efficacy and high Commerce self-efficacy and between medium and high. However, inspite of the insignificant difference, the plot below shows which of the level of self efficacy is the best.

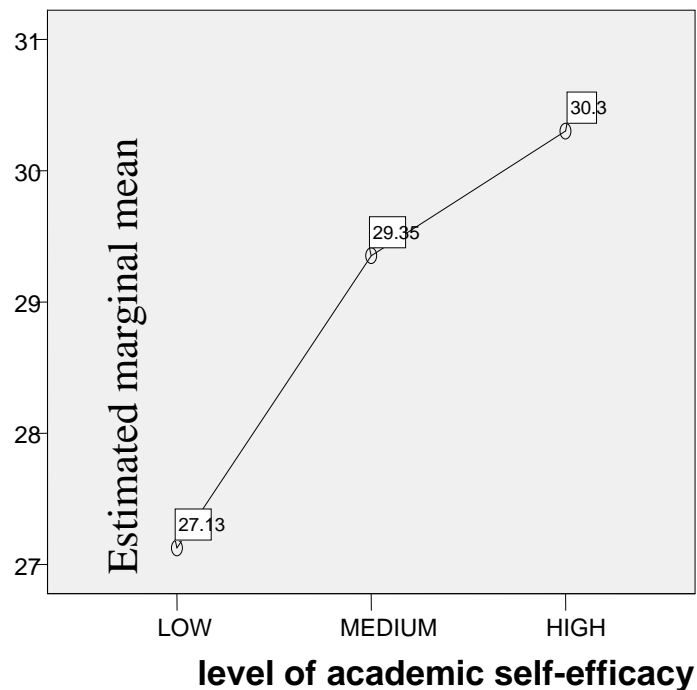


Fig. 4.7 Performance of Commerce self-efficacy on the post-test in academic achievement

The plot in Fig. 4.7 shows that the high level self efficacy group has the highest mean score for achievement, (30.30), followed by medium level self efficacy (29.36) and low level self efficacy (27.13) with the least mean. This implies that the higher the Commerce self-efficacy of the students the higher their academic achievement.

The result revealed that there was no significant effect of Commerce self-efficacy on students' achievement in Commerce. This finding is in accordance with Ilori (2004) who found that there is no significant relationship in the self efficacy and academic achievement of secondary school students. On the other hand, this result disagrees with that of Malpass, O'Neil, and Hocesvar (1999) who found that self-efficacy is positively related to Mathematics achievement. The finding is also not in conformity with that of Vialle (1998) which stated that there is a significant connection between personalized

self-efficacy and productivity. Furthermore, the findings is not in harmony with the result that self efficacy was significantly related to the academic performance of the students (Odedele, 2000) and Adegbola (2001) who reported that self-efficacy contributed significantly to the senior secondary schools students' scholastic achievement as well as Adedigba (2009) who found in her study that academic self-efficacy has a positive correlation on achievement in Business studies.

In the same vein, the finding disagreed with Pajares (1996) and Schunk (1995) who opined that self-efficacy influences academic motivation, learning and achievement and Adeoye and Emeke (2010) who established in their study that there was a significant main effect of self-efficacy on students' academic achievement in English Language. The reason why the result was not in accordance with that of some of the researchers especially Adeoye and Emeke could be because of the training programme on self-efficacy which was given to the sample in their study.

The reasons why there was no significant effect of Commerce self-efficacy on students' achievement in Commerce could be because other researchers used survey design in their study and the sample and geographical location of this study were quite different from other researchers. In addition, other factors such as teachers' competency, parental educational background, parent involvement, parent socio-economic status and students' self esteem could have contributed to the improved students' academic achievement.

In addition, the finding unveiled that students with high level Commerce self efficacy had the highest mean score in post test achievement in Commerce while the low level Commerce self-efficacy had the lowest mean score. These findings agree with Ilori (2004) who found that low level self-efficacy in academic work can lead students to believe such tasks are harder than they actually are. This often results in poor academic planning, as well as increased stress. Observational evidence shows that people become erratic and unpredictable when engaging in a task in which they have low self-efficacy. On the other hand, students with high academic self-efficacy often take a wider overview of a task in order to take the best route of action. Students with high academic self-efficacy are shown to be encouraged by obstacles to make a greater effort. In essence, a

student with a high level of academic self-efficacy in a particular subject will attribute the failure to external factors, where a person with low self-efficacy will attribute failure to low ability. The finding is also in support of Andrew and Wilma (2011) who found that students with high levels of self-efficacy show a boost in academic performance compared to those who reported low self-efficacy. It is important to stress that students who have confidence in their ability to succeed usually take control over their own learning experience and do participate actively in classroom while those who do not have confidence do shy away or dodge participation in academic activities. Those students who have low self efficacy do isolate themselves in their studies.

4.3.4 Interaction effect of continuous assessment modes and teacher-student relationship on students' achievement in Commerce

Table 4.5a shows the F-value for the interaction effect of continuous assessment modes and teacher-student relationship, 2.260 which was significant at 0.05, ($p < 0.05$). This implies that there was a significant interaction effect of continuous assessment modes and teacher-student relationship on achievement in Commerce. The partial Eta squared estimated was 0.039. This implies that continuous assessment modes and teacher-student relationship accounted for 3.90 percent of the variance observed in the post- test achievement test in Commerce.

To find the nature and the pattern of the interaction, a graph was plotted as shown on figure 4.8

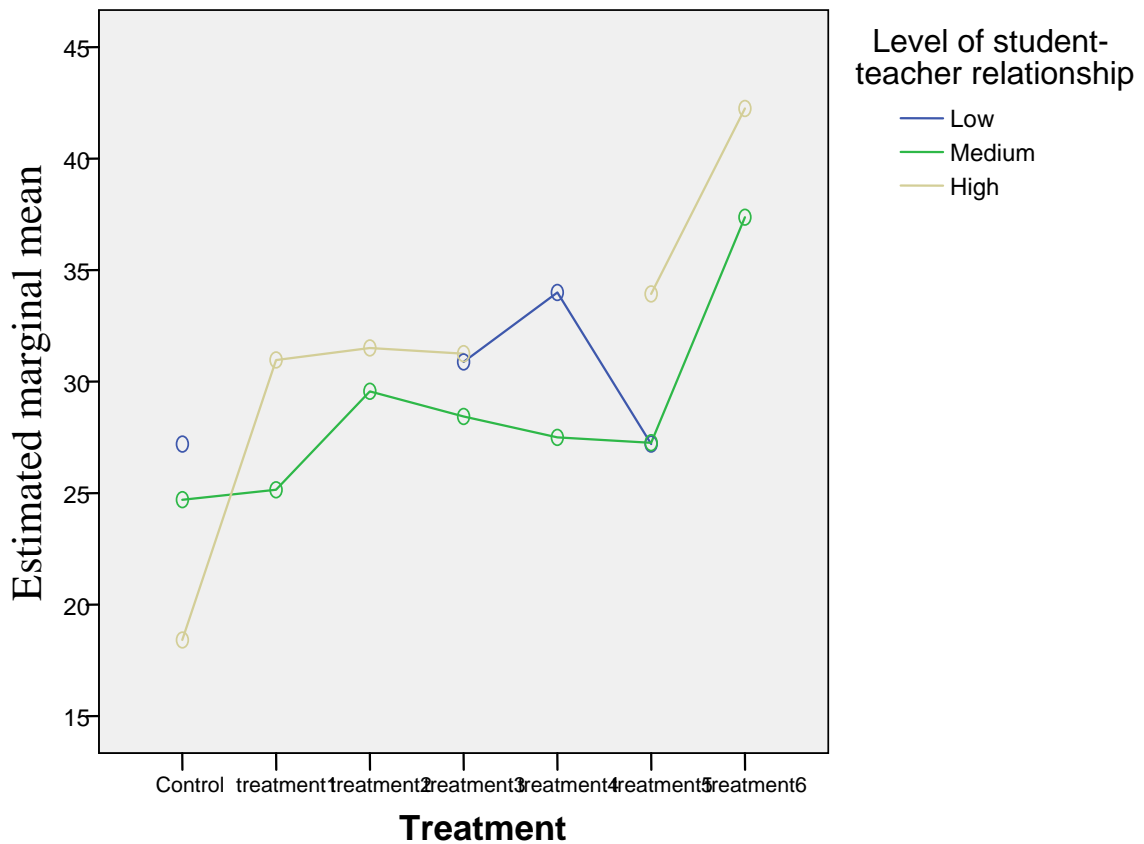


Fig. 4.8. Interaction effect of treatment and teacher-student relationship on students' academic achievement in Commerce

It could be deduced from figure 4.8 that the interaction effect of continuous assessment modes and teacher-student relationship on post achievement indicates that students with high level teacher-student relationship performed best followed by medium and low which is the least performed. Hence, hypothesis four $H_0 4$ is rejected.

The finding indicated that there was significant interaction effect of continuous assessment modes and teacher-student relationship on students' achievement in

Commerce. This finding is in accordance with the assertion of Awotunde and Ugodulunwa (2001) that the objectives of continuous assessment include giving teachers greater involvement in the total assessment of learners, providing a basis for more effective guidance of the learners, reducing examination malpractice, and providing a basis for teachers to improve their instructional methods. Also, continuous assessments lead to early detection of problem areas that each student encounters with a view to designing and implementing corrective measures for them.

Researchers have found that for teaching - learning process to work effectively; a unique kind of relationship must exist between the teacher and the student. There must be some kind of connection, link, or bridge between the teacher and learner because teachers are loco parentis to the students. Promoting of teacher-student relationship is no mere gainsaying rather it is fundamental to improving students' achievement/learning outcomes. This finding also support the assertion of Onuka (2010b) that an effective continuous assessment is one that is being administered frequently and at regular intervals during the school year which promotes regular teacher-pupil interactions. In that wise, continuous assessment should take place as often as possible (at some regular intervals) and not kept until the end of the term or year so as to promote positive teacher-student relationship and also enables teachers to identify and help their students overcome their weaknesses or challenges which in turn will engender improve students' academic achievement. In addition, this finding is in line with Ikechukwu (2002) who asserted that teacher-student interaction is a significant determinant of achievement in Economics and Roeser, Midgley and Urdan (1996) who submitted that students that reported more positive teacher-student relationships also said that they experienced more positive effect and felt more academically efficacious than others who felt otherwise.

Based on the result, it is apparent that all the continuous assessment modes with or without feedback and remediation interacted with teacher-student relationship to play a significant role in students' academic achievement in Commerce this is so because the use of various continuous assessment modes/techniques in assessing students' academic achievement engender positive teacher-student relationship which had helped to improve students' study habits, interest in school work, discipline, classroom participation and

commitment to learning. This implies that the students in the treatment groups enjoyed care, individual attention, affection, support, good communication link, corrective measure, mutual trust, guidance and counsel from their teachers as a result of positive teacher-student relationship that existed between them and their teachers.

4.3.5 Interaction effect of continuous assessment modes and Commerce self-efficacy on students' achievement in Commerce

Table 4.5a shows the F-value for the interaction effect of continuous assessment modes and academic self efficacy, 0.673 which was not significant at 0.05, ($p > 0.05$). This implies that there was no significant interaction effect of continuous assessment modes and academic self efficacy on achievement in Commerce. The partial Eta squared estimated was 0.012. This means that continuous assessment modes and Commerce self-efficacy accounted for 1.2 percent of the variance observed in the post- test achievement test in Commerce.

The findings from this study revealed that there was no significant interaction effect of treatment (continuous assessment modes) and Commerce self efficacy on achievement in Commerce. This implies that the treatment (continuous assessment modes) and Commerce self efficacy do not interact to bring about effect on achievement in Commerce. This is to say that continuous assessment modes and Commerce self-efficacy do not have any joint effect on students' achievement in Commerce. This finding supported that of Attah and Binda (2001) who established that there is no strong positive correlation between continuous assessment and end of term examinations in Mathematics among secondary school students in selected secondary schools in Nassarawa state of Nigeria. On the other hand, the finding is not in consonant with Diaz (2011) who submitted that continuous assessment system has a significant positive effect on examination scores. Furthermore, this finding is not in tandem with Shrunk (1995) and Zimmerman (1996) that students who have a sense of efficacy in a academic task participate more readily, work harder, and persist longer when they encounter difficulties (challenges in the course of performing the task) and achieve success at a higher level. Most often, students do not engage in activities they believe will lead to negative outcomes. The implication of this finding is that continuous assessment modes

when combined with Commerce self-efficacy contribute far less to students' academic achievement in Commerce. Also, Commerce self-efficacy when combine with the former does not contribute significantly to students' academic achievement in Commerce.

4.3.6 Interaction effect of teacher-student relationship and Commerce self-efficacy on students' achievement in Commerce

Table 4.5a shows the F-value for the interaction effect of teacher-student relationship and academic self efficacy, 0.554 which was not significant at 0.05, ($p > 0.05$). This implies that there was no significant interaction effect of teacher-student relationship and Commerce self efficacy on achievement in Commerce. The partial Eta squared estimated was 0.001. This implies that teacher-student relationship and Commerce self-efficacy accounted for 0.1 percent of the variance observed in the post-test achievement test in Commerce.

The findings from this study uncovered that there was no significant interaction effect of teacher-student relationship and Commerce self efficacy on students' achievement in Commerce. This means that teacher-student relationship and Commerce self efficacy do not jointly cause any effect on students' achievement in Commerce. This result do not corroborate Becker in LePla (2010) who stated that when a teacher establishes a positive relationship with his student and the student knows that the teacher really care about him, then the student is more likely to succeed in class. Also, the finding is not in support of Pendergast and Bahr (2006) and Motshinig-Pitrik, Cornelius-White, Hoey, and Cornelius-White (2004) that students who have positive relationships with their teachers tend to put forth more effort in class and as a result improve their academic achievement. On the other hand, the result is in consonant with Ilori (2004) who found that there is no significantly relationship between self efficacy and academic achievement of male and female students. He also found that there is no significant relationship in the self efficacy and academic achievement of secondary school students. The implication of this finding is teacher-student relationship when combined with Commerce self-efficacy contributes far less to students' academic achievement in Commerce. Also, Commerce self-efficacy when combine with the former does not contribute significantly to students'

academic achievement in Commerce.

4.3.7 Interaction effect of continuous assessment modes, teacher-student relationship and Commerce self-efficacy on students' achievement in Commerce

Table 4.5a shows the F-value for the interaction effect of continuous assessment modes, teacher-student relationship and students' Commerce self-efficacy on students, 2.242 which was not significant at 0.05, ($p > 0.05$). This implies that there was no significant interaction effect of continuous assessment modes, teacher-student relationship and Commerce self-efficacy on students' achievement in Commerce. The partial Eta squared estimated was 0.417. This implies that teacher-student relationship and Commerce self-efficacy accounted for 41.7 percent of the variance observed in the post- test achievement test in Commerce.

The results of this study uncovered that there was no significant interaction effect of treatment (continuous assessment modes), teacher-student relationship and Commerce self efficacy on students' achievement in Commerce. This means that the three variables interacting together do not have any significant effect on academic achievement in Commerce. This implies that continuous assessment, teacher-student relationship and Commerce self-efficacy contribute far less to students' academic achievement in Commerce.

Table 4.8a Effects of continuous assessment modes, teacher-student relationship and Commerce self-efficacy on students' attitude to Commerce

Source	Type III Sum of Square	df	Mean Square	F	Sig.	
Corrected Model	54182.842	31	1747.834	31.673	.000	.715
Intercept	39980.691	1	39980.691	724.493	.000	.649
Pre-test attiscore	185.487	1	185.487	3.361	.068	.009
Treatment	10256.873	6	1709.479	30.978	.000**	.322
Tea-stu relationship	5399.594	2	2699.797	48.923	.000**	.200
Com. Self-efficacy	5152.661	2	2576.331	46.686	.000**	.193
Treatment * tea-stu	1078.205	7	154.029	2.791	.008*	.048
Treat *ComSelf-ffic	927.298	7	132.471	2.401	.020*	.041
Tea-stu * Com Selfeff	1611.424	1	1611.424	29.201	.000**	.069
Treatment * tea-stu *						
Com Self efficacy:	176.424	3	58.808	1.066	.364 ^{NS}	.008
Error	21577.077	782	55.184			
Total	2834402.000	846				
Corrected Total	75759.920	845				

R Squared = .715 (Adjusted R Squared = .693)

** = Significant at 0.01, * = Significant at 0.05, NS = Not significant

Table 4.8a shows the F-value for the treatment (continuous assessment modes), 30.978 which was significant at 0.05, ($p < 0.05$). Since P – value of the F-ratio was significant, it means that the hypothesis on the main effect of continuous assessment modes on students' attitude to learning Commerce was rejected. This implies that there is a significant main effect of continuous assessment modes on students' attitude to learning Commerce. The adjusted R square value of .693 indicates that the independent variables accounted for 69% of the variation in the students' attitude to learning Commerce. The partial eta square estimated was 0.322. This indicates that continuous assessment modes

accounted for 32.2 percent of the variance observed in the post-test attitude test in Commerce.

Table 4.8b: Scheffe post-hoc means for groups in homogeneous subset by treatment

Treatment	N	Subset			
		1	2	3	4
Home-based CA mode					
without FaR	113	50.4			
Conventional Asses	129		65.10		
Classroom-based with FaR	142		74.00	74.00	
Classroom and out-of-class					
based without FaR	107		77.70	77.70	
Classroom-based without					
FaR	118		78.80	78.80	
Classroom and out-of-class based					
with FaR	109			84.70	
Out-of-class based with FaR	128				89.9
Sig.		1.000	.221	.416	1.000

The Table above shows four levels of the subset. This shows that Home-based CA modes without feedback and remediation which stands alone is significantly different from others. Conventional Continuous assessment, Classroom-based CA modes with feedback and remediation, combined Classroom and out-of-class based continuous assessment modes without feedback and remediation, and Out-of-class based CA mode without feedback and remediation which are together, indicates that there is no significant difference among them. However, Classroom-based CA modes with feedback and remediation, combined Classroom and out-of-class based continuous assessment modes

without feedback and remediation, Classroom-based CA mode without feedback and remediation, and combined Classroom and out-of-class based continuous assessment mode with feedback and remediation, are significantly different from Out-of-class based CA mode with feedback and remediation and that is the reason they are not together. In addition, Out-of-class based continuous assessment mode with feedback and remediation standing alone implies that it is significantly not the same with others.

