

**Factors contributing to Poor Performance of Learners in Commerce at Grade Twelve
Examinations in Public Secondary Schools in Lusaka District, Zambia**

By

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A dissertation submitted to the University of Zambia in partial fulfilment of the requirements for
the award of the degree of Master of Education in Educational Management.

The University of Zambia

LUSAKA

2020

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AUTHOR'S DECLARATION

I **Elizabeth Mwasnsa** declare that this dissertation has not been submitted for a degree at the University of Zambia or any other University or institution of higher education.

Signed.....Date.....

APPROVAL

This dissertation by Elizabeth Mwansa is approved as fulfilling part of the requirements for the award of the degree of Master of Education in Educational Management.

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ABSTRACT

Grade twelve (12) learners in most public Secondary Schools in Lusaka District of Zambia continue to perform poorly in Commerce final examination. The purpose of the study was to establish the factors contributing to poor performance in Commerce at grade twelve examinations in public Secondary Schools in Lusaka District. The main research question was: What are the factors contributing to poor performance in Commerce? Concurrent embedded method was used in this study. The study involved fifteen public Secondary Schools with five teachers from each School, and Head teacher or Head of Department. The data was collected using interviews and document review. The analysis consisted of thematic network analysis for qualitative data while descriptive statistics using excel was used to analyse quantitative data. In our findings, a number of factors account for poor performance in commerce in the fifteen selected public Secondary Schools were: absenteeism of learners, poor reading culture among learners, unfavourable examination structure for commerce, bulkiness of the Commerce Syllabus, over enrolment, poor learning environment and lack of teaching-learning resources in schools among others. In this study, it was further argued that the trend of poor performance in commerce at grade twelve levels was not only confined to Lusaka District, but was a common phenomenon even in other parts of Zambia. Therefore, the study recommended that all stakeholders in the provision of education must play their roles to overcome the crises of poor performance at Grade twelve and this trend is also reflected in the sister subject, Principles of Accounts. I therefore, recommend that the Ministry of General Education through Curriculum Development Centre and Zambia Education Libraries should ensure that schools are provided with adequate teaching and learning materials especially textbooks and teaching aids. I further recommend that the government should ensure that more classes are built for the decongestion of classes so that the total enrolment tallies with the infrastructure. Schools should come up with better approaches of collaborating with parents or guardians so that they discuss how to deal with absenteeism.

Key Words: entrepreneur, entrepreneurship, vocational knowledge, stakeholder.

DEDICATION

I would like to dedicate this work to my husband for his unfaltering love and support throughout my study. The encouragement and support I received from you were central for me to achieve this and without the financial and moral support which I received from you it wouldn't have been possible to reach this far. My prayer is that may God continue to bless the works of your hands.

ACKNOWLEDGEMENTS

I would like to express my gratitude to the school administrators of both Munali Girls and Boys Secondary Schools respectively for allowing me to complete my study. I am also indebted to the administrators of the other thirteen selected Secondary Schools for their support. I am particularly indebted to the teachers through their voluntary participation during the collection of my data. My sincere appreciation goes to my supervisor Dr P.C. Manchishi for his unique guidance and encouragement to enable me complete this work. I will be failing in my duties if I fail to acknowledge Dr. Masaiti for inspiring me to complete this study on time.

My gratitude also goes to my family members for their unwavering encouragement for me to finish this work against all odds. To God be the glory for seeing me through this study and strengthening me with hope to see what was a mere vision materialise into a tangible reality.

TABLE OF CONTENTS

COPYRIGHT DECLARATION	i
AUTHOR'S DECLARATION.....	ii
APPROVAL	iii
ABSTRACT.....	iv
DEDICATION.....	v
ACKNOWLEDGEMENTS.....	vi
LIST OF FIGURES.....	x
LIST OF TABLES.....	xi
ACRONYMS	xiii
CHAPTER ONE: INTRODUCTION.....	1
1.2 Background	1
1.3 Statement of the problem	4
1.4 Purpose.....	5
1.5 Research Objectives:.....	5
1.6 Research Questions.....	6
1.7 Significance.....	6
1.8 Conceptual framework.....	6
1.9 Delimitations	7
1.9.1 Limitation.....	7
1.9.2 Operational definition of terms.....	7
1.9.3 Summary	8
CHAPTER TWO: REVIEW OF RELATED LITERATURE.....	9
2.1 Overview	9
2.2 Learners performance in Commerce.....	9
2.3 Factors contributing to poor performance	10
2.4 Teacher's qualification.....	13
2.5 Availability of learning and teaching materials.....	17
2.6 Commerce lessons	19

2.7 Summary	22
CHAPTER THREE: METHODOLOGY	23
3.1 Overview	23
3.2 The Research Design	23
3.3 Study population.....	24
3.4 Sample size.