Furthermore, the result unveiled that there exists a significant difference between mean scores of Out-of-class based CA mode with feedback and remediation ($\bar{x} = 89.9$) and Conventional Continuous Assessment ($\bar{x} = 65.10$). Also, there exist mean difference between Out-of-class based CA mode without feedback and remediation ($\bar{x} = 50.4$) and Conventional Continuous Assessment ($\bar{x} = 65.10$), Classroom-based CA mode with feedback and remediation ($\bar{x} = 74.00$), combined Classroom and out-of-class based CA mode without feedback and remediation ($\bar{x} = 77.00$) as well as Classroom based CA mode without feedback and remediation ($\bar{x} = 78.80$). Fig. 4.2 presents graphical illustration of the findings on table 4.5b (ii)

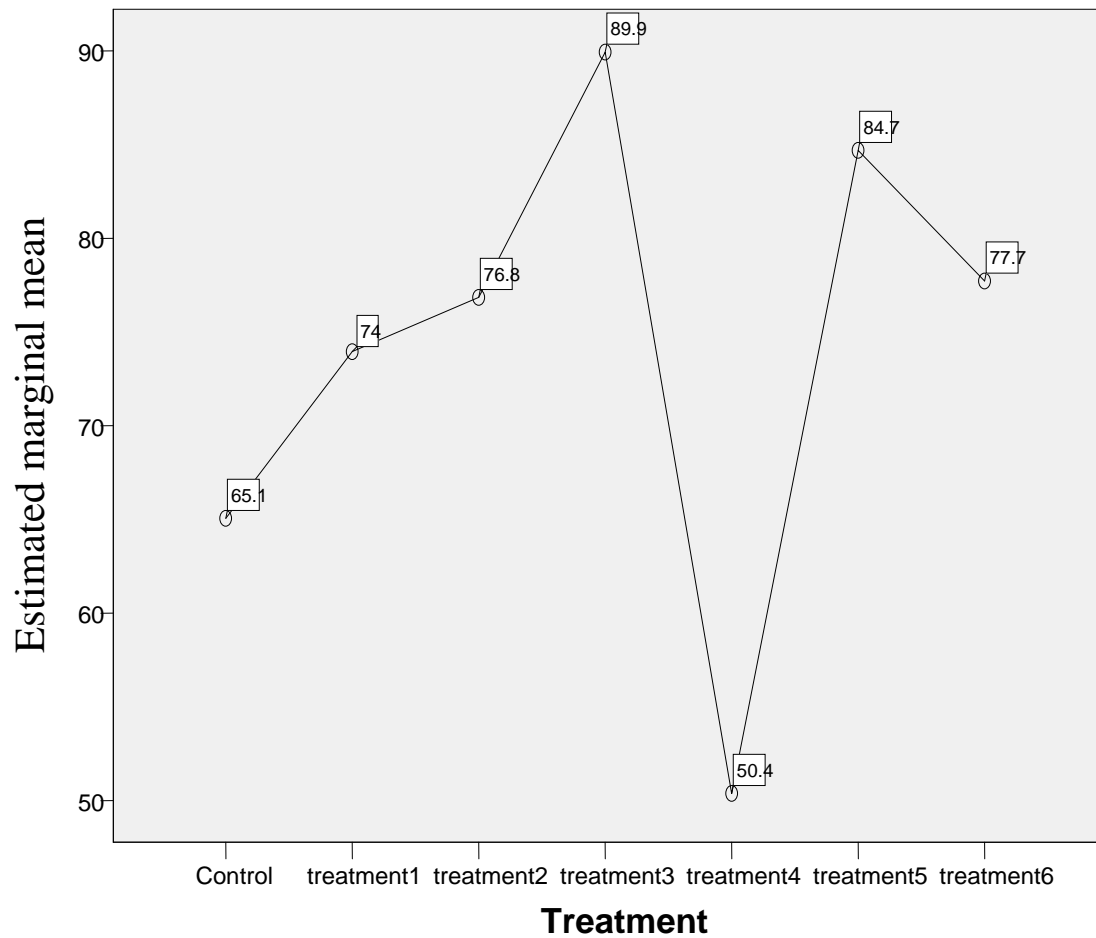


Fig. 4.9 Performance of the seven groups on the post-test in attitude scores

The plot in Fig. 4.9 shows that treatment group 3 [out-of-class based CA mode with feedback and remediation] is the best (89.9) followed by treatment group 5 [combined classroom and out-of-class based CA mode with feedback and remediation] (84.7), treatment group 6 [combined classroom and out-of-class based CA mode without feedback] (77.7), treatment group 2 [classroom based CA mode without feedback and remediation] (76.8), then treatment group 1 [classroom based CA mode with feedback

and remediation] (74), conventional continuous assessment (65.1) and treatment group 4 [out-of-class based CA mode without feedback and remediation] (50.4).

Discussion of findings

4.3.8 Main effect of continuous assessment modes on students' attitude to Commerce

The findings revealed that there was significant main effect of continuous assessment modes on student attitude to learning Commerce. The students in treatment group 3 [out-of-class based continuous assessment with feedback and remediation] and treatment group 5 [combined classroom and out-of-class based continuous assessment with feedback and remediation] had the best performance in attitude towards learning Commerce. The findings is in tandem with Wong (1993) who carried out a study titled "The relationship among Mathematics achievement, affective variables and home background" in which he used path analysis statistical tool; he found that Mathematics achievement was most closely related with attitudes towards Mathematics. In addition, the result is in support of Obaitan and Adeleke (2009), who discovered that cognitive entry characteristics have significant main effect on students' attitudes toward bearing in Mathematics. This positive improvement in the attitude of the students could be attributed to the regular conduct of CA modes which enabled the students to be regular as well as paying rapt attention during classroom interaction. Regular conduct of CA modes therefore, could engender improved students' attitude to learning Commerce as the students were able to interact with one another as well as possibly brainstorming among themselves. It also could be as a result of the fact that they were given immediate feedback and the subsequent remediation, thus helping them to beef up their confidence toward the subject. Feedback and remediation must have caused parents assist their wards to cultivate positive attitude towards learning Commerce and positive study. This trend definitely plays a role in improving the quality of education in any clime.

4.3.8 Main effect of teacher-student relationship on students' attitude to

Commerce

Table 4.8a shows the F-value for the teacher-student relationship, 48.923 which was significant at 0.05, ($p < 0.05$). This implies that there is significant main effect of teacher-student relationship on attitude to learning Commerce. The partial Eta squared estimated was 0.200. This implies that teacher-student relationship accounted for 20.00 percent of the variance observed in the post- test attitude test in Commerce. The post-hoc test table below shows where the differences are.

Table 4.9 Pairwise comparisons of levels of teacher-student relationship on students' attitude in Commerce

(I) level of teacher-student relationship		Mean Difference (I-J)	Std. Error	Sig. ^a	95% Confidence Interval for Difference ^a	
(J) level of teacher-student relationship					Lower Bound	Upper Bound
LOW	MEDIUM	-9.312 ^{b,c}	2.449	.000	-14.126	-4.497
	HIGH	-21.332 ^{b,c}	2.505	.000	-26.257	-16.407
MEDIUM	LOW	9.312 ^{b,c}	2.449	.000	4.497	14.126
	HIGH	-12.021 ^{b,c}	1.743	.000	-3.941	-8.594
HIGH	LOW	21.332 ^{b,c}	2.505	.000	16.407	26.257
	MEDIUM	12.021 ^{b,c}	1.743	.000	8.594	15.447

From the Table, the difference is significant between low teacher-student relationship and medium teacher-student relationship, between low teacher-student relationship and high teacher-student relationship; and between medium teacher-student relationship and high teacher-student relationship. The means plot below further shows which of the level of the teacher-student relationship is the best.

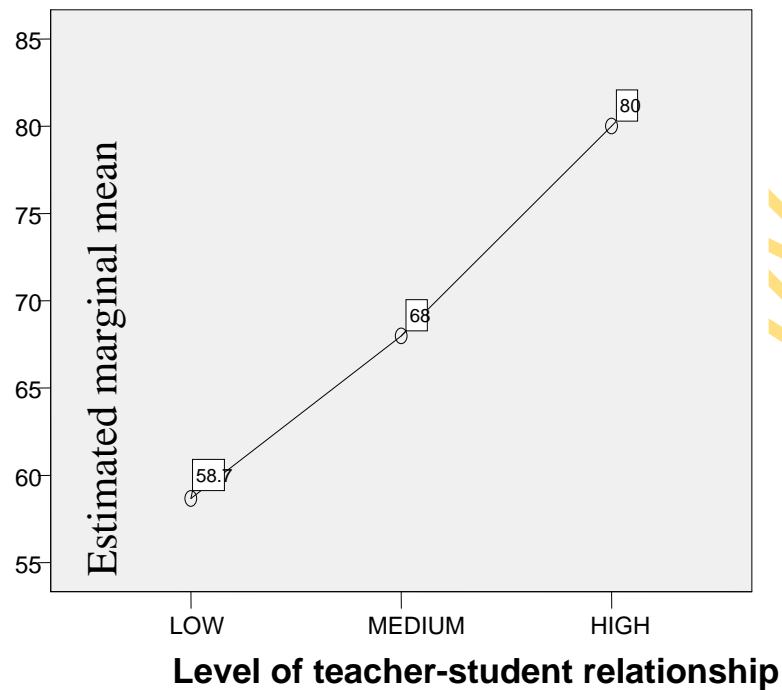


Fig. 4.10. Performance of teacher-student relationship on the post-test in attitude to Commerce

The means Plot shows that the higher the teacher-student relationship, the better the attitude to learning Commerce.

The finding revealed that there was significant main effect of teacher-student relationship on attitude to learning Commerce. Equally, the higher the teacher-student relationship is, the better the students' attitude to learning Commerce. The result is in consonance with the findings of researchers such as Baker, Terry, Bridger, and Winsor (1997) who submitted that teacher-student relationship has been identified to have significant influence on overall school and behavioural adjustment. The finding is in agreement with Wolk (2003) and Haberman (1995) who stressed that teachers must win their students hearts while getting inside their students' heads and this wining of the hearts occurs through very personal interactions, one student at a time. In addition, the

result is in harmony with the findings of Marzano, Marzano, and Pickering (2003) that teachers who had high-quality relationships with students had 31% fewer discipline problems, rule violations, and other related problems over a year's time than were teachers who did not. When teachers establish positive relationships with their students, it affects the student's behaviour as well as attitude positively in relation to school. It is evident from the result of this study, that the teachers established a personal, close, friendly, warmth and supportive relationship with their students which in turn enable them to exhibit positive attitude to learning.

4.4.10 Main effect of Commerce self-efficacy on students' attitude to Commerce

Table 4.8a shows the F-value for Commerce self-efficacy, 46.686 which was significant at 0.05, ($p < 0.05$). This implies that there is a significant main effect of self efficacy on attitude to learning Commerce. The partial Eta squared estimated was 0.193. This implies that Commerce self-efficacy accounted for 19.30 percent of the variance observed in the post- test attitude test in Commerce. The post-hoc test table below shows where the difference occurred.

Table 4.10 Pairwise comparisons of levels of Commerce self-efficacy on students' attitude to Commerce

(I) level of academic self-efficacy	(J) level of self- efficacy	Mean Difference (I-J)	Std. Error	Sig. ^a	95% Confidence Interval for Difference ^a	
					Lower Bound	Upper Bound
LOW	HIGH	-5.882 ^{b,c}	3.050	.055	-11.879	.114
MEDIUM		-27.033 [*] _{b,c}	2.694	.000	-32.330	-21.736
MEDIUM	LOW	5.882 ^{b,c}	3.050	.055	.114	11.879
	HIGH	-21.150 [*] _{b,c}	1.629	.000	-24.352	-17.948
HIGH	LOW	27.033 ^{*b,c}	2.694	.000	21.736	32.330
MEDIUM		21.150 [*] _{b,c}	1.629	.000	17.948	24.352

The mean difference is significant at the .05 level.

The Table shows that the difference was significant between low level of Commerce self-efficacy and high level of Commerce self efficacy, and between high level of Commerce self-efficacy and medium level of Commerce self-efficacy but there was no significant difference between low level of Commerce self-efficacy and medium level of Commerce self-efficacy. The plot below further illustrates this.

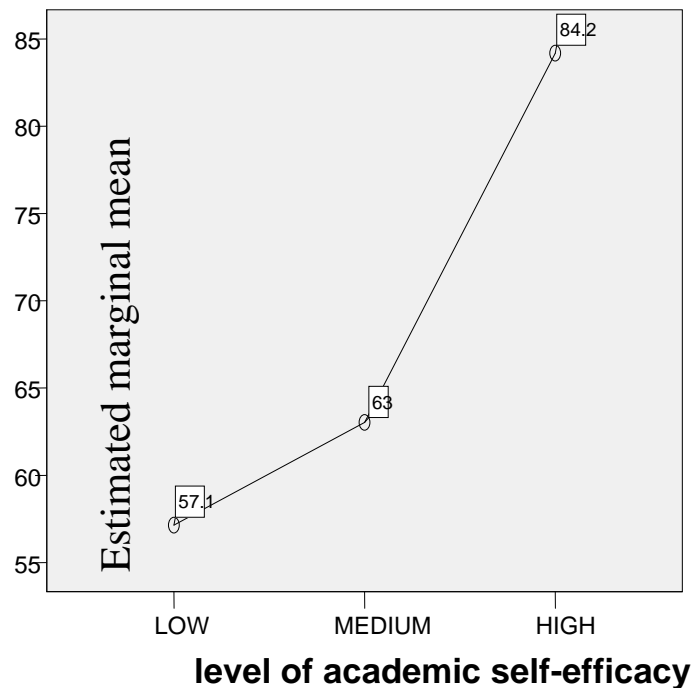


Fig. 4.11. Performance of Commerce self-efficacy on the post-test to attitude

Commerce

The Plot shows that the higher the level of Commerce self efficacy, the higher the attitude to learning Commerce.

The findings showed that there is significant main effect of Commerce self-efficacy on students' attitude to learning Commerce. The result also revealed that the higher the Commerce self-efficacy of the students, the higher their attitude to Commerce. The results agree with Turner and Shallert (2001) who posited that self-efficacy beliefs influence choices of persons about whether they would be in similar occupational activities in the future or not. These beliefs do not only affect the choice of activities but also help persons in determining how much they would strive for achievement, how long they would exert themselves against difficulties, and how they would handle troubles and maintain their course (Bandura, 1996; Pajares, 2002). This implies that self-efficacy

beliefs can determine how people feel, think, motivate themselves, act and their disposition about an event/phenomenon.

4.3.11 Interaction effect of continuous assessment modes and teacher-student relationship on students' attitude to Commerce

Table 4.8a shows the F-value for the interaction effect of continuous assessment modes and teacher-student relationship, 2.791 which was significant at 0.05, ($p < 0.05$). This implies that there was a significant interaction effect of continuous assessment modes and teacher-student relationship on attitude to learning Commerce. The partial eta square is 0.048. This implies that continuous assessment modes and teacher-student relationship accounted for 4.8 percent of the variance observed in the post- test achievement test in Commerce. This denotes that though there is significant interaction effect of continuous assessment modes and teacher-student relationship on attitude to learning Commerce, this is not at great effect.

To find the nature and the pattern of the interaction, a graph was plotted as shown on figure 4.11

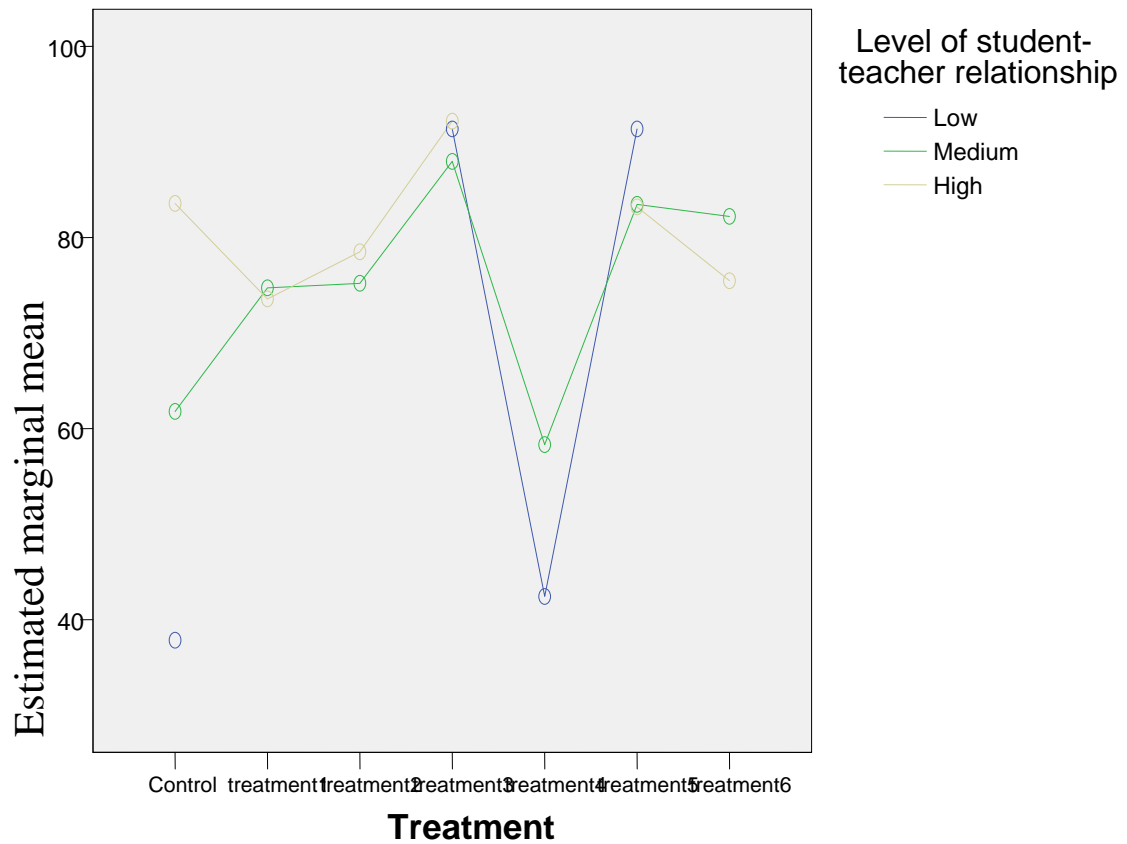


Fig. 4.11 Interaction pattern between treatment and teacher-student relationship on students' attitude to Commerce

Fig. 4.11 shows the pattern of interaction between treatment and teacher-student relationship on students' attitude to learning Commerce. It however reveals that treatment effect of interaction is greatest on students with low teacher-student relationship, followed by students with medium and high in that order

This result showed that there is a significant interaction effect of treatment (continuous assessment modes) and teacher-student relationship on students' attitude to learning Commerce. It is to be noted that continuous assessment modes interact with

teacher-student relationship in promoting improve students' attitude to learning Commerce. This result supported the assertions of Lynch and Cicchetti (1992), Pianta (1999), Brazelton and Greenspan (2000) and Weare (2000) that from a developmental perspective, the establishment of a positive teacher-student relationship aids a student's social and emotional growth and enhances their mental and affective well-being. It is important to stress that students who have consistent and cordial relationships with teachers tend to like school, are self-directed, motivated, exhibit positive attitude to learning and are disciplined. They also cooperate and participate fully in the classroom. Hence, it is important to stress that the use of various continuous assessment modes could assist a teacher to identify students with negative attitude to learning and design ways of helping such students to develop positive attitude to learning by establishing a positive teacher-student relationship which is based on care, concern, empathy, and effective communication.

4.3.12 Interaction effect of continuous assessment modes and Commerce self-efficacy on students' attitude to Commerce

Table 4.8a shows the F-value for the interaction effect of continuous assessment modes and Commerce self efficacy, 2.401 which is significant at 0.05, ($p < 0.05$). This implies that there was significant interaction effect of continuous assessment modes and Com self efficacy on attitude in Commerce. The partial Eta squared estimated was 0.041. This indicates that continuous assessment modes and Commerce self-efficacy accounted for 4.1 percent of the variance observed in the post- test attitude to learning Commerce.

To find the nature and the pattern of the interaction, a graph was plotted as shown on figure 4.9

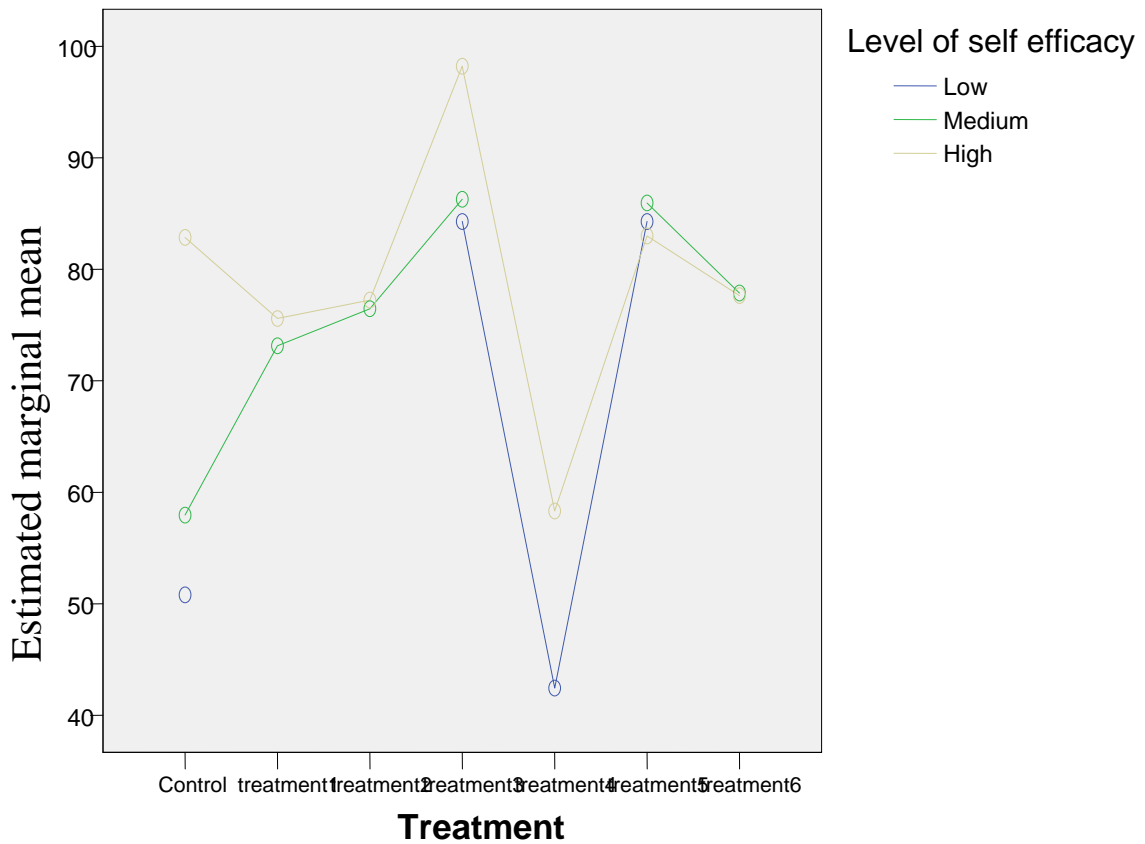


Fig. 4.12 Interaction pattern between treatment and Commerce self-efficacy on students' attitude to Commerce

It can be inferred from the above Figure that that the interaction effect of treatment on Commerce self-efficacy on post attitude indicates that students with medium level of commerce self-efficacy had the best performance followed by low and high respectively.

The result from this study unveiled that there was significant interaction effect of continuous assessment modes and Commerce self efficacy on students' attitude to learning Commerce. This indicates that continuous assessment modes and Commerce

self-efficacy jointly had significant effect on the students' attitude to learning Commerce. This finding is in tandem with Schunk (1995) and Zimmerman (1996) that students who have a sense of efficacy in a academic task participate more readily, work harder, and persist longer when they encounter difficulties (challenges in the course of performing the task) and achieve success at a higher level. Most often, students do not engage in activities they believe will lead to negative outcomes. It can be inferred from the finding that continuous assessment modes when combined with Commerce self-efficacy contribute greatly to students' attitude to learning Commerce. Also, Commerce self-efficacy when combine with the former does contribute significantly to students' attitude to Commerce. The implication of this result is that continuous assessment modes together with Commerce self-efficacy promotes positive attitude to learning Commerce in the students in this study. Hence, teachers should design and effectively implement continuous assessment modes to foster high self-efficacy in the students which in turn with enhance positive attitude to learning Commerce.

Consequent upon the result, it is apparent that the use of various continuous assessment modes with and without feedback together with Commerce self efficacy of the students in the study helped to improve the attitude of the students' to learning Commerce. This is evidence from the results of the main effect which revealed that continuous assessment modes promote improved students' attitude. Also, it was apparent from the main effect result that the higher the level of Commerce self-efficacy, the higher the attitude to learning Commerce.

4.3.13 Interaction effect of teacher-student relationship and Commerce self-efficacy on students' attitude to Commerce

Table 4.8a shows the F-value for the interaction effect of teacher-student relationship and academic self efficacy, 29.201 which was significant at 0.05, ($p < 0.05$). This implies that there was significant interactions effect of teacher-student relationship and Commerce self-efficacy on attitude to learning Commerce. The partial eta square was 0.069. This indicates that teacher-student relationship and Commerce self-efficacy accounted for 6.9 percent of the variance observed in the post- test attitude test in Commerce which indicates that there is a significant interaction effect of teacher-student

relationship and academic self efficacy on attitude to learning Commerce.

To find the nature and the pattern of the interaction, a graph was plotted as shown on figure 4.10



Fig. 4.13 Interaction Pattern between Teacher-student relationship and Commerce Self-efficacy on students' attitude to Commerce

It could be deduced from the Figure 4.13 that the interaction effect of teacher-student relationship on Commerce self-efficacy on post achievement indicates that students with high Commerce self-efficacy performer better followed by students with medium Commerce self-efficacy .

The findings from this study revealed that there was significant interaction effect of teacher-student relationship and Commerce self efficacy on students' attitude to learning Commerce. This means that teacher-student relationship and Commerce self efficacy do jointly caused the observed effect on students' attitude to learning Commerce. This finding is in tandem with Matter, Stipek (2006) report that adolescents work harder for teachers who treat them as individuals and express interest in their personal lives outside school. It also agreed with Rosenfeld, Richman, and Bowen, (2000) who mentioned that when teachers have positive relationships with their students, it affects the student's behaviour in relation to school. Students who perceive their teachers as highly supportive have better attendance and avoid problem behaviour Furthermore, it buttress the assertion made by Murray and Greenberg (2006) that positive student-teacher relationships involving students with high-incidence disabilities have a positive effect reducing or eliminating conduct problems, delinquency, anxiety, and depression. Pianta, Stuhlman, and Hamre (2002) confirmed positive relationships between children and mentors were related to reduce levels of teacher-reported externalizing behaviour. This implies that teachers should establish positive relationship with students which is characterised with love, care, empathy, open communication and honesty. Also, teachers should used continuous assessment to foster high self-efficacy in students which in turn with hence students' attitude to learning Commerce.

4.3.14 Interaction effect of continuous assessment modes, teacher-student relationship and Commerce self-efficacy on students' attitude to learning Commerce

Table 4.8a shows the F-value for the interaction effect of continuous assessment modes, teacher-student relationship and students' Commerce self-efficacy on students,

1.066 which was not significant at 0.05, ($p > 0.05$). This implies that there is no significant interaction effect of continuous assessment modes, teacher-student relationship and students' Commerce self-efficacy on students' attitude to learning Commerce. The very small partial eta square value 0.008 (0.8 percent) confirms that the effect is insignificant.

The findings from this study revealed that there was no significant interaction effect of treatment (continuous assessment modes), teacher-student relationship and Commerce self efficacy on students' attitude to learning Commerce. The implication of this is that the three variables interacting together do not have any significant effect on students' attitude to Commerce.

UNIVERSITY OF IBADAN

CHAPTER FIVE

SUMMARY AND CONCLUSION

This chapter presents the summary of the findings, the educational implications and conclusion of the study as well as the recommendations. Also presented in this chapter are the limitations of the study and suggestion for further studies.

5.1 Summary of findings

The study examined the effect of continuous assessment modes on students' learning outcomes in senior secondary school Commerce in Ibadan.

The research results presented and discussed in chapter four are summarised as follows:

1. There was significant main effect of continuous assessment modes on students' academic achievement in Commerce.
2. Commerce students who were assessed using classroom and out-of-class based CA modes with feedback and remediation had the highest academic achievement. This was followed by classroom based CA mode with feedback and remediation. The next most effective was classroom and out-of-class based CA modes without feedback and remediation. Classroom based CA mode without feedback and remediation, out-of-class based continuous assessment mode without feedback and remediation, out-of-class based continuous assessment mode with feedback and remediation and conventional assessment followed in that order
3. There was significant main effect of continuous assessment modes on students' attitude to learning Commerce.
4. Commerce students in treatment group 3 (out-of-class based CA mode with feedback and remediation) possessed the highest positive attitude to learning Commerce. This was followed by those in treatment group 5 (classroom and out-of-class based CA modes with feedback and remediation), treatment group 6 (classroom and out-of-class based CA modes without feedback), treatment group 2 (classroom based CA mode without feedback and remediation), treatment group 1 (classroom based

CA mode with feedback and remediation), conventional assessment group and treatment group 4 (out-of-class based CA mode without feedback and remediation) in that order

5. There was significant main effect of teacher-student relationship on achievement in Commerce and attitude to learning Commerce.
6. Commerce students who reported high level teacher-student relationship had the highest academic achievement and possessed the highest positive attitude to learning Commerce
7. There was no significant main effect of Commerce self-efficacy on students' achievement in Commerce.
8. There was significant main effect of Commerce self-efficacy on the attitude of students towards Commerce.
9. In terms of the effect of Commerce self-efficacy, students who reported high self-efficacy in Commerce had the highest achievement and possessed greatest positive attitude to learning Commerce.
10. There was significant interaction effect of continuous assessment modes and teacher-student relationship on students' achievement in and attitude to learning Commerce
11. There was no significant interaction effect of continuous assessment modes and academic self efficacy on achievement in Commerce
12. There was significant interaction effect of continuous assessment modes and academic self efficacy on attitude in Commerce.
13. There was no significant interaction effect of teacher-student relationship and Commerce self efficacy on students' achievement in Commerce. However, there was significant interaction effect of teacher-student relationship and Commerce self efficacy on students' attitude to learning Commerce.
14. There was no significant interaction effect of continuous assessment

modes, teacher-student relationship and Commerce self efficacy on students' achievement in Commerce and attitude to learning Commerce.

5.2 Educational implications

The findings of this study have implications for the students, teachers, school administrators and educational evaluators.

The findings of this study: the effect of continuous assessment modes on students' learning outcomes in Commerce have a number of useful implications for stakeholders in the educational industry.

Students

The various continuous assessment modes used in the study had significant effects on students' academic achievement in Commerce. This implies that for learning to improve teachers should administer the various forms of continuous assessment as it ought to while parents should encourage their wards to carry out every assignment given to them whether at home or in school. This trend will engender greater students' achievement and a more positive attitude towards learning Commerce. Students should not see the assessment of their academic performance and provision of feedback and remediation on weekly basis as burdensome rather as a means of improving their performance at the early stage. It is pertinent to mention that the use of the various continuous assessment modes used in this study for the assessment of students' achievement will enable them to engage in consistent studying. It will afford the students to be exposed to different continuous assessment modes/techniques such as peer assessment, projects, group assignment instead of the usually test and individual assignment which they were used to. Through the provision of immediate and regular feedback and remediation, students will be able to receive prompt corrective measures that will enable them to identify those topics they have mastered and those they are yet to master. In addition, the use of continuous assessment modes with feedback and remediation will promote healthy competition between and among students which in turn promotes improve study habit and students' learning outcomes. Finally, continuous

assessment with feedback and remediation will reduce examination nervousness and also predict students' performance in end-of-year examination.

Teachers

The various continuous assessment modes used in the study had significant effect on students' academic achievement in Commerce. The implication of this is that if the various continuous assessment modes adopted in this study are used to assess students' academic achievement, teachers will be able to participate fully in the assessment of their students. The use of these modes/techniques afford teachers the opportunity to acquire necessary skills needed in developing various continuous assessment techniques/modes that are essential for the assessment of their students and to vary their teaching methods which will in turn help to improve learning. In addition, the use of these continuous assessment modes will enable teachers to assess and monitor their students' academic performance on regularly basis (weekly) and also provide immediate feedback and remediation in order to engender improved students' academic performance. Again, the use of different continuous assessment modes will enable teachers to use continuous assessment to improve teaching-learning process and not for grading purpose i.e. assessment will be for learning and not of learning.

The result also revealed that there was significant main effect of continuous assessment modes on students' attitude to learning Commerce. The implication of the above findings is that teachers should extend the assessment of students' achievements to the affective domain because students' attitude can promote or inhibit their behaviour in the classroom, school, home, and choice of career. Teachers should endeavour to acquire necessary skill in test development and administration especially those needed for the assessment of the affective domain which include attitudinal scale, observation, questionnaire, socio-metric scale, rating scale etc. Teachers should also provide regular feedback and remediation to improve students' attitude towards learning.

From the result, it is important to mention that teacher-student relationship plays significant role in students' academic achievement in Commerce, because the communication link between the teacher and the students was a two-way process and

effective. It implies that the teachers in the study, usually listen to and respond very promptly to their students' questions, complains, opinions and views because they have established positive teacher-student relationship with their students. They also had cordial interpersonal relationship with their students thereby encouraging the students to interact freely with them. This also enabled the students to have confidence, trust, respect and regard for their teachers which result to improved academic achievement. For this reason, it is vital that teachers obtain skills in the development and usage of various continuous assessment modes/techniques such as written quiz, end-of-lesson assessment, peer assessment, individualized task, project, group assignment and attitudinal scales among others and the provision of feedback and remediation to improve students' performance. In addition, as the teachers assess the students, they should establish a positive teacher-student relationship that will foster mutual trust, care, good communication, friendliness, conducive school and classroom atmosphere that will engender students' participation which will in turn improve students' academic achievement.

Furthermore, it is not a gainsaying that learning cannot be forced, hence learning becomes an appealing process for the student when he or she feels comfortable with the teacher, whether in the classroom or outside the class. When there is cordial interpersonal relationship between teachers and their students it enhances students' attitude to learning, classroom interaction as well as their academic achievement. It is pertinent that teacher must build a subsisting cordial relationship with their students if the former were to realize his goal of teaching. Therefore, it becomes imperative that teachers should build a cordial relationship with students if the latter were to realize there goal of teaching. Essentially, such relationship must be guidance and counselling oriented so that no student feels inadequate or threatened and as such can thus open up for genuine academic assistance by the teacher and also exhibit positive attitude to learning.

In the study, Commerce self-efficacy had no significant effect of achievement in Commerce on the other hand there was significant effect of Commerce self-efficacy on the attitude of students towards Commerce. The implication of this is that teachers should assist their students to develop a high self-efficacy to Commerce subject because this will enable them to demonstrate high attitude toward the subject. Students should be

encouraged to learn from their past successes or achievements, see successful people as role models and also have strong belief in their ability to succeed in a particular task. This will go a long way to improve their attitude towards the study of Commerce.

School administrators and policy makers

Continuous assessment modes conducted weekly brought about improved students' academic achievement in and attitude towards learning Commerce. This implies that school administrators and policy makers should ensure that continuous assessment is conducted on weekly bases. The students should be assessed based on the topic taught for the week using variety of continuous assessment techniques. They should also ensure that teachers provide feedback and remediation to students in order to improve their learning outcomes (achievement and attitude). In addition, there is need for them to organise seminars, workshops and on the job training for the teacher to enable them acquire the technical know-how of test administration. Also, it is important that school administrators should encourage teachers to establish cordial and positive relationship with their students.

Educational Evaluators

The outcome of this research reveals so some extent the inadequacy of the use of the conventional method of assessment (test and assignment) as the mode of assessing students learning outcomes in our secondary schools. This should be a challenge to educational evaluators, who are expected to undertake and sponsor research in the development and administration of continuous assessment techniques suitable for assessing students' learning outcomes in Nigerian schools, so as to improve teachers' efficiency and effectiveness in the use of continuous assessment techniques/modes. This research prominently brought out the benefit of developing appropriate continuous assessment and attitude packages for in-service training to expose Commerce teachers to the rudiment of continuous assessment modes for assessing students' achievement and attitude toward learning Commerce.

5.3 Conclusion

Assessment of students' learning outcomes is fundamental to the realisation of the objectives of education in any country. One of the functions of the school is the certification of the individual learner under its purview. To effectively carry out this role, assessment of one kind or another is a prerequisite. It is essential to mention that the only means through which teachers can measure or ascertain students' learning outcomes is to assess or observe the students after they have been exposed to certain course of instruction. Assessments of students are effective ways of gathering critical information about student and course performance. Students are being assessed for different reasons namely: motivation, creating learning opportunities, feedback (both to students and staff), to grade, and as a quality assurance mechanism (both for internal and external systems).

The assessment that is designed to determine the extent to which education has achieved its goals and objectives is a summative assessment (assessment *of* learning) while assessing students' performance during and after the teaching-learning process on period basis in order to determine the extent to which the students have gained in the course of instruction is a formative assessment also known as continuous assessment (assessment *for* learning). This created a need to design and implement continuous assessment package to determine its effect on students' learning outcomes. Hence, this study investigated the effect of continuous assessment on students' learning outcomes in Commerce.

The issues involved in using continuous assessment modes with feedback and remediation to improve students' learning outcomes should be given appropriate and prompt attention. Continuous assessment modes with feedback and remediation which enable students develop good study habit and positive interpersonal relationship with their teachers and peers have proved to be very effective in the assessment and improvement of students' learning outcomes. The improvements in students' performance were observed in both achievement in and attitude to learning Commerce.

It could thus be concluded from this study that continuous assessment modes with feedback and remediation are effective in improving both students' achievement in and their attitude to learning Commerce. Continuous assessment modes with feedback and remediation enabled students to engage in consistent studying. They allowed the students

to be exposed to different continuous assessment modes/techniques such as teacher guided peer assessment, projects, group assignment instead of the usual test and take home assignment which they were used to. Through the provision of immediate and regular feedback and remediation, the students were able to receive prompt corrective measures that enabled them to identify those topics they have mastered and those they were yet to master.

Furthermore, the various continuous assessment modes with feedback and remediation used in the study enabled teachers to participate fully in the assessment of their students. The use of these modes/techniques afford teachers the opportunity to acquire necessary skills needed in developing various continuous assessment techniques/modes that were essential for the assessment of their students and to vary their teaching methods which in turn helped to improve learning. In addition, the use of these continuous assessment modes enabled teachers to assess and monitor their students' academic performance on regularly basis (weekly) and also provided immediate feedback and remediation in order to engender improved students' academic performance.

Finally, since it has been proved in this study that continuous assessment modes with feedback and remediation had effect on students' learning outcomes, therefore, this strategy should be used by Commerce teachers to improve students' learning outcomes in Commerce.

5.4.1 Recommendations

In view of the findings of this research, the following recommendations were made:

Curriculum planners should integrate weekly conduct of continuous assessment and the use of variety of CA modes with immediate feedback and remediation in the secondary school curriculum to foster improved students' learning outcomes. The ministry of education should mount up a monitoring team that will go round the schools to ensure that continuous assessment is being properly implemented to foster improved students' learning outcomes

Educational planners and school administrators should organise in-course training on the development and implementation of various continuous assessment techniques and

the importance of feedback with remediation should be organised for teachers on a regular basis to enhance high level competency in the use of these techniques in order to foster improved job performance as well as students' performance. They should also organise seminars, workshops and training on a regular basis to educate teachers and students on the significance of continuous assessment, productive teacher-student relationship and self-efficacy. In the same vein, the administration of each school should ensure that continuous assessment exercise is being properly conducted with the provision of feedback and remediation.

Teachers should conduct continuous assessment with the purpose of improving students' learning outcomes and not for grading purpose. They should not restrict or limit assessment of students' performance to the cognitive domain alone rather they should also assess the affective domain of the learners. They should acquire necessary skills in the development of various continuous assessment modes/techniques needed for the assessment of the cognitive and affective domains of the students. Such techniques include written quiz, end-of-lesson assessment, teacher guided peer assessment, take home assignment, project, group assignment, attitudinal scales among others. Teachers should design attitude treatment packages such as poems, playlets, and stories which are related to topics taught to boost students' attitude so that they can develop positive attitudes to learning Commerce and other subjects. Teachers should conduct continuous assessment to measure their students at regular intervals so as to ascertain the extent to which the students have learnt or gained from a particular course of instruction/topic. They should also see continuous assessment as a means of embarking on effective monitoring of students' performance.

Furthermore, teachers should take it upon themselves to help their students develop high level of self-efficacy by providing reinforcement such as praise, reward and encouragement to them. Teachers should endeavour to win the heart of their students in the process of imparting knowledge into them. This can be actualized by establishing productive teacher-student relationships which are characterized by mutual trust, parental care, understanding, empathy, open communication, availability, paying attention to students, honesty, integrity, confidentiality, fairness and equity. They should also

promote productive teacher-student relationship by reinforcing positive behaviour, build a positive self-image by identifying and recognizing the strengths and weakness of each student as well as his/her distinctive qualities. Finally, teachers should not see continuous assessment with feedback and remediation as burdensome rather they should see it as a means of improving students' learning outcome and teachers' competency.

School counsellors should make use of continuous assessment feedback to identify students' who are facing challenges in their studies so as to provide immediate remediation for students' achievement and attitude to learning which will in turn improve students' learning outcomes. Furthermore, counsellors should use continuous assessment feedback to provide guidance service such as subject selections, career talk, seminars on techniques for improved study habit to students. Evaluators should ensure that continuous assessment is being conducted at regular interval or weekly basis with the provision of immediate feedback and remediation for improved performance and not for grading purposes.

In addition, it is paramount that students should be adequately informed about the importance of exposing them to various assessment techniques in order to engender improved performance on their own part as well as their teachers. They should be sensitized on the importance of continuous assessment with feedback and remediation and that they should not see regular conduct of continuous assessment as cumbersome. They should also see and accept their teachers as their parents cooperate with them, share both their academic and personal problems with them. Students should have strong belief in their ability to attain success in their academic pursuit known fully well that they have been endowed with great potential needed to succeed in life. Students should identify the specific areas in which they can perform well and try to develop their ability in that particular field of endeavour.

5.5. Limitation of the study

The study was limited to only six continuous assessment modes (written quiz, end-of-lesson test, teacher guided peer assessment, take home assignment, group assignment and projects) and one continuous assessment technique (attitude scale) for

assessing the affecting domain with the provision of feedback and remediation. The study did not make use of other techniques such as observation, socio-metric, field trip, practical test, group discussion, term paper, and interview. Furthermore, the research was limited to only two moderator variables: teacher-student relationship and Commerce self-efficacy. Due to the limited time used for this study, the researcher was not opportune to use each of the continuous assessment modes repeatedly.

5.6 Suggestions for further study

The scope of the study could be expanded beyond the South-West. Other studies could be carried out using any of the remaining continuous assessment modes that were not used in this study and each of the modes could be used repeatedly.

5.7 Contribution to Knowledge

The following contributions to knowledge were established in this study:

1. That continuous assessment modes were effective in bringing about improved students' academic achievement in Commerce and positive attitude towards learning Commerce i.e. positive learning outcomes.
2. That feedback and remediation can be used to improve the cognitive and affective domains of the students after the conduct of continuous assessment on weekly basis.
3. That feedback and remediation mechanism engendered improved students' learning outcomes.
4. That attitudinal scale can be used to assess students' attitude towards learning Commerce.
5. That the study was effective in bringing about change in students' attitude to learning Commerce through the use of remediation package (poem, story, playlet) designed to boost students' attitude.
6. That teacher-student relationship is an essential factor that enhanced students' academic achievement and attitude to learning and that the

higher the teacher-student relationship the better/higher the students' attitude to learning.

7. That Commerce self-efficacy brought about positive students' attitude to learning Commerce.
8. That the weekly conduct of continuous assessment enabled will students to be acclimatised with public examining and this will in turn reduce examination phobia in students and examination malpractices in the educational system.

UNIVERSITY OF IBADAN

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APPENDICES

APPENDIX I

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

CLASSROOM BASED CONTINUOUS ASSESSMENT MODE WITH FEEDBACK AND REMEDIATION PACKAGE (CCAMWFRP)

The Classroom Based Continuous Assessment Mode with Feedback and Remediation Package was the treatment package for experimental group 1. The package showed how the classroom based continuous assessment mode was used to assess students' cognitive and affective domains for this group will be carried out on weekly basis.

Operational Guide for the usage of Classroom based Continuous Assessment Mode with Feedback and Remediation

Week 1

Class: SSS2

Subject: Commerce

Presentation: The researcher and the research assistants administered the pre-tests on the students

Week 2

1st Lesson: 40 minutes

Class: SSS2

Subject: Commerce

Presentation: **Introduction + Teaching**

Step 1: The research assistant informed the students that during the 3rd lessons of every week, continuous assessment will be conducted to determine the extent to which they have gained from the topic taught using these continuous assessment tools/techniques: written quiz, teacher guided peer assessment and end-of-lesson assessment (test). This exercise lasted for 10 minutes. Thereafter, the research assistant introduced the topic for the week to the students.

Step 2: The research assistant taught the lesson for the remaining 30 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant taught the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant taught the students for 20 minutes

Step 2: He used 10 minutes to conduct CA to assess the cognitive domain using written quiz technique. He then asked the students to get a sheet of paper each, write their names on it. They wrote the answers to the questions on the paper as he (research assistant) read out the questions.

Step 3: The students' affective domain was assessed using the attitude scale. This exercise lasted for 10 minutes.

Week 3

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The research assistant provided feedback and remediation on previous CA for the cognitive domain within 10 minutes.

Step 2: The feedback and remediation for the affective domain was done for 15 minutes using story.

Step 3: The remaining 15 minutes was used to introduce the topic for the week

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant taught the students.

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment for Cognitive and Affective domains + Feedback and Remediation**

Step 1: The research assistant gave continuous assessment to the students by using the teacher guided peer assessment procedure. The students with the assistance of the researcher assistant formed some questions which one of the students wrote on the board; thereafter the students provided the answers on sheets of papers for 10 minutes.

Step 2: The students' affective domain was assessed using the attitude scale. This exercise lasted for 10 minutes.

Step 3: At the end of the task, the research assistant asked the students to exchange their script with one another. They marked and score their peers scripts with the assistance of the research assistant who assisted the students to provide corrections (remediation).

Step 4: The feedback and remediation for the affective domain was done within 10 minutes using play let

Week 4

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant continued his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for cognitive and affective domains**

Step 1: The research assistant taught the students for 15 minutes

Step 2: He used 15 minutes to conduct CA using end-of-lesson assessment (written test)

Step 3: The students' affective domain was assessed using the attitude scale. This exercise lasted for 10 minutes.

Week 5

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The research assistant provided feedback and remediation on previous CA for 10 minutes.

Step 2: The feedback and remediation for the affective domain was done within 10 minutes using a poem.

Step 3: After the remediation exercise, the research assistant taught for 20 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant continued his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for cognitive and affective domains**

Step 1: The research assistant taught for 15 minutes.

Step 2: The research assistant conducted continuous assessment using written quiz. He asked the students to get a sheet of paper each, write their names on it. The students will write the answers to the questions on the paper as he (research assistant) reads out the questions with their options. This exercise will lapse for 15 minutes.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 6

1st Lesson: 40 minutes

Presentation: **Feedback for Remediation + Teaching**

Step 1: The research assistant will provide feedback (remediation) on previous CA for 10 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 10 minutes using a story

Step 3: After the remediation exercise, he will teach the students for 20 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment for cognitive and affective domains + Feedback and Remediation**

Step 1: The research assistant gave continuous assessment to the students by using the teacher guided peer assessment procedure. The students with the assistance of the researcher assistant formed some questions which one of the students wrote on the board; thereafter the students provided the answers on sheets of papers for 10 minutes.

Step 2: The students' affective domain was assessed using the attitude scale. This exercise lasted for 10 minutes.

Step 3: At the end of the task, the research assistant asked the students to exchange their script with one another. They marked and score their peers scripts with the assistance of the research assistant who assisted the students to provide corrections (remediation).

Step 4: The feedback and remediation for the affective domain will be done within 10 minutes using a poem

Week 7

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach for forty (40) minutes

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for cognitive and affective domains**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA using end-of-lesson (test) technique

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 8

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The research assistant will provide feedback and remediation on previous CA for 10 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 10 minutes using a poem

Step 3: After the remediation exercise, the research assistant will teach for 20 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for cognitive and affective domains**

Step 1: The research assistant will teach for 20 minutes.

Step 2: He will conduct continuous assessment using written quiz. He will ask the students to get a sheet of paper each, write their names on it. They will write the answers to the questions on the paper as he (research assistant) reads out the questions with their options. This exercise will lapse for 10 minutes.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 9

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The research assistant will provide feedback (remediation) on previous CA for 10 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 10 minutes using a poem.

Step 3: After the remediation exercise, he will teach the students for 20 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment for cognitive and affective domains + Feedback and Remediation**

Step 1: The research assistant gave continuous assessment to the students by using the teacher guided peer assessment procedure. The students with the assistance of the researcher assistant formed some questions which one of the students wrote on the board, thereafter the students provided the answers on sheets of papers for 10 minutes.

Step 2: The students' affective domain was assessed using the attitude scale. This exercise lasted for 10 minutes.

Step 3: At the end of the task, the research assistant asked the students to exchange their script with one another. They marked and score their peers scripts with the assistance of the research assistant who assisted the students to provide corrections (remediation).

Step 4: The feedback and remediation for the affective domain will be done within 10 minutes using a poem.

Week 10

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach for forty (40) minutes

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for cognitive and affective domains**

Step 1: The research assistant will teach the students for 15 minutes

Step 2: He will use 15 minutes to conduct CA using end-of-lesson assessment (written test) technique

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 11

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation**

Step 1: The research assistant will provide feedback (remediation) on previous CA for 10 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 10 minutes using a poem.

Step 3: After the remediation exercise, he will start the revision of the terms work for 20 minutes.

2nd Lesson: 40 minutes

Presentation: Revision and administration of the post test on the students.

3rd Lesson: 40 minutes

Presentation: Administration of the post test on the students.

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APPENDIX II

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

CLASSROOM BASED CONTINUOUS ASSESSMENT MODE WITHOUT FEEDBACK AND REMEDIATION PACKAGE (CCAMWTFRP)

The Classroom Based Continuous Assessment Mode without Feedback and Remediation Package is the treatment package for experimental group 2. The package based on how the classroom based continuous assessment mode without feedback and remediation meant to assess students' cognitive and affective domains for this group will be carried out on weekly basis.

Operational Guide for the usage of Classroom based Continuous Assessment without Feedback and Remediation

Week 1

Class: SSS2

Subject: Commerce

Presentation: The researcher and the research assistants will administer the pre-tests on the students

Week 2

1st Lesson: 40 minutes

Class: SSS2

Subject: Commerce

Presentation: **Introduction + Teaching**

Step 1: The research assistant will inform the students that during the 3rd lessons of every week, continuous assessment will be conducted to determine the extent to which they have gained from the topic taught using these continuous assessment tools/techniques: written quiz, teacher guided peer assessment and end-of-lesson assessment (test). This exercise will lapse for 10 minutes. Thereafter, the teacher will introduce the topic for the week to the students.

Step 2: The research assistant will teach the lesson for the remaining 30 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will teach the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 20 minutes.

Step 2: He will use the remaining 10 minutes to conduct CA using written quiz technique. He will ask the students to get a sheet of paper each, write their names on it. They will write the answers to the questions on the paper as he (research assistant) reads out the questions with their options.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 3

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will teach.

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment**

Step 1: The teacher teaches for 15 minutes

Step 2: The research assistant gave continuous assessment to the students by using the teacher guided peer assessment procedure. The students with the assistance of the researcher assistant formed some questions which one of the students wrote on the board; thereafter the students provided the answers on sheets of papers for 15 minutes.

Step 3: The students' affective domain was assessed using the attitude scale. This exercise lasted for 10 minutes.

Week 4

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will conduct CA using end-of-lesson assessment (written test) to assess the students for 10 minutes

Step 3: The students' affective domain will be assessed using the attitude scale 10 minutes.

Week 5

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment + Teaching**

Step 1: The research assistant will teach for 20 minutes.

Step 2: The research assistant will conduct continuous assessment to the students using written quiz. He will ask the students to get a sheet of paper each, write their names on it while they write the answers to the questions on the paper as he (research assistant) reads out the questions with their options for 10 minutes.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 6

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation:

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment**

Step 1: The teacher teaches for 15 minutes

Step 2: The research assistant gave continuous assessment to the students by using the teacher guided peer assessment procedure. The students with the assistance of the researcher assistant formed some questions which one of the students wrote on the board; thereafter the students provided the answers on sheets of papers for 15 minutes.

Step 3: The students' affective domain was assessed using the attitude scale. This exercise lasted for 10 minutes.

Week 7

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach for forty (40) minutes

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 20 minutes and

Step 2: He will use the 10 minutes to conduct CA using end-of-lesson assessment (written test) technique.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 8

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment + Teaching**

Step 1: The research assistant will teach for 20 minutes.

Step 2: The research assistant will conduct continuous assessment using written quiz. He will ask the students to get a sheet of paper each, write their names on it. They will write the answers to the questions on the paper as he (research assistant) reads out the questions with their options. This exercise will lapse for 10 minutes.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 9

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation:

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment**

Step 1: The teacher teaches for 15 minutes

Step 2: The research assistant gave continuous assessment to the students by using the teacher guided peer assessment procedure. The students with the assistance of the researcher assistant formed some questions which one of the students wrote on the board; thereafter the students provided the answers on sheets of papers for 15 minutes.

Step 3: The students' affective domain was assessed using the attitude scale. This exercise lasted for 10 minutes.

Week 10

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach for forty (40) minutes

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 20 minutes and

Step 2: He will conduct CA using end-of-lesson test (written test) technique for 10 minutes

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 11

Presentation: Revision and administration of the post test on the student.

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APPENDIX III

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

OUT-OF-CLASS BASED CONTINUOUS ASSESSMENT MODE WITH FEEDBACK AND REMEDIATION PACKAGE (OCAMWFRP)

The Out-of-class Based Continuous Assessment Mode with Feedback and Remediation Package is the treatment package for experimental group 3. The package based on how the out-of-class based continuous assessment mode meant to assess students' cognitive and affective domains for this group will be carried out on weekly basis.

Operational Guide for the usage of Out-of-class based Continuous Assessment Modes with Feedback and Remediation

Week 1

Class: SSS2

Subject: Commerce

Presentation: The researcher and the research assistants will administer the pre-tests on the students

Week 2

1st Lesson: 40 minutes

Class: SSS2

Subject: Commerce

Presentation: **Introduction + Teaching**

Step 1: The research assistant will inform the students that during the 3rd lessons of every week, he will determine the extent to which they have gained from the topic taught using these continuous assessment tools/techniques: group assignment, projects, and individualize task (take home assignment). This exercise will lapse for 10 minutes. Thereafter, he will introduce the topic for the week to the students.

Step 2: The research assistant will teach the topic for the remaining 30 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minute

Presentation: **Teaching + Continuous Assessment for cognitive and affective domains**

Step 1: The research assistant will teach the students for 25 minutes

Step 2: He will conduct CA using individual task (take home assignment) for 5 minutes

The students are to submit the assignment at the next lesson.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 3

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation +Teaching**

Step 1: The research assistant will provide feedback and remediation on previous CA for the cognitive domain within 15 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 15 minutes using story.

Step 3: The remaining 10 minutes will be used to introduce the topic for the week

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant will teach the students for 25 minutes

Step 2: He will use 5 minutes to conduct CA using project. The students will submit after one week.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Note: After the submission of the project, remediation and feedback for the project will be provided during a free period.

Week 4

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The feedback and remediation for the affective domain will be done within 15 minutes using play let

Step 2: The research assistant will teach the students.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will use conduct CA (Group assignment) for 10 minutes. The students are to submit at the next lesson

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 5

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The research assistant will provide feedback and remediation on the previous CA (Group assignment) for 15 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 15 minutes using a poem.

Step 3: He will teach the students for the remaining 10 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant will teach the students for 25 minutes

Step 2: He will use five (5) minutes to conduct CA using individual task (take home assignment) to the students. The students are to submit the assignment at the next lesson.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 6

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation +Teaching**

Step 1: The research assistant will provide feedback and remediation on the previous CA (take home assignment) for 10 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 10 minutes using a story.

Step 3: He will teach the students for the remaining 20 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant will teach the students for 25 minutes

Step 2: He will use 5 minutes to administer CA using project. The students will submit after one week.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Note: After the submission of the project, remediation and feedback for the project will be provided during a free period.

Week 7

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The feedback and remediation for the affective domain will be done within 10 minutes using a poem.

Step 2: The research assistant will teach the students for 30 minutes

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA (Group assignment)

The students are to submit at the next lesson

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 8

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The research assistant will provide feedback and remediation on the previous CA (Group assignment) for 10 minutes.

Step 2: The feedback and remediation for the affective domain will be done within five 10 minutes using a poem.

Step 3: He will teach the students for the remaining 15 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minute

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA using individual task (take home assignment). The students are to submit the assignment at the next lesson.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 9

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The research assistant will provide feedback and remediation on the previous CA (take home assignment) for fifteen (15) minutes.

Step 2: The feedback and remediation for the affective domain will be done within 10 minutes using a poem.

Step 3: He will teach the students for the remaining 15 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the teacher will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant will teach the students for 25 minutes

Step 2: He will use five (5) minutes to conduct CA using project. The students will submit after one week.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for five 10 minutes.

Note: After the submission of the project, remediation and feedback for the project will be provided during a free period.

Week 10

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The feedback and remediation for the affective domain will be done within ten (10) minutes using poem.

Step 2: The research assistant will teach the students for thirty (30) minutes

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA (Group assignment)

The students are to submit at the next lesson

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 11

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation**

Step 1: The research assistant will provide feedback (remediation) on previous CA for 10 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 10 minutes using a poem.

Step 3: After the remediation exercise, he will start the revision of the terms work for 20 minutes.

2nd Lesson: 40 minutes

Presentation: Revision and administration of the post test on the students.

3rd Lesson: 40 minutes

Presentation: Administration of the post test on the students.

APPENDIX IV

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

OUT-OF-CLASS BASED CONTINUOUS ASSESSMENT MODE WITHOUT FEEDBACK AND REMEDIATION PACKAGE (OCAMWTFRP)

The Out-of-class Based Continuous Assessment without Feedback and Remediation Mode Package is the treatment package for experimental group 4. The package was based on how the out-of-class based continuous assessment mode meant to assess students' cognitive and affective domains for this group will be carried out on weekly basis.

Operational Guide for the usage of Out-of-class based Continuous Assessment without Feedback and Remediation Modalities

Week 1

Class: SSS2

Subject: Commerce

Presentation: The researcher and the research assistants will administer the pre-tests on the students

Week 2

1st Lesson: 40 minutes

Class: SSS2

Subject: Commerce

Presentation: **Introduction + Teaching**

Step 1: The research assistant will inform the students that during the 3rd lessons of every week, he will determine the extent to which they have gained from the topic taught using these continuous assessment tools/techniques: group assignment, projects,

and individualize task. This exercise will lapse for 10 minutes. Thereafter, he will introduce the topic for the week to the students.

Step 2: The research assistant will teach the topic for the remaining 30 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minute

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 25 minutes

Step 2: He will use 5 minutes to conduct CA using individual task. The students are to submit the assignment at the next lesson.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 3

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, he will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 25 minutes

Step 2: He will use 5 minutes to conduct CA using project. The students will submit after one week.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 4

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, he will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA (Group assignment) to the students. The students are to submit at the next lesson.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 5

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, he will continue his teaching on the topic for the week.

3rd Lesson: 40 minute

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA using individual task. The students are to submit the assignment at the next lesson.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 6

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, he will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 25 minutes

Step 2: He will use 5 minutes to conduct CA using project. The students will submit after one week.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 7

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, he will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The teacher will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA (Group assignment).

The students are to submit at the next lesson

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 8

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minute

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA using individual task. The students are to submit the assignment at the next lesson.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 9

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, he will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 25 minutes

Step 2: He will use 5 minutes to conduct CA using project. The students will submit after one week.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 10

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, he will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA (Group assignment). The students are to submit at the next lesson

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 11

Presentation: Revision and administration of the post test on the students.

UNIVERSITY OF IBADAN

APPENDIX V

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

CLASSROOM AND OUT-OF-CLASS BASED CONTINUOUS ASSESSMENT MODE WITH FEEDBACK AND REMEDIATION PACKAGE (COCAMWFRP)

The Classroom and out-of-class Based Continuous Assessment Modes with Feedback and Remediation Package is the treatment package for experimental group 5. The package based on how the combination of classroom and out-of-class based continuous assessment modes meant to assess students' cognitive and affective domains for this group will be carried out on weekly basis.

Operational Guide for the usage of Classroom and Out-of-class based Continuous Assessment Modes with Feedback and Remediation

Week 1

Class: SSS2

Subject: Commerce

Presentation: The researcher and the research assistants will administer the pre-tests on the students

Week 2

1st Lesson: 40 minutes

Class: SSS2

Subject: Commerce

Presentation: **Introduction + Teaching**

Step 1: The research assistant will inform the students that during the 3rd lessons of every week, continuous assessment will be conducted to determine the extent to which they have gained from the topic taught using these continuous assessment tools/techniques: written quiz, teacher guided peer assessment and end-of-lesson assessment (test). This exercise will lapse for 10 minutes. Thereafter, the research assistant will introduce the topic for the week to the students.

Step 2: The research assistant will teach the lesson for the remaining 30 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will teach the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA to assess the cognitive domain using written quiz technique. He will ask the students to get a sheet of paper each, write their names on it. They will write the answers to the questions on the paper as he (research assistant) reads out the questions with their options.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 3

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The research assistant will provide feedback and remediation on previous CA for the cognitive domain within 10 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 15 minutes using story.

Step 3: The remaining 15 minutes will be used to introduce the topic for the week

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will teach.

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment for Cognitive and Affective domains + Feedback and Remediation**

Step 1: The research assistant gave continuous assessment to the students by using the teacher guided peer assessment procedure. The students with the assistance of the researcher assistant formed some questions which one of the students wrote on the board; thereafter the students provided the answers on sheets of papers for 10 minutes.

Step 2: The students' affective domain was assessed using the attitude scale. This exercise lasted for 10 minutes.

Step 3: At the end of the task, the research assistant asked the students to exchange their script with one another. They marked and score their peers scripts with the assistance of the research assistant who assisted the students to provide corrections (remediation).

Step 4: The feedback and remediation for the affective domain will be done within 10 minutes using play let

Week 4

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for cognitive and affective domains**

Step 1: The research assistant will teach the students for 15 minutes

Step 2: He will use 15 minutes to conduct CA using end-of-lesson assessment

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 5

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The research assistant will provide feedback and remediation on the previous CA (end-of-lesson assessment) for 15 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 15 minutes using a poem.

Step 3: He will teach the students for the remaining 10 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant will teach the students for 25 minutes

Step 2: He will use five (5) minutes to conduct CA using individual task to the students. The students are to submit the assignment at the next lesson.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 6

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation +Teaching**

Step 1: The research assistant will provide feedback and remediation on the previous CA for 10 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 10 minutes using a story.

Step 3: He will teach the students for the remaining 20 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant will teach the students for 25 minutes

Step 2: He will use 5 minutes to administer CA using project. The students will submit after one week.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Note: After the submission of the project, remediation and feedback for the project will be provided during a free period.

Week 7

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The feedback and remediation for the affective domain will be done within 10 minutes using a poem.

Step 2: The research assistant will teach the students for 30 minutes

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for Cognitive and Affective domains**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA (Group assignment)

The students are to submit at the next lesson

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 8

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The research assistant will provide feedback and remediation on previous CA for 10 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 10 minutes using a poem

Step 3: After the remediation exercise, the research assistant will teach for 20 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for cognitive and affective domains**

Step 1: The research assistant will teach for 20 minutes.

Step 2: He will conduct continuous assessment using written quiz. He will ask the students to get a sheet of paper each, write their names on it. They will write the answers to the questions on the paper as he (research assistant) reads out the questions with their options. This exercise will lapse for 10 minutes.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 9

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation + Teaching**

Step 1: The research assistant will provide feedback (remediation) on previous CA for 10 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 10 minutes using a poem.

Step 3: After the remediation exercise, he will teach the students for 20 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment for cognitive and affective domains + Feedback and Remediation**

Step 1: The research assistant gave continuous assessment to the students by using the teacher guided peer assessment procedure. The students with the assistance of the researcher assistant formed some questions which one of the students wrote on the board; thereafter the students provided the answers on sheets of papers for 10 minutes.

Step 2: The students' affective domain was assessed using the attitude scale. This exercise lasted for 10 minutes.

Step 3: At the end of the task, the research assistant asked the students to exchange their script with one another. They marked and score their peers scripts with the assistance of the research assistant who assisted the students to provide corrections (remediation).

Step 4: The feedback and remediation for the affective domain will be done within 10 minutes using a poem.

Week 10

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach for forty (40) minutes

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment for cognitive and affective domains**

Step 1: The research assistant will teach the students for 15 minutes

Step 2: He will use 15 minutes to conduct CA using end-of-lesson assessment technique

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 11

1st Lesson: 40 minutes

Presentation: **Feedback and Remediation**

Step 1: The research assistant will provide feedback (remediation) on previous CA for 10 minutes.

Step 2: The feedback and remediation for the affective domain will be done within 10 minutes using a poem.

Step 3: After the remediation exercise, he will start the revision of the terms work for 20 minutes.

2nd Lesson: 40 minutes

Presentation: Revision and administration of the post test on the students.

3rd Lesson: 40 minutes

Presentation: Administration of the post test on the students.

APPENDIX VI

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

CLASSROOM AND OUT-OF-CLASS BASED CONTINUOUS
ASSESSMENT MODES WITHOUT FEEDBACK AND REMEDIATION
PACKAGE (COCAMWTFRP)

The Classroom and out-of-class based Continuous Assessment Modes without Feedback and Remediation Package is the treatment package for experimental group 6. The package based on how the combination of classroom and out-of-class based continuous assessment modes meant to assess students' cognitive and affective domains for this group will be carried out on weekly basis.

Operational Guide for the usage of Classroom and Out-of-class based Continuous Assessment Modes without Feedback and Remediation

Week 1

Class: SSS2

Subject: Commerce

Presentation: The researcher and the research assistants will administer the pre-tests on the students

Week 2

1st Lesson: 40 minutes

Class: SSS2

Subject: Commerce

Presentation: **Introduction + Teaching**

Step 1: The research assistant will inform the students that during the 3rd lessons of every week, continuous assessment will be conducted to determine the extent to which they have gained from the topic taught using these continuous assessment tools/techniques: written quiz, peer assessment and end-of-lesson assessment. This

exercise will lapse for 10 minutes. Thereafter, the teacher will introduce the topic for the week to the students.

Step 2: The research assistant will teach the lesson for the remaining 30 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will teach the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 20 minutes.

Step 2: He will use the remaining 10 minutes to conduct CA using written quiz technique. He will ask the students to get a sheet of paper each, write their names on it. They will write the answers to the questions on the paper as he (research assistant) reads out the questions with their options.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 3

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will teach.

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment**

Step 1: The teacher teaches for 15 minutes

Step 2: The research assistant gave continuous assessment to the students by using the teacher guided peer assessment procedure. The students with the assistance of the researcher assistant formed some questions which one of the students wrote on the board; thereafter the students provided the answers on sheets of papers for 15 minutes.

Step 3: The students' affective domain was assessed using the attitude scale. This exercise lasted for 10 minutes.

Week 4

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will conduct CA using end-of-lesson assessment to assess the students for 10 minutes

Step 3: The students' affective domain will be assessed using the attitude scale 10 minutes.

Week 5

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, he will continue his teaching on the topic for the week.

3rd Lesson: 40 minute

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA using individual task. The students are to submit the assignment at the next lesson.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 6

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, he will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 25 minutes

Step 2: He will use 5 minutes to conduct CA using project. The students will submit after one week.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 7

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, he will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The teacher will teach the students for 20 minutes

Step 2: He will use 10 minutes to conduct CA (Group assignment).

The students are to submit at the next lesson

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 8

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment + Teaching**

Step 1: The research assistant will teach for 20 minutes.

Step 2: The research assistant will conduct continuous assessment using written quiz. He will ask the students to get a sheet of paper each, write their names on it. They will write the answers to the questions on the paper as he (research assistant) reads out the questions with their options. This exercise will lapse for 10 minutes.

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 9

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Continuous Assessment**

Step 1: The teacher teaches for 15 minutes

Step 2: The research assistant gave continuous assessment to the students by using the teacher guided peer assessment procedure. The students with the assistance of the researcher assistant formed some questions which one of the students wrote on the board; thereafter the students provided the answers on sheets of papers for 15 minutes.

Step 3: The students' affective domain was assessed using the attitude scale. This exercise lasted for 10 minutes.

Week 10

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach for forty (40) minutes

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: At the second lesson/period, the research assistant will continue his teaching on the topic for the week.

3rd Lesson: 40 minutes

Presentation: **Teaching + Continuous Assessment**

Step 1: The research assistant will teach the students for 20 minutes and

Step 2: He will conduct CA using end-of-lesson test technique for 10 minutes

Step 3: The students' affective domain will be assessed using the attitude scale. This exercise will lapse for 10 minutes.

Week 11

Presentation: Revision and administration of the post test on the student

APPENDIX VII

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

CONVENTIONAL CONTINUOUS ASSESSMENT PACKAGE (CCAP)

The Conventional Continuous Assessment Package is based on the conventional continuous assessment in which students are being assessed twice in a term.

Operational Guide for the usage of Conventional Continuous Assessment

Week 1

Class: SSS2

Subject: Commerce

Presentation: The researcher will administer the pre-tests on the students

Week 2

1st Lesson: 40 minutes

Class: SSS2

Subject: Commerce

Presentation: **Teaching**

Step 1: The teacher teaches the topic for the remaining 40 minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches

3rd Lesson: 40 minute

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

Week 3

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

3rd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

Week 4

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

3rd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

Week 5

Presentation: **1st Continuous Assessment**

The teacher determines the extent the students have learnt in all the topics taught by conducting a continuous assessment using written test

Week 6

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

3rd Lesson: 40 minute

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

Week 7

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

3rd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

Week 8

Presentation: **2nd Continuous Assessment**

The teacher determines the extent the students have learnt in all the topics taught by conducting a continuous assessment using written test

Week 9

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

3rd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

Week 10

1st Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The research assistant will teach the students for forty (40) minutes.

2nd Lesson: 40 minutes

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

3rd Lesson: 40 minute

Presentation: **Teaching**

Step 1: The teacher teaches the students for forty (40) minutes.

Week 11

Presentation: Revision and administration of the post test on the students.

APPENDIX VIII

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

COMMERCE ACHIEVEMENT TEST (CAT)

Section A: Objectives Questions

Time: 60 minutes

Instruction: Answer all questions in this section

1. The largest employer of labour in Nigeria is
 - a. Federal Government
 - b. State Government
 - c. Local Government
 - d. Councillors
2. Employees in the civil public service are referred to as
 - a. Labourers
 - b. Civil engineers
 - c. Civil servants
 - d. Teachers
3. One of the positions available under production and material management is
 - a. Quality Control Analysts
 - b. Financial Analyst
 - c. Auditors
 - d. Brokers
4. The full meaning of CIBN is
 - a. Chartered Institute of Bankers of Nigeria
 - b. Chartered Institute of Bottling of Nigeria
 - c. Chartered Institute of Bakers of Nigeria
 - d. Chartered Institute of Barristers of Niger
5. The number of credit passes needed for career opportunities in commercial studies are
 - a. 4
 - b. 3
 - c. 6
 - d. 5
6. The granting of permission to pay at a future date for something of value received now is called
 - a. credit
 - b. Cash
 - c. Cash discount
 - d. Trade discount
7. The one who is granted credit is called a ____
 - a. creditor
 - b. Debtor
 - c. Owner
 - d. Trader
8. The one who grants credit is called the ____
 - a. creditor
 - b. Debtor
 - c. Owner
 - d. Trader
9. One of the sources whereby a customer can obtain permission to defer payment for goods and services are ____ except
 - a. credit sales
 - b. Hire purchase
 - c. Mortgages
 - d. Cash sales

10. The type of credit sales whereby a customer agrees to take delivery of goods and use them after paying a deposit and promising to pay the balance later in an agreed number of instalments is called

- a. mortgages b. Loans c. Rentals d. Hire purchase

11. One of the agencies that educate and protect consumers are ___except

- a. National Agencies for Food and Drug Commission
b. Economic Community of West African States
c. Consumer Education and Protection Council of Nigeria
d. Federal Ministry of Justices

12. Payment by _____ is the most common form of payment through the banks.

- a. teller b. Withdrawer c. Cheque d. Savings
voucher

13. A _____ is used to transfer money from an account holder's current account to the person named on it.

- a. cheque b. Teller c. Savings voucher d. Withdrawal voucher

14. The current account is operated by the use of _____

- a. savings voucher b. Withdrawal voucher c. Cheques d. Slip

15. The bank pays interest on _____ account

- a. savings b. Current c. Fixed deposit d. Loan

16. The owner of _____ account pays bank charges for the services rendered by the bank

- a. loan b. Savings c. Current d. Fixed deposit

17. The apex bank in Nigeria is

- a. Commercial bank b. Mortgage bank c. Agriculture and
development bank d. Central bank

18. A merchant bank's main activity is the provision of long and medium term loans and advances for

- a. trade and industry b. Education c. Politic d.
Agriculture

19. Development banks are _____

- a. government –owned banks b. Individual-owned banks

- a. 1971 b. 1981 c. 1991 d. 2001
27. The market for short term debt securities are known as
 a. money market b. capital market c. commodity market d. invisible market
28. Capital markets can be categorised into
 a. primary capital market and secondary capital market
 b. primary and secondary market
 c. primary commodity market and secondary commodity market
 d. primary money market and secondary money market
29. The money market is used by individuals and corporate bodies as a means for
 a. borrowing and lending in the short term b. selling and buying money
 c. printing money for peoples' use d. borrowing money.
30. Money market is a very safe investment because
 a. it attract a relatively low interest rate. b. it attract a very high interest rate.
 c. participants don't pay interest d. participants don't refund the loan they obtained
31. One of the instruments traded in the money market is
 a. Mortgage bond b. Cheque c. Cash d. treasury bill
32. One of the institutions that trade in money market
 a. education b. Religious c. Commercial banks d. Central bank
33. Insurance companies protect investors against
 a. the risk of kidnapping b. the risk of loss of properties
 the risk of loss of properties and life. d. the risk of gambling
34. The person who takes insurance covering against risk of lost of properties or life is called
 a. Insured b. Insurer c. premium d. Insurance cover
35. The transfer of risk from one insurance company to another is called
 a. insurance b. Assurance c. Reinsurance d. Indemnity

36. In insurance, when many people through payment of premiums contribute to a common fund, it is referred to as
- insurable interest
 - Pooling of risks
 - Indemnity
 - contribution
37. The insurance principle that states that the insured should be restored to the limit of the amount covered by the policy is called
- uberrimae fides
 - Insurable interest
 - Proximate cause
 - indemnity
38. The insurance principle that states that there must be a close connection between the loss actually suffered and the risk for which insurance has been taken out is called
- pooling of risks
 - Insurable insurance
 - Subrogation
 - proximate cause
39. When people within country exchange goods and services for money in order to satisfy their needs and wants it is known as
- home trade.
 - foreign trade
 - commodity trade
 - external trade
40. The exchange of goods and services between two or more countries is known as
- Home trade
 - internal trade
 - commodity trade
 - Foreign trade
41. One of the disadvantages of foreign trade is
- It makes it possible for other countries to obtain crude oil, cocoa, palm produce and other goods and services from Nigeria
 - It promotes close economic ties between and among countries
 - Availability of foreign goods in the local market may reduce the effort to be self-sufficient
 - It checks the tendency for local manufacturers to increase prices unreasonably.
42. The following factors serve as barrier to foreign trade except
- natural barriers
 - social barriers
 - Economic barrier
 - educational barriers
43. Examples of visible imports are _____ except
- foods and beverages
 - Raw materials
 - Banking
 - machinery
44. The process of conveying goods and people from one place to another is called ____
- trading
 - transportation
 - communication
 - information and communication technology

45. Transportation plays crucial roles in commercial activities because people that are geographically separated are ____ by it

- a. Divided b. dispersed c. killed d. brought together.

46. The importance of transportation are as follows except

- a. it aids the movement of goods and people to the interior areas
b. it encourages trading activities between one country and another
c. it facilitates and quickens the effective distribution of goods and services to areas they are needed
d. it facilitates untimely death of people and destruction of goods

47. ____ is better to carry bulky goods from one place to another

- a. Ship b. car c. aeroplane d. lorry

48. Perishable and fragile goods are better handled by fast means of transportation such as except

- a. aircraft b. buses c. trailers d. rail

49. One of the factors that determine the choice of transportation is

- a. type of roads b. type of cars c. nature of goods d. cost of constructing railway lines

50. ____ is costly

- a. air transportation b. sea transportation
c. road transportation d. rail transportation

APPENDIX IX

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

CLASSROOM BASED CONTINUOUS ASSESSMENT MODE BATTERY

(CCAMB)

For Treatment Groups I and II

The Class based Continuous Assessments Mode Battery comprises the test items in: teacher guided peer assessment, written quiz, and end-of-lesson assessment that was given to students on weekly basis to determine the extent to which they have gained in each topic. Each continuous assessment technique and the test items are presented below:

Written Quiz

Topic: Credit

1. The granting of permission to pay at a future date for something of value received now is called _____
2. State three differences between hire purchase and deferred payment

S/No	Hire Purchase	Deferred Payment
1		
2		
3		

3. List and explain three sources of credit to consumers
 - i. _____
 - ii. _____
 - iii. _____
4. Mention four credit instruments you know
 - i. _____
 - ii. _____
 - iii. _____
 - iv. _____

Teacher Guided Peer Assessment

Topic: Banking System

1. List 3 pieces of information on savings withdrawal voucher

a.

b.

c.

2. State 3 importance of using a crossed cheque

a.

b.

c.

3. Write down 2 pieces of information that can be found in a pay-in slip

a.

b.

End-of-Lesson Assessment (Written Test)

Topic: Banking System (Continued)

1. List 2 differences between an open cheque and crossed cheque

S/No	Open cheque	Crossed cheque
1		
2		

2. Enumerate 3 reasons for crossing a cheque

a. _____

b. _____

c. _____

3. State and explain 4 functions of central bank

a. _____

b. _____

c. _____

d. _____

Written Quiz

Topic: Consumer Protection

Section One

1. "Caveat emptor" means _____

2. The organised efforts or actions of consumers or individuals to protect themselves against the unfair practices of businessmen is called _____

3. Three functions performed by National Agencies for Food and Drug Administration Control are:

i. _____

ii. _____

iii. _____

4. Three functions performed by Ministry of Trade and Industry are:

i. _____

- ii. _____
- iii. _____

Teacher Guided Peer Assessment

Topic: Money and Capital Markets

- 1. State the 2 types of shares being advertised by newspapers or magazines
- 2. Enumerate 3 different insurance companies that sell shares
- 3. Mention 3 commercial banks that advertise the sales of shares in newspapers or magazines

End-of-Lesson Assessment (Test)

Topic: Insurance

- 1. Give 3 difference between insurance and assurance
- 2. List 5 types of insurance
- 3. Explain the following insurance policies:
 - a. Indemnity b. Utmost good faith c. Insurable interest
 - d. Proximate Cause

Written Quiz

Topic: Means of payment in local and foreign trade

- 1a. What is shipping note?
- b. What is shipping manifest?

- 2a. List 3 document used in foreign trade

- b. State 2 uses of each of the documents

Teacher Guided Peer Assessment

Topic: Transportation

1. State 3 road networks on Nigeria's map
2. State 3 railway lines in Nigeria

End-of Lesson Assessment

Topic: Career opportunities in Public and Private Organisations

1. What is a career?
2. List 5 career opportunities in the public sector
3. State 5 career opportunities in the private sector

UNIVERSITY OF IBADAN

APPENDIX X

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

OUT-OF-CLASS BASED CONTINUOUS ASSESSMENT MODE BATTERY

(OCAMB)

For Treatment Groups III and IV

The Out-of-class Continuous Assessments Mode Battery comprises the test items in: take home assignment, projects, and group assignment that were given to students on weekly basis to determine the extent to which they have gained in the topics taught. Each continuous assessment technique and the test items are presented below:

Take home assignment

Topic: Credit

1. a. What is credit?
b. List and explain three sources of credit to consumers
2. a. Give 3 differences between hire purchase and deferred payment
b. Enumerate four credit instruments you know

Project

Topic: Banking System

1. Find and write out in detail 3 pieces of information on savings withdrawal voucher
2. Ask from your parents or a banker 3 importance of using a crossed cheque
3. Get a pay-in-slip of any bank and write down any 2 pieces of information that can be found on it

Group Assignment

Topic: Banking System (Continued)

- Group 1. a. State 2 differences between an open cheque and a Crossed cheque.
b. State 3 reasons for crossing a cheque
c. State and explain 4 functions of central bank
- Group 2. a. State 2 differences between an open cheque and a Crossed cheque.

- b. State 3 reasons for crossing a cheque
- c. State and explain 4 functions of central bank

Group 3 a. State 2 differences between an open cheque and a Crossed cheque.

- b. State 3 reasons for crossing a cheque
- c. State and explain 4 functions of central bank

Take home assignment

Topic: Consumer Protection

- 1. What is “Caveat emptor”?
- 2. What is consumer protection?
- 3. State 3 the functions of National Agencies for Food and Drug Administration Control (NAFDAC)
- 4. Mention 3 functions performed by Ministry of trade and industry

Project

Topic: Money and Capital Markets

- 1. Get Newspaper or business magazines cutting where sales of shares were advertised and state 2 types of shares being advertised with the support of the papers you have cut
- 2. Get Newspaper or business magazine cuttings and state 3 different insurance companies that advertised sales of shares with the support of the papers you have cut
- 3. Get Newspaper or business magazine cuttings and write 3 different commercial banks that advertised sales of shares with the support of the papers you have cut

Group Assignment

Topic: Insurance

- Group 1 a. Give 3 differences between insurance and assurance
- b. List 5 types of insurance
- c. Explain the following insurance policies:
 - i. Indemnity ii. Utmost good faith
 - iii. Insurable interest iv. Proximate Cause

- Group 2
- a. Give 3 difference between insurance and assurance
 - b. List 5 types of insurance
 - c. Explain the following insurance policies:
 - i. Indemnity
 - ii. Utmost good faith
 - iii. Insurable interest
 - iv. Proximate Cause

- Group 3
- a. Give 3 difference between insurance and assurance
 - b. List 5 types of insurance
 - c. Explain the following insurance policies:
 - i. Indemnity
 - ii. Utmost good faith
 - iii. Insurable interest
 - iv. Proximate Cause

Take home assignment

Topic: Means of payment in local and foreign trade

- 1a. What is shipping note?
- b. Explain shipping manifest
- 2a. List 3 document used in foreign trade
- b. State 2 uses of each of the documents

Project

Topic: Transportation

1. Draw a map of Nigeria, show and label 3 different types of road networks on it, then describe the functions of each of them.
2. Draw a map of Nigeria, show and label the 2 major railway routes on it, then explain 5 the functions of railway.

Group Assignment

Topic: Career opportunities in Public and Private Organisations

- Group 1:
- a. Define a career
 - b. List 5 career opportunities each in the public sector
 - c. State 5 career opportunities in the private sector

- Group 2:
- a. Define a career
 - b. List 5 career opportunities in the public sector
 - c. State 5 career opportunities in the private sector

- Group 3:
- a. Define a career
 - b. List 5 career opportunities each in the public sector
 - c. State 5 career opportunities in the private sector

APPENDIX XI

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

CLASSROOM AND OUT-OF-CLASS BASED CONTINUOUS ASSESSMENT

MODES BATTERY (COCAMB)

For Treatment Groups V and VI

The Classroom and out-of-class Based Continuous Assessments Mode Battery comprises the test items in: teacher guided peer assessment, written quiz, end-of-lesson assessment, take home assignment, project and group assignment that were given to students on weekly basis to determine the extent to which they have gained in each topic. Each continuous assessment technique and the test items are presented below:

Written Quiz

Topic: Credit

1. List and explain three sources of credit to consumers

- a. _____
- b. _____
- c. _____

2. State 3 differences between hire purchase and deferred payment

S/No	Hire Purchase	Deferred Payment
1		
2		
3		

3. Mention four credit instruments you know

- i. _____
- ii. _____
- iii. _____
- iv. _____

4. The granting of permission to pay at a future date for something of value received now is called _____

Teacher Guided Peer Assessment

Topic: Banking System

1. Write down any 2 pieces of information that can be found in a pay-in slip

a

b.

2. List 3 pieces of information on savings withdrawal voucher

a.

b.

c.

3. State 3 importance of using a crossed cheque

a.

b.

c.

End-of-Lesson Assessment (Written Test)

Topic: Banking System (Continued)

3. List 2 differences between an open cheque and crossed cheque

S/No	Open cheque	Crossed cheque
1		
2		

4. State and explain 4 functions of central bank

a.

b.

c.

d.

5. Enumerate 3 reasons for crossing a cheque

a.

b.

c.

Take home assignment

Topic: Consumer Protection

1. What is “Caveat emptor”?
2. What is consumer protection?
3. State 3 the functions of National Agencies for Food and Drug Administration

Control (NAFDAC)

4. Mention 3 functions performed by Ministry of trade and industry

Project

Topic: Money and Capital Markets

1. Get Newspaper or business magazines cutting where sales of shares were advertised and state 2 types of shares being advertised with the support of the papers you have cut
2. Get Newspaper or business magazine cuttings and state 3 different insurance companies that advertised sales of shares with the support of the papers you have cut
3. Get Newspaper or business magazine cuttings and write 3 different commercial banks that advertised sales of shares with the support of the papers you have cut

Group Assignment

Topic: Insurance

- Group 1
- a. Give 3 differences between insurance and assurance
 - b. List 5 types of insurance
 - c. Explain the following insurance policies:
 - i. Indemnity
 - ii. Utmost good faith
 - iii. Insurable interest
 - iv. Proximate Cause

- Group 2
- a. Give 3 difference between insurance and assurance
 - b. List 5 types of insurance
 - c. Explain the following insurance policies:
 - i. Indemnity
 - ii. Utmost good faith
 - iii. Insurable interest
 - iv. Proximate Cause

- Group 3
- a. Give 3 difference between insurance and assurance
 - b. List 5 types of insurance
 - c. Explain the following insurance policies:
 - i. Indemnity
 - ii. Utmost good faith
 - iii. Insurable interest
 - iv. Proximate Cause

Written Quiz

Topic: Means of payment in local and foreign trade

- 1a. List 3 document used in foreign trade
- b. State 2 uses of each of the documents
- 2a. What is shipping note?
- b. What is shipping manifest?

Teacher Guided Peer Assessment

Topic: Transportation

1. State 2 major railway lines in Nigeria
2. State 3 road networks on Nigeria's map

End-of Lesson Assessment

Topic: Career opportunities in Public and Private Organisations

1. What is a career?
2. State 5 career opportunities in the private sector
3. List 5 career opportunities in the public sector

APPENDIX XII

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

ATTITUDE TO LEARNING COMMERCE BATTERY (ATLCB)

For Treatment Groups I, II, III, IV, V and VI

The Attitude to Learning Commerce Battery is meant to assess the attitude of the students toward learning Commerce for Treatment group I (Classroom based Continuous Assessment Modes with feedback and remediation), Treatment group II

(Classroom based Continuous Assessment Modes without feedback and remediation), Treatment group III (Out-of-class based Continuous Assessment Modes with feedback and remediation), Treatment group IV (Out-of-class based Continuous Assessment Modes without feedback and remediation), Treatment group V (Classroom and Out-of-class based Continuous Assessment Modes with feedback and remediation) and Treatment group VI (Classroom and Out-of-class based Continuous Assessment Modes without feedback and remediation). The battery measures the attitude of students towards each topic. The attitude scale meant for each topic is presented below:

Career

Read carefully each item and indicate the extent to which you agree with it by ticking X against the most appropriate box as indicated below:

ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me

N/S	ITEMS	ATM	TM	FTM	NTM
1	I did not miss the lessons on career opportunities because I liked the topic				
2	I paid attention during the lesson, so I was able to have a better knowledge of the various career I can choose in commercial field				
3	I liked to choose my career in commercial field				
4	I liked the lessons on career opportunities				
5	I liked the lessons on career because it enlightened me on the UTME entry requirements for the career I have chosen				

Credit

Read carefully each item and indicate the extent to which you agree with it by ticking X against the most appropriate box as indicated below:

ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me

N/S	ITEMS	ATM	TM	FTM	NTM
1	I liked the lessons on credit because they I had better understanding of the concept				
2	I liked the lessons on credit because they were interesting to me				

3	I paid rapt attention during the lessons because my teacher carried us along during his/her teaching				
4	I was able to differentiate between loan and overdraft because I was attentive during the lesson				
5	I wrote all the notes my teacher gave because the topic was interesting				

Consumer Protection

Read carefully each item and indicate the extent to which you agree with it by ticking X against the most appropriate box as indicated below:

ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me

N/S	ITEMS	ATM	TM	FTM	NTM
1	I wrote the note on consumer protection because the lessons were interesting				
2	I attended all the lessons on consumer protection because the teacher taught the topic well				
3	I encouraged my friends to attend the lessons on consumer protection because they were interesting				
4	I understood consumer protection because my teacher taught the topic well				
5	I persuaded my peers who felt the lessons were boring to attend the lessons on consumer protection				

Banking System

Read carefully each item and indicate the extent to which you agree with it by ticking X against the most appropriate box as indicated below:

ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me

N/S	ITEMS	ATM	TM	FTM	NTM
1	I enjoyed the lessons on banking system because my teacher taught us well				
2	Through the lessons on banking, I had a better knowledge of banking services				

3	I did not miss any lesson on banking because our teacher taught us well				
4	I did not miss any note on banking because the lessons were interesting to me				
5	I like to work in the bank because I like the banking operations/activities				

Banking System (continued)

Read carefully each item and indicate the extent to which you agree with it by ticking X against the most appropriate box as indicated below:

ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me

N/S	ITEMS	ATM	TM	FTM	NTM
1	I enjoyed the lessons on open and closed cheques because my teacher taught us well				
2	I like closed cheque because of its advantages over open cheque				
3	I did not miss any lesson on banking therefore I can state the services rendered by the commercial banks				
4	I like commercial bank because it makes fund available for its customers in form of loan and overdrafts				
5	I taught my friends who have difficulty in understanding the difference between open and closed cheques				

Money and Capital Market

Read carefully each item and indicate the extent to which you agree with it by ticking X against the most appropriate box as indicated below:

ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me

N/S	ITEMS	ATM	TM	FTM	NTM
1	The lessons on money and capital market were of interest to me				
2	I did not miss any lessons on money and capital market because the teacher taught us well				

3	I will like to choose a career in the money market because I like the activities in the money market				
4	I will like to choose a career in the capital market because I like the activities in the capital market				
5	I have better knowledge of the various instrument traded at the money and capital markets because I paid attention during the lesson				

Insurance

Read carefully each item and indicate the extent to which you agree with it by ticking X against the most appropriate box as indicated below:

ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me

N/S	ITEMS	ATM	TM	FTM	NTM
1	I attended all the lessons on insurance because the topic is very important				
2	The lessons on insurance were interesting so I paid rapt attention				
3	I did copy all the notes on insurance because they were useful to me				
4	I will like to work in an insurance company because I like the insurance activities				
5	I understood the lessons on insurance because my teacher taught us well				

Transport

Read carefully each item and indicate the extent to which you agree with it by ticking X against the most appropriate box as indicated below:

ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me

N/S	ITEMS	ATM	TM	FTM	NTM
1	I did not miss any lesson on transportation because they were of interest to me				
2	I did not miss any lessons on transportation because our teacher took time to teach the lesson well				

3	I liked to choose a career transport sector because it aid trade and man's daily activities				
4	I taught my peers who have difficulty in understanding the lesson on transportation because I paid attention during the lessons				
5	I have better knowledge and understanding of the various types of transportation and their importance to trade because I paid attention during the lesson				

Means of payment in local and foreign trade

Read carefully each item and indicate the extent to which you agree with it by ticking X against the most appropriate box as indicated below:

ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me

N/S	ITEMS	VTM	TM	FTM	NTM
1	I did not miss any lesson on means of payment in local and foreign trade because they were of interest to me				
2	I encouraged my friends to attend the lessons on means of payment in local and foreign trade because they were interesting				
3	I did not miss any lessons on means of payment because the teacher taught us well				
4	I taught my peers who have difficulty in understanding the lesson on means of payment in local and foreign trade because I studies on at home				
5	I had better knowledge of the various means of payment in local and foreign trade and their importance to trade because I paid attention during the lessons				

APPENDIX XIII

UNIVERSITY OF IBADAN

INSTITUTE OF EDUCATION

REMEDICATION FOR STUDENTS' ACHIEVEMENT IN COMMERCE

PACKAGE (RSACP)

Classroom Based Continuous Assessment Mode (Group I)

This remediation package was designed for improving students' achievement in Commerce for treatment group I.

The following topics are involved in this treatment package

1. Credit
2. Banking System
3. Consumer Protection
4. Money and Capital Markets
5. Insurance
6. Means of payment in local and foreign trade
7. Transportation
8. Career opportunities in Public and Private Organisations

Written Quiz

Topic: Credit

1. The granting of permission to pay at a future date for something of value received now is called _____

Answer: Credit

2 State three differences between hire purchase and deferred payment

Answer: any three of these are correct

Difference between Hire Purchase and Deferred Payment

S/No	Hire Purchase	Deferred Payment
1.	Goods are on hire	Goods are sold
2.	The price charge is higher	Price charged is lower
3.	Hire purchase favours the seller	Deferred payment favours the buyer
4.	Durable goods are involved	Less durable goods are sold
5	On default, seller can repossess the goods	Seller cannot repossess the goods
6	Seller retains ownership until final instalment is paid	Buyer retains ownership after paying initial deposit

3. list and explain three sources of credit to customers

Answer: Any of these are correct

- i. Mortgage ii. Loan and overdraft iii. Hire purchase
- iv. Deferred payment v. Credit card vi. Club trading vii. Book me down

Mortgage: It is a system of credit in which building societies or mortgage banks assist people to buy landed property or houses by lending them a proportion of the purchase money.

Loan and overdraft: Loan is a sum of money borrowed by individuals firms even government from financial institutions or individuals for a particular period at agreed rate of interest. On the other hand, an overdraft is a form of credit provide by banks in which a customer is allowed to draw over and above the money in his account

Hire purchase: It is a system whereby the buyer or hirer has possession and use of the goods while the owner retains the ownership of goods until the final payment has been made. After the final payment ownership will pass to the buyer.

Deferred payment: It is a system whereby ownership and possession are transferred immediately to the buyer from the seller after paying an initial deposit.

Credit card: It is a card issued by some large stores to approve application which enables a holder to obtain goods and services on credit at specified suppliers up to an agreed amount. The holder has a borrowing limit.

Club trading: It is a system of credit whereby some organisations set up clubs to collect regular contribution from members. This contribution can be withdrawn periodically in order to make purchase at the shops.

Book me down: It is common within the low income earners in underdeveloped countries like Nigeria. The customer will purchase goods on credit ant their names are written down. Payment may be made at the end of the month after receiving their remuneration.

4. Enumerate four credit instruments you know

Answer: Any of these are correct

- i. Bill of exchange ii. Promissory Notes iii. Letter of credit iv. Credit cards
v. Debentures vi. Trading cheque vii. Hire purchase viii. Bonds
ix. I owe you (IOU) x. Bank draft

Teacher Guided Peer Assessment

Topic: Banking System

1. List 3 pieces of information on savings withdrawal voucher

Answer:

- i. Name of account holder
- ii. Date
- iii. Amount
- iv. Bank branch
- v. Account no
- vi. Signature

2. State 3 importance of using a crossed cheque

Answer:

- a. The cheque is paid into the account of the payee
- b. If cheque is stolen it cannot be cash over the counter
- c. It prevent loss f cash

3. Write down 2 pieces of information that can be found in a pay-in slip

Answer:

- i. Date
- ii. Amount
- iii. Account no
- iv. Signature
- v. Bank Branch
- vi. Name of depositor
- vii. Depositor's phone number
- viii. Depositor's address

End-of-Lesson Assessment (Written Test)

Topic: Banking System (Continued)

1. List 2 differences between an open cheque and crossed cheque

Answer:

S/No	Open cheque	Crossed cheque
1.	It can be presented an cashed over the counter of the bank which it is drawn	It cannot be cashed over the counter
2	It is not crossed	It is crossed with two parallel lines drawn across its face

3	It is risky because it can be paid to a wrong person	It helps to prevent fraudulent practices
---	--	--

2. Enumerate 3 reasons for crossing a cheque

Answer:

- i. It protects the owner against damage by loss or theft
- ii. It prevents the cheque from being paid over the counter
- iii. Crossing restricts a cheque to a particular bank
- iv. The holder must pay it to his account
- v. It can help in tracing the culprit in case the cheque was stolen

3. State and explain 4 functions of central bank

Answer: Any five of these are correct

- i. Banker to the Government: Central bank is an agent and banker to the government. It controls the public account, receives revenue on behalf of the government and makes payment from this account.
- ii. Issuance and control of currency: The central bank has the right to order the printing of the currency and the issuance of it. It controls the circulation of currency, exchange of bad notes for new ones and sees to the destruction of the bad notes.
- iii. Banker's bank: The central bank acts as banker to the banks by ensuring that the banks open account with it in order to facilitate clearing of cheques. This helps the commercial banks to have similar facilities to offer to their customers.
- iv. Lender of last resorts: The central bank has a duty to assist the banking system when the banks are in financial difficulties so that they can withstand the strain of excessive demands.
- v. Foreign exchange transaction: The central bank holds the foreign reserve of a country, and this helps in enforcing foreign exchange control regulation. It operates the exchange control which is set up to purchase and sell foreign currencies.
- vi. Responsible for monetary policy: The central bank is responsible for the monetary policies of the country. It can use both the expansionist and restrictionist policies to control the quantity and value of money in circulation so as to influence the level of production and distribution of the national income.

vii. Formulation of rules and regulations guiding the banking industry: The central bank controls, regulates and supervises the components of the banking system. It lays down rules and regulations to be followed to ensure smooth operation.

viii. Other functions: These include acting as clearing house for other banks and the management of the national debt of a country.

Written Quiz

Topic: Consumer Protection

Section One

1. “Caveat emptor” means _____

Answer:

“Buyers beware”

2. The organised efforts or actions of consumers or individuals to protect themselves against the unfair practices of businessmen is called _____

Answer: Consumerism

3. Three functions performed by National Agencies for Food and Drug Administration Control are:

Answer: Any three of these are correct

Three functions performed by National Agencies for Food and Drug Administration Control among others are:

- a. It ensures the cleanliness and abattoirs and healthiness of animals
- b. It ensures that drugs to be sold are tested for safety purposes
- c. It educates the people about the dangers of some goods and drugs
- d. It also monitors the sale of canned food
- e. It regulates and monitors advertisements in the media

4. Three functions performed by Ministry of Trade and Industry are:

Answer: Any three of these are correct

Three functions performed by Ministry of Trade and Industry among others are:

- i. It monitors the setting up of business
- i. It enforces laws on trade and industry

- ii. It ensures compliance with various acts e.g. Trade Description Act
- iii. It ensures that most goods imported or exported are regulated

Teacher Guided Peer Assessment

Topic: Money and Capital Markets

1. State the 2 types of shares being advertised by newspapers or magazines

Answer:

- i. Ordinary share
- ii. Preference shares

2. Enumerate 3 different insurance companies that sell shares

Answer:

- i. African Alliance Insurance Company
- ii. African Development Insurance Company
- iii. AIICO Insurance Plc
- iv. Oceanic Insurance Limited

3. Mention 3 commercial banks that advertise the sales of shares in newspapers or magazines

Answer:

- i. Fidelity bank
- ii. Skye bank
- iii. Guarantee Trust Bank
- iv. First bank
- vii. Mainstreet bank

End-of-Lesson Assessment (Test)

Topic: Insurance

1. Give 3 difference between insurance and assurance

Answer:

Differences between insurance an assurance

No	Insurance	Assurance
1	It is taken as a protection against loss caused by natural disasters	It is taken a s protection against loss caused by the death of a

		person
2	The risk covered may not occur	The risk covered will inevitably occur but the time of occurrence is what is not known
3	This policy covers properties	This policy covers human beings

2. List 5 types of insurance

Answer:

- i. Motor vehicle, ii. Marine insurance iii. Life assurance iv. Fire insurance v. Burglary, theft, robbery vi. Fidelity guarantee
vii. Agricultural insurance viii. Aviation insurance ix. Bad debt insurance
iv. Employer liability

3. Explain the following insurance policies:

- a. Indemnity b. Utmost good faith c. Insurable interest
d. Proximate Cause

Answer:

- a. Indemnity is the compensation given to the insured by the insurer in the event of his suffering a loss. Under this principle, the insured will be given compensation for loss suffered.
- b. Utmost good faith (Uberrimae Fides): This principle states that any insurance contract, all relevant information that will affect the validity of the agreement must be disclosed by the parties involved.
- c. Insurable interest: This principle states that one can only insure properties that will bring loss or liabilities to him upon destruction. The properties of a neighbour or friend cannot be insured by the individual.
- d. Proximate Cause: This principle states that only the losses or liabilities which arise from the direct and immediate cause of the event insured against are indemnified. There must be a link between the loss suffered and the risk for which the insurance has been taken.

Written Quiz

Topic: Means of payment in local and foreign trade

1a. What is shipping note?

Answer:

Shipping Note: Shipping note is a document sent to the shipping agent by the exporter. The document contains instructions for transporting the goods. It is a request to the shipping company to transport the goods to a named destination at a particular time. If the forwarding agent handles shipment, it has to obtain a shipping note to request shipping company to transport the goods.

1b. What is shipping manifest?

Answer:

Shipping manifest: It is a document to be completed by the captain of a ship and lodged with the customs authorities before the ship can leave the port. It shows particulars of the ship, its cargo and destination. The shipping manifest must be left with the customs before the ship leaves port and copies are sent to the ship's agents at the port of destination.

2a. List 3 document used in foreign trade

b. State 2 uses of each of the documents

Answer:

- i. Freight Note
- ii. Airway bills
- iii. Dock warrant
- iv. Dock landing account
- v. Customs specification

b. State 2 uses of each of the documents

Answer:

- i. Freight Note: Freight note is a document which shows the carriage charges for a particular cargo for a specified journey. It is issued by the shipping company to give details of charges for shipping a particular consignment of cargo specified journey.
- ii. Airway bills: Airway bill is a numbered document made out by or on behalf of the consignor of goods to be transported by air freight. It shows names of consignor, consignee, airport of loading and destination. It also shows the nature, weight and value of goods, the marks, numbers and dimensions of the packages, the route and the freight charged. It is used when goods are being transported by air.
- iii. Dock warrant: Dock warrant is a receipt for goods delivered and stored in the warehouse. It entitles the holder to take possession of goods. It is also known as dock receipt. This document will state that goods have been kept in the warehouse by the owner awaiting clearing or loading.
- iv. Dock landing account: Dock landing account is a document issued to the master of the ship on its arrival at a port. This ship is given a reference number and information on cargo together with particulars of any damaged goods.
- v. Customs specification: Customs specification is a document lodged with the customs authorities which shows the value of the goods exported and the country to which they have been consigned. The information in this document enables the Ministry of Trade to calculate the import and export so as to know the balance of trade.

Teacher Guided Peer Assessment

Topic: Transportation

1. State 3 road networks on Nigeria's map

Answer: i. Lagos to Ibadan ii. Abuja to Lokoja iii. Lagos to Benin

2. State 3 railway lines in Nigeria

Answer: i. Lagos to Kaura ii. Lagos to Nguru iii.
Maiduguri to Port Harcourt iv. Jos to Port Harcourt

End-of Lesson Assessment

Topic: Career opportunities in Public and Private Organisations

1. What is a career?

Answer:

Career is an occupation/job someone does for a significant period of his/her life with opportunities for progress. It is also an occupation someone does to earn a living

2. List 5 career opportunities in the public sector

Answer: Any five of these are correct

- i. Budget Analyst ii. Chief Executive Officer iii. Personnel Officer iv. Accountant v. Secretary
- vi. Director of Finance vii. Purchasing officer
- viii. Director of Administration ix. Higher Executive Officer

3. State 5 career opportunities in the private sector

Answer: Any five of these are correct

- i. Research Assistants ii. Sales Analysts iii. Advertising Client vi. Service Executives iv. Salesmen
- v. Research Supervisors and Directors vi. Sales Representatives
- vii. Purchasing Officer viii. Quality Control Analysts.

APPENDIX XIV

UNIVERSITY OF IBADAN, INSTITUTE OF EDUCATION

REMEDATION FOR STUDENTS' ACHIEVEMENT IN COMMERCE

PACKAGE (RSACP)

Out-of-class Based Continuous Assessment Mode (Group III)

This remediation package was designed for improving students' achievement in Commerce for treatment group III.

The following topics are involved in this treatment package

1. Credit
2. Banking System
3. Consumer Protection
4. Money and Capital Markets
5. Insurance

6. Means of payment in local and foreign trade
7. Transportation
8. Career opportunities in Public and Private Organisations

Take home assignment

Topic: Credit

1. a. What is credit?

Answer: The granting of permission to pay at a future date for something of value received now is

- b. Give two similarities and 2 differences between hire purchase and deferred payment

Answer: Any three of these are correct

Difference between Hire Purchase and Deferred Payment

S/No	Hire Purchase	Deferred Payment
1.	Goods are on hire	Goods are sold
2.	The price charge is higher	Price charged is lower
3.	Hire purchase favours the seller	Deferred payment favours the buyer
4.	Durable goods are involved	Less durable goods are sold
5	On default, seller can repossess the goods	Seller cannot repossess the goods
6	Seller retains ownership until final instalment is paid	Buyer retains ownership after paying initial deposit

- 2a. List and explain three sources of credit to consumers

Answer: Any of these are correct

- ii. Mortgage
- ii. Loan and overdraft
- iii. Hire purchase
- iv. Deferred payment
- v. Credit card
- vi. Club trading
- vii. Book me down

Mortgage: It is a system of credit in which building societies or mortgage banks assist people to buy landed property or houses by lending them a proportion of the purchase money.

Loan and overdraft: Loan is a sum of money borrowed by individuals firms even government from financial institutions or individuals for a particular period at agreed rate of interest. On the other hand, an overdraft is a form of credit provide by banks in which a customer is allowed to draw over and above the money in his account

Hire purchase: It is a system whereby the buyer or hirer has possession and use of the goods while the owner retains the ownership of goods until the final payment has been made. After the final payment ownership will pass to the buyer.

Deferred payment: It is a system whereby ownership and possession are transferred immediately to the buyer from the seller after paying an initial deposit.

Credit card: It is a card issued by some large stores to approve application which enables a holder to obtain goods and services on credit at specified suppliers up to an agreed amount. The holder has a borrowing limit.

Club trading: It is a system of credit whereby some organisations set up clubs to collect regular contribution from members. This contribution can be withdrawn periodically in order to make purchase at the shops.

Book me down: It is common within the low income earners in underdeveloped countries like Nigeria. The customer will purchase goods on credit ant their names are written down. Payment may be made at the end of the month after receiving their remuneration.

b. Enumerate four credit instruments you know

Answer: Any of these are correct

- | | | | |
|----------------------|----------------------|-----------------------|--------------------|
| ii. Bill of exchange | ii. Promissory Notes | iii. Letter of credit | iv. |
| Credit cards | v. Debentures | vi. Trading cheque | vii. Hire purchase |
| Bonds | ix. I owe you (IOU) | x. Bank draft | viii. |

Project

Topic: Banking System

1. Find and write out in detail 3 pieces of information on savings withdrawal voucher

Answer:

- ii. Name of account holder ii. Date iii. Amount
- iv. Bank branch v. Account no vi. Signature

2. Ask from your parents or a banker 3 importance of using a crossed cheque

Answer:

- d. The cheque is paid into the account of the payee
- e. If cheque is stolen it cannot be cash over the counter
- f. It prevent loss f cash

3. Get a pay-in-slip of any bank and write down any 2 pieces of information that can be found on it

Answer:

- j. Date ii. Amount iii. Account no iv. Signature
- v. Bank Branch vi. Name of depositor vii. Depositor’s phone number
- vii. Depositor’s address

Group Assignment

Topic: Banking System (Continued)

Group 1, 2 and 3.

a. State 2 differences between an open cheque and a Crossed cheque.

Answer:

Differences between an open cheque and a Crossed cheque

S/No	Open cheque	Crossed cheque
1.	It can be presented an cashed over the counter of the bank which it is drawn	It cannot be cashed over the counter

2	It is not crossed	It is crossed with two parallel lines drawn across its face
3	It is risky because it can be paid to a wrong person	It helps to prevent fraudulent practices

b. State 3 reasons for crossing a cheque

Answer:

- vi. It protects the owner against damage by loss or theft
- vii. It prevents the cheque from being paid over the counter
- viii. Crossing restricts a cheque to a particular bank
- ix. The holder must pay it to his account
- x. It can help in tracing the culprit in case the cheque was stolen

c. State and explain 4 functions of central bank

Answer: Any five of these are correct

- ix. Banker to the Government: Central bank is an agent and banker to the government. It controls the public account, receives revenue on behalf of the government and makes payment from this account.
- x. Issuance and control of currency: The central bank has the right to order the printing of the currency and the issuance of it. It controls the circulation of currency, exchange of bad notes for new ones and sees to the destruction of the bad notes.
- xi. Banker's bank: The central bank acts as banker to the banks by ensuring that the banks open account with it in order to facilitate clearing of cheques. This helps the commercial banks to have similar facilities to offer to their customers.
- xii. Lender of last resorts: The central bank has a duty to assist the banking system when the banks are in financial difficulties so that they can withstand the strain of excessive demands.
- xiii. Foreign exchange transaction: The central bank holds the foreign reserve of a country, and this helps in enforcing foreign exchange control regulation. It operates the exchange control which is set up to purchase and sell foreign currencies.
- xiv. Responsible for monetary policy: The central bank is responsible for the monetary policies of the country. It can use both the expansionist and restrictionist policies to

control the quantity and value of money in circulation so as to influence the level of production and distribution of the national income.

xv. Formulation of rules and regulations guiding the banking industry: The central bank controls, regulates and supervises the components of the banking system. It lays down rules and regulations to be followed to ensure smooth operation.

xvi. Other functions: These include acting as clearing house for other banks and the management of the national debt of a country.

Take home assignment

Topic: Consumer Protection

1. "Caveat emptor" means _____

Answer:

"Buyers beware"

2. The organised efforts or actions of consumers or individuals to protect themselves against the unfair practices of businessmen is called _____

Answer: Consumerism

3. Three functions performed by National Agencies for Food and Drug Administration Control are:

Answer: Any three of these are correct

Three functions performed by National Agencies for Food and Drug Administration Control among others are:

- a. It ensures the cleanliness and abattoirs and healthiness of animals
- b. It ensures that drugs to be sold are tested for safety purposes
- c. It educates the people about the dangers of some goods and drugs
- d. It also monitors the sale of canned food
- e. It regulates and monitors advertisements in the media

4. Three functions performed by Ministry of Trade and Industry are:

Answer: Any three of these are correct

Three functions performed by Ministry of Trade and Industry among others are:

- j. It monitors the setting up of business

- v. It enforces laws on trade and industry
- vi. It ensures compliance with various acts e.g. Trade Description Act
- vii. It ensures that most goods imported or exported are regulated

Project

Topic: Money and Capital Markets

1. State the 2 types of shares being advertised by newspapers or magazines

Answer:

- i. Ordinary share
- ii. Preference shares

2. Enumerate 3 different insurance companies that sell shares

Answer:

- v. African Alliance Insurance Company
- vi. African Development Insurance Company
- vii. AIICO Insurance Plc
- viii. Oceanic Insurance Limited

3. Mention 3 commercial banks that advertise the sales of shares in newspapers or magazines

Answer:

- i. Fidelity bank
- ii. Skye bank
- iii. Guarantee Trust Bank
- iv. First bank
- vii. Mainstreet bank

Group Assignment

Topic: Insurance

Group 1, 2 and 3

1. Give 3 differences between insurance and assurance

Answer:

Differences between insurance an assurance

No	Insurance	Assurance
1	It is taken as a protection against loss caused by natural disasters	It is taken a s protection against loss caused by the death of a person
2	The risk covered may not occur	The risk covered will inevitably

		occur but the time of occurrence is what is not known
3	This policy covers properties	This policy covers human beings

2. List 5 types of insurance

Answer:

- ii. Motor vehicle, ii. Marine insurance iii. Life assurance iv. Fire insurance v. Burglary, theft, robbery vi. Fidelity guarantee
vii. Agricultural insurance viii. Aviation insurance ix. Bad debt insurance
viii. Employer liability

3. Explain the following insurance policies:

- b. Indemnity b. Utmost good faith c. Insurable interest
d. Proximate Cause

Answer:

- a. Indemnity is the compensation given to the insured by the insurer in the event of his suffering a loss. Under this principle, the insured will be given compensation for loss suffered.
- b. Utmost good faith (Uberrimae Fides): This principle states that any insurance contract, all relevant information that will affect the validity of the agreement must be disclosed by the parties involved.
- c. Insurable interest: This principle states that one can only insure properties that will bring loss or liabilities to him upon destruction. The properties of a neighbour or friend cannot be insured by the individual.
- d. Proximate Cause: This principle states that only the losses or liabilities which arise from the direct and immediate cause of the event insured against are indemnified. There must be a link between the loss suffered and the risk for which the insurance has been taken.

Take home assignment

Topic: Means of payment in local and foreign trade

1a. What is shipping note?

Answer:

Shipping Note: Shipping note is a document sent to the shipping agent by the exporter. The document contains instructions for transporting the goods. It is a request to the shipping company to transport the goods to a named destination at a particular time. If the forwarding agent handles shipment, it has to obtain a shipping note to request shipping company to transport the goods.

1b. What is shipping manifest?

Answer:

Shipping manifest: It is a document to be completed by the captain of a ship and lodged with the customs authorities before the ship can leave the port. It shows particulars of the ship, its cargo and destination. The shipping manifest must be left with the customs before the ship leaves port and copies are sent to the ship's agents at the port of destination.

2a. List 3 document used in foreign trade

b. State 2 uses of each of the documents

Answer:

vi. Freight Note

vii. Airway bills

viii. Dock warrant

ix. Dock landing account

x. Customs specification

b. State 2 uses of each of the documents

Answer:

vi. Freight Note: Freight note is a document which shows the carriage charges for a particular cargo for a specified journey. It is issued by the shipping company to give details of charges for shipping a particular consignment of cargo specified journey.

vii. Airway bills: Airway bill is a numbered document made out by or on behalf of the consignor of goods to be transported by air freight. It shows names of consignor, consignee, airport of loading and destination. It also shows the nature, weight and value of goods, the marks, numbers and dimensions of the packages, the route and the freight charged. It is used when goods are being transported by air.

viii. Dock warrant: Dock warrant is a receipt for goods delivered and stored in the warehouse. It entitles the holder to take possession of goods. It is also known as dock receipt. This document will state that goods have been kept in the warehouse by the owner awaiting clearing or loading.

ix. Dock landing account: Dock landing account is a document issued to the master of the ship on its arrival at a port. This ship is given a reference number and information on cargo together with particulars of any damaged goods.

x. Customs specification: Customs specification is a document lodged with the customs authorities which shows the value of the goods exported and the country to which they have been consigned. The information in this document enables the Ministry of Trade to calculate the import and export so as to know the balance of trade.

Project

Topic: Transportation

1. Draw a map of Nigeria, show and label 3 different types of road networks on it, then describe the functions of each of them.
2. Draw a map of Nigeria, show and label the 2 major railway routes on it, then explain 5 the functions of railway.

Group Assignment

Topic: Career opportunities in Public and Private Organisations

Group 1, 2 and 3

1. What is a career?

Answer:

Career is an occupation/job someone does for a significant period of his/her life with opportunities for progress. It is also an occupation someone does to earn a living

2. List 5 career opportunities in the public sector

Answer: Any five of these are correct

- ii. Budget Analyst ii. Chief Executive Officer iii. Personnel Officer iv. Accountant v. Secretary
vi. Director of Finance vii. Purchasing officer
viii. Director of Administration ix. Higher Executive Officer

3. State 5 career opportunities in the private sector

Answer: Any five of these are correct

- ii. Research Assistants ii. Sales Analysts iii. Advertising Client vi. Service Executives iv. Salesmen
v. Research Supervisors and Directors vi. Sales Representatives
vii. Purchasing Officer viii. Quality Control Analysts.

APPENDIX XV

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

REMEDICATION FOR STUDENTS' ACHIEVEMENT IN COMMERCE

PACKAGE (RSACP)

Classroom and Out-of-class Based Continuous Assessment Modes (Group V)

This remediation package was designed for improving students' achievement in Commerce for treatment group V

The following topics were involved in this treatment package

1. Credit
2. Banking System
3. Consumer Protection
1. Money and Capital Markets
2. Insurance
3. Means of payment in local and foreign trade
4. Transportation
5. Career opportunities in Public and Private Organisations

Written Quiz

Topic: Credit

1. List and explain three sources of credit to consumers

Answer: Any of these are correct

- iii. Mortgage ii. Loan and overdraft iii. Hire purchase
iv. Deferred payment v. Credit card vi. Club trading vii. Book me down

Mortgage: It is a system of credit in which building societies or mortgage banks assist people to buy landed property or houses by lending them a proportion of the purchase money.

Loan and overdraft: Loan is a sum of money borrowed by individuals firms even government from financial institutions or individuals for a particular period at agreed rate of interest. On the other hand, an overdraft is a form of credit provide by banks in which a customer is allowed to draw over and above the money in his account

Hire purchase: It is a system whereby the buyer or hirer has possession and use of the goods while the owner retains the ownership of goods until the final payment has been made. After the final payment ownership will pass to the buyer.

Deferred payment: It is a system whereby ownership and possession are transferred immediately to the buyer from the seller after paying an initial deposit.

Credit card: It is a card issued by some large stores to approve application which enables a holder to obtain goods and services on credit at specified suppliers up to an agreed amount. The holder has a borrowing limit.

Club trading: It is a system of credit whereby some organisations set up clubs to collect regular contribution from members. This contribution can be withdrawn periodically in order to make purchase at the shops.

Book me down: It is common within the low income earners in underdeveloped countries like Nigeria. The customer will purchase goods on credit and their names are written down. Payment may be made at the end of the month after receiving their remuneration.

2. State two similarities and 2 differences between hire purchase and deferred payment

Answer: Any three of these are correct

Difference between Hire Purchase and Deferred Payment

S/No	Hire Purchase	Deferred Payment
1.	Goods are on hire	Goods are sold
2.	The price charge is higher	Price charged is lower
3.	Hire purchase favours the seller	Deferred payment favours the buyer
4.	Durable goods are involved	Less durable goods are sold
5	On default, seller can repossess the goods	Seller cannot repossess the goods
6	Seller retains ownership until final instalment is paid	Buyer retains ownership after paying initial deposit

3. Mention four credit instruments you know

Answer: Any of these are correct

- iii. Bill of exchange
- ii. Promissory Notes
- iii. Letter of credit
- iv. Credit cards
- v. Debentures
- vi. Trading cheque
- vii. Hire purchase
- viii. Bonds
- ix. I owe you (IOU)
- x. Bank draft

4. The granting of permission to pay at a future date for something of value received now is called _____

Answer: Credit

Teacher Guided Peer Assessment

Topic: Banking System

1. List 3 pieces of information on savings withdrawal voucher

Answer:

- iii. Name of account holder ii. Date iii. Amount
- iv. Bank branch v. Account no vi. Signature

2. State 3 importance of using a crossed cheque

Answer:

- i. The cheque is paid into the account of the payee
- ii. If cheque is stolen it cannot be cash over the counter
- iii. It prevent loss of cash

3. Write down 2 pieces of information that can be found in a pay-in slip

Answer:

- k. Date ii. Amount iii. Account no iv. Signature
- v. Bank Branch vi. Name of depositor vii. Depositor's phone number
- vii. Depositor's address

End-of-Lesson Assessment (Written Test)

Topic: Banking System (Continued)

1. List 2 differences between an open cheque and crossed cheque

Answer:

Differences between an open cheque and crossed cheque

S/No	Open cheque	Crossed cheque
------	-------------	----------------

1.	It can be presented and cashed over the counter of the bank which it is drawn	It cannot be cashed over the counter
2	It is not crossed	It is crossed with two parallel lines drawn across its face
3	It is risky because it can be paid to a wrong person	It helps to prevent fraudulent practices

2. Enumerate 3 reasons for crossing a cheque

Answer:

- i. It protects the owner against damage by loss or theft
- ii. It prevents the cheque from being paid over the counter
- iii. Crossing restricts a cheque to a particular bank
- iv. The holder must pay it to his account

3. State and explain 4 functions of central bank

Answer: Any five of these are correct.

- i. Banker to the Government: Central bank is an agent and banker to the government. It controls the public account, receives revenue on behalf of the government and makes payment from this account.
- ii. Issuance and control of currency: The central bank has the right to order the printing of the currency and the issuance of it. It controls the circulation of currency, exchange of bad notes for new ones and sees to the destruction of the bad notes.
- iii. Banker's bank: The central bank acts as banker to the banks by ensuring that the banks open account with it in order to facilitate clearing of cheques. This helps the commercial banks to have similar facilities to offer to their customers.
- iv. Lender of last resorts: The central bank has a duty to assist the banking system when the banks are in financial difficulties so that they can withstand the strain of excessive demands.

- v. Foreign exchange transaction: The central bank holds the foreign reserve of a country, and this helps in enforcing foreign exchange control regulation. It operates the exchange control which is set up to purchase and sell foreign currencies.
- vi. Responsible for monetary policy: The central bank is responsible for the monetary policies of the country. It can use both the expansionist and restrictionist policies to control the quantity and value of money in circulation so as to influence the level of production and distribution of the national income.
- vii. Formulation of rules and regulations guiding the banking industry: The central bank controls, regulates and supervises the components of the banking system. It lays down rules and regulations to be followed to ensure smooth operation.
- viii. Other functions: These include acting as clearing house for other banks and the management of the national debt of a country.

Take home assignment

Topic: Consumer Protection

1 “Caveat emptor” means _____

Answer:

“Buyers beware”

2. The organised efforts or actions of consumers or individuals to protect themselves against the unfair practices of businessmen is called _____

Answer: Consumerism

3. Three functions performed by National Agencies for Food and Drug Administration Control are:

Answer: Any three of these are correct

Three functions performed by National Agencies for Food and Drug Administration Control among others are:

- i. It ensures the cleanliness and abattoirs and healthiness of animals
- ii. It ensures that drugs to be sold are tested for safety purposes
- iii. It educates the people about the dangers of some goods and drugs
- iv. It also monitors the sale of canned food
- v. It regulates and monitors advertisements in the media

4. Three functions performed by Ministry of Trade and Industry are:

Answer: Any three of these are correct

Three functions performed by Ministry of Trade and Industry among others are:

- a. It monitors the setting up of business
- b. It enforces laws on trade and industry
- c. It ensures compliance with various acts e.g. Trade Description Act
- d. It ensures that most goods imported or exported are regulated

Project

Topic: Money and Capital Markets

1. Get Newspaper or business magazines cutting where sales of shares were advertised and state 2 types of shares being advertised with the support of the papers you have cut

Answer:

- i. Ordinary share
- ii. Preference shares

2. Get Newspaper or business magazine cuttings and state 3 different insurance companies that advertised sales of shares with the support of the papers you have cut

Answer:

- i. African Alliance Insurance Company
- ii. African Development Insurance Company
- iii. AIICO Insurance Plc
- iv. Oceanic Insurance Limited

3. Get Newspaper or business magazine cuttings and write 3 different commercial banks that advertised sales of shares with the support of the papers you have cut

Answer:

- i. Fidelity bank
- ii. Skye bank
- iii. Guarantee Trust Bank
- iv. First bank
- vii. Mainstreet bank

Group Assignment

Topic: Insurance

Group 1, 2 and 3

- a. Give 3 differences between insurance and assurance

Answer:

Differences between insurance and assurance

No	Insurance	Assurance
1	It is taken as a protection against loss caused by natural disasters	It is taken as a protection against loss caused by the death of a person
2	The risk covered may not occur	The risk covered will inevitably occur but the time of occurrence is what is not known
3	This policy covers properties	This policy covers human beings

b. List 5 types of insurance

Answer:

- iii. Motor vehicle, ii. Marine insurance iii. Life assurance
- iv. Fire insurance v. Burglary, theft, robbery
- vi. Fidelity guarantee
- vii. Agricultural insurance viii. Aviation insurance ix. Bad debt insurance
- ix. Employer liability

c. Explain the following insurance policies:

Answer:

- a. Indemnity is the compensation given to the insured by the insurer in the event of his suffering a loss. Under this principle, the insured will be given compensation for loss suffered.
- b. Utmost good faith (Uberrimae Fides): This principle states that any insurance contract, all relevant information that will affect the validity of the agreement must be disclosed by the parties involved.
- c. Insurable interest: This principle states that one can only insure properties that will bring loss or liabilities to him upon destruction. The properties of a neighbour or friend cannot be insured by the individual.
- d. Proximate Cause: This principle states that only the losses or liabilities which arise from the direct and immediate cause of the event insured against are indemnified. There must be a link between the loss suffered and the risk for which the insurance has been taken.

Written Quiz

Topic: Means of payment in local and foreign trade

1a. What is shipping note?

Answer:

Shipping Note: Shipping note is a document sent to the shipping agent by the exporter. The document contains instructions for transporting the goods. It is a request to the shipping company to transport the goods to a named destination at a particular time. If the forwarding agent handles shipment, it has to obtain a shipping note to request shipping company to transport the goods.

1b. What is shipping manifest?

Answer:

Shipping manifest: It is a document to be completed by the captain of a ship and lodged with the customs authorities before the ship can leave the port. It shows particulars of the ship, its cargo and destination. The shipping manifest must be left with the customs before the ship leaves port and copies are sent to the ship's agents at the port of destination.

2a. List 3 document used in foreign trade

Answer:

- i. Freight Note
- ii. Airway bills
- iii. Dock warrant
- iv. Dock landing account
- v. Customs specification

b. State 2 uses of each of the documents

Answer:

- i. **Freight Note:** Freight note is a document which shows the carriage charges for a particular cargo for a specified journey. It is issued by the shipping company to give details of charges for shipping a particular consignment of cargo specified journey.
- ii. **Airway bills:** Airway bill is a numbered document made out by or on behalf of the consignor of goods to be transported by air freight. It shows names of consignor, consignee, airport of loading and destination. It also shows the nature, weight and value of goods, the marks, numbers and dimensions of the packages, the route and the freight charged. It is used when goods are being transported by air.
- iii. **Dock warrant:** Dock warrant is a receipt for goods delivered and stored in the warehouse. It entitles the holder to take possession of goods. It is also known as dock receipt. This document will state that goods have been kept in the warehouse by the owner awaiting clearing or loading.
- iv. **Dock landing account:** Dock landing account is a document issued to the master of the ship on its arrival at a port. This ship is given a reference number and information on cargo together with particulars of any damaged goods.
- v. **Customs specification:** Customs specification is a document lodged with the customs authorities which shows the value of the goods exported and the country to which they have been consigned. The information in this document enables the Ministry of Trade to calculate the import and export so as to know the balance of trade.

Teacher Guided Peer Assessment

Topic: Transportation

1. State 2 road networks on Nigeria's map

Answer: i. Lagos to Ibadan ii. Abuja to Lokoja iii. Lagos to Benin

2. State 3 railway lines in Nigeria

Answer: i. Lagos to Kaura ii. Lagos to Nguru iii.
Maiduguri to Port Harcourt iv. Jos to Port Harcourt

End-of Lesson Assessment

Topic: Career opportunities in Public and Private Organisations

1. What is a career?

Answer:

Career is an occupation/job someone does for a significant period of his/her life with opportunities for progress. It is also an occupation someone does to earn a living

2. List 5 career opportunities in the public sector

Answer: Any five of these are correct

iii. Budget Analyst ii. Chief Executive Officer iii. Personnel Officer iv.
Accountant v. Secretary
vi. Director of Finance vii. Purchasing officer
viii. Director of Administration ix. Higher Executive Officer

5. State 5 career opportunities in the private sector

Answer: Any five of these are correct

iii. Research Assistants ii. Sales Analysts iii. Advertising Client vi. Service
Executives iv. Salesmen
v. Research Supervisors and Directors vi. Sales Representatives
vii. Purchasing Officer viii. Quality Control Analysts.

APPENDIX XVI

UNIVERSITY OF IBADAN

INSTITUTE OF EDUCATION

REMEDICATION FOR STUDENTS' ATTITUDE TOWARDS COMMERCE

PACKAGE (RSATCP)

Treatment Groups I, III and V

This remediation package was designed to boost students' attitude toward Commerce

The following topics are involved in this treatment package

1. Credit
2. Banking System
3. Consumer Protection
4. Money and Capital Markets
5. Insurance
6. Means of payment in local and foreign trade
7. Transportation
8. Career opportunities in Public and Private Organisations

Credit

Behavioural Objectives: At the end of learning these stories, the students should be able to:

- i. Imbibe the culture of paying by cash
- ii. Cultivate the habit of selling goods on credit on the basis of honesty and integrity

Story 1: A young man was short of fund and he needed to buy some textbooks for his son. So he went to a bookseller's shop to buy the textbooks which cost N5,500.00 but because he is not paying immediately he had to pay N6,000.00. On the other hand, another man went to the same shop to buy the same goods but because he paid immediately he paid N4,800; he was given a discount of N700.00

Story 2: A cloth seller use to sell goods to some of his customers on credit. As time went on, he discovered that he has bad debt of N60,000.00 because some of the customers who bought on credit failed to redeem their bills. Therefore, he decided not to sell goods to people customers who are not credits worthy.

Banking System 1

Behavioural Objectives: At the end of learning this play let, the students should be able to:

- i. Develop positive attitude towards banking operations
- ii. Cultivate the habit of hard work

Play let: A scene of a banking system will be presented whereby one of the students will dress like a cashier at the counter receiving deposit from a customer while another customer will also withdraw money from his bank account

Banking system 2

Behavioural Objectives: At the end of learning this poem, the students should be able to:

- i. have value for money
- ii. cultivate the habit of saving their resources

Poem: Bank you are essential to commerce and the society
You provide safety for money and valuable goods
You make funds available for your customers through loans and overdraft
You help to prevent impulsive and wasteful spending
You have helped to instil saving culture in people

Consumer Protection

Behavioural Objectives: At the end of learning this story, the students should be able to:

- i. have value for people's right
- ii. claim his right as a consumer when the need arises

Story: A certain man bought some cartoon of drinks from a manufacturer. He later found out that the content contained some particles which are hazardous to health. He made a complaint to the manufacturer, but the manufacturing industry refused to intervene in the case, so the man reported the case to NAFDAC. The agency took up the case and the man was compensated while the manufacturing company was fined.

Money and Capital markets

Behavioural Objectives: At the end of learning this poem, the students should be able to:

- i. cultivate the habit of investing their resources in money and capital markets
- ii. encourage investors to generate fund from money and capital markets

Poem: Money and capital markets you are indispensable
Through you, industries, business men and women
Have been able to generate fund for investment

With your support investors have survived in their businesses
Money and capital markets you are source of hope to commerce

Insurance

Behavioural Objectives: At the end of learning this poem, the students should be able to:

- i. cultivate positive attitude to insurance
- ii. inspire people investors and individuals to insure their lives and properties

Poem: Insurance how important you are
You prevent losses from theft, burglary, fire and accident
With you businessmen are not afraid to invest their resources
Banks are willing to assist with loans
Insurance you are a comfort to humanity

Means of payment in local and foreign trade

Behavioural Objectives: At the end of learning this poem, the students should be able to:

- i. appreciate other peoples' effort in making life better
- ii. get inspired to produce goods that can be sold to other countries

Poem: Foreign trade how special you are
You have made life easy and comfortable for all and sundry
Through you we have access to essential commodities of life
Such as car, ICT facilities, electronic devices like television, refrigerator etc
Foreign trade, oh you are superb for bringing progress to my country

Transport

Behavioural Objectives: At the end of learning this poem, the students should be able to:

- i. recognize the importance of transportation to home and international trade
- ii. appreciate the importance of transportation to humanity

Poem: I like transportation,
It quickens the movement of man
Widens a firms' market

Encourages international trade
Quickens the effective distributions of goods
Prevents wastage of perishable goods
Helps to safe life
Transportation, oh how I love you!

Career opportunities in Public and Private Organisations

Behavioural Objectives: At the end of learning this poem, the students should be able to:

- i.** appreciate the role of accountant in business organisation
- ii.** develop interest in the various careers commercial field

Poem: I want to be an accountant to help companies and people manage and keep proper record their income and expenditure

I want to be a marketer to help industries sell their products to the market

I want to be a business man/woman because I love meeting people's needs through buying and selling

I want to be an insurer so as to help people insure their lives and properties

I want to be a manager who directs and guide organisation's activities and operations

I want to be a public relation officer who create and maintain mutual understanding and goodwill between an organisation and the public

Oh! Studying commercial subjects will help me fulfil my dreams

APPENDIX XVII

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

ATTITUDE TO LEARNING COMMERCE SCALE (ALTCS)

Introductions: This instrument was developed to assess students' attitude towards learning in the secondary schools. You are therefore, requested to be as honest as possible in providing the necessary information. Your responses will be treated with utmost confidentiality.

Part A: Personal Data

Name of School _____

Part B: Instruction:

Read carefully each item and indicate the extent to which you agree with it by ticking X against the most appropriate box as indicated below:

ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me

N/ S	ITEMS	ATM	TM	FTM	NTM
1	I like to choose a career in commercial field				
2	I am always punctual at Commerce class				
3	I like do my assignment in Commerce without wasting time				
4	I encourage my friends to attend Commerce classes				
5	My number one choice of subject is Commerce at any time				
6	I feel happy studying Commerce				
7	I have not seen any subject as interesting as Commerce				
8	I will be happy if the period for Commerce lesson is increased				
9	I attend Commerce lessons punctually				
10	Reading Commerce notebook is not a waste of time for me				
11	I find Commerce very interesting and easy.				
12	I am never afraid of attempting Commerce questions				
13	I enjoy reading Commerce textbooks				
14	My knowledge of Commerce is useful to my everyday life				
15	Reading Commerce textbooks is not boring to				

	me				
16	I find Commerce textbooks interesting				
17	I attend Commerce classes regularly				
18	I read Commerce topics in advance so that I can understand the lesson better.				
19	In spite of the fact that Commerce notes is always lengthen, I take time to write and also read them				
20	I love to interact with other students to discuss various Commerce concept				
21	I love to study Commerce subject both at home and in school				
22	I like reading many Commerce textbooks.				
23	I like Commerce because it involves several areas of human endeavour				

APPENDIX XVIII

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

STUDENT'S PERCEPTION OF TEACHER-STUDENT RELATIONSHIP

SCALE (SPTSRS)

Introduction:

The researcher is interested in examining the extent to which teacher-student relationship could determine students’ learning outcomes. Hence, this rating scale has been developed to enable you assess the relationship that exists between you and your teacher and how it affects your studies. Information provided will be used for research purposes only and confidentiality is hereby guaranteed.

I, therefore, plead that you kindly and truthfully as much as possible provide the necessary information to assist in arriving at genuine results from this study.

Part A: Demographic Data

Name _____ of
School: _____

Part B: Instruction:

Read carefully each item and indicate the extent to which you agree with it by ticking X against the most appropriate box as indicated below

A = Always, O = Often, FO = Fairly Often, NAT = Not At All

S/N	ITEMS	A	O	FO	NAT
1	My teacher guides me in my academic works				
2	I discuss my personal affairs with my teacher				
3	My teacher tells me what he/she likes				
4	My teacher does not get angry with me when I make mistakes				
5	My teacher is humble				
6	My teacher gives me extra attention				
7	My teacher shouts at me				
8	Though my teacher is busy, he/she creates time to attend to me				
9	My teacher appreciates my person				
10	My counsels me				
11	My teacher is caring				

12	My teacher is accommodating				
13	My teacher knows much about me				
14	My teacher makes effort to identify my problems even when I do not share them with him/her				
15	My teacher try to help me overcome my problems				
16	My teacher is approachable				
17	My teacher always motivates me to aim at achieving excellence performance				
18	I have confidence in my teacher				
19	I love to be identified with my teacher				
20	Though my teacher is firm, he/she has pleasant attitude				
21	I discuss my career aspiration with my teacher				
22	My teacher do not miss classes				
23	My teacher guides me in making choice of subjects				
24	My teacher is interested in all of us and our future				
25	My teacher monitors students' activities in the classroom				
26	I communicate freely with my teacher				
27	My teacher is hardworking				
28	My teacher usually show concern about my career aspiration				
29	My teacher usually motivates me to participate fully in classroom activities				
30	My teacher visits his/her students				

UNIVERSITY OF IBADAN

APPENDIX XIX

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

COMMERCE SELF - EFFICACY SCALE (CSES)

Introduction:

The researcher is interested in examining students' academic self-efficacy as it does determine students' learning outcomes. Hence, this scale has been designed to assess your academic self-efficacy in Commerce. Information provided will be used for research purposes only and confidentiality is hereby guaranteed.

I, therefore, plead that you kindly and truthfully as much as possible provide the necessary information to assist in arriving at genuine results from this study.

Section A: Demographic Data

Name _____ of _____

School: _____

Section B: Instruction

Read carefully each item and indicate the extent to which you agree with it by ticking X against the most appropriate box

ATM = Always true of me, TM = True of me, FTM = Fairly true of me, NTM = Not true of me

S/No		ATM	TM	FTM	NTM
1	Commerce subject is not difficult for me				
2	I will pass Commerce examinations if I study well				
3	I am interested in all the topics in Commerce				
4	I read and pass Commerce examinations with little assistance from my teacher				
5	I will pass Commerce examinations because I have a good grasp of the subject				
6	I will pass Commerce examinations without the assistance of my peers.				
7	I believe I can pass very well if I prepare adequately for Commerce examinations				
8	Studying for Commerce examinations is not a problem for me				
9	I believe I can pass Commerce examination with ease				
10	I can teach my peers Commerce perfectly well				
11	I remember any topic in Commerce				
12	I can top the class in Commerce subject even in the midst of competition				

13	Even though some of my mates find Commerce assignment difficult, I never do				
14	I can confidently answer any question on any topic in Commerce				
15	I make use of the library to enrich my knowledge of Commerce beyond the classroom interaction.				
16	When I am faced with a seemingly difficult task in Commerce I confront it straight on.				
17	I write Commerce test with great confidence				
18	I am never anxious whenever I am preparing for Commerce examinations				

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APPENDIX XX

INTERNATIONAL CENTRE FOR EDUCATIONAL EVALUATION (ICEE)

UNIVERSITY OF IBADAN

MARKING GUIDE (MAXIMUM MARKS=50)

ANSWERS TO QUESTIONS 1-50

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

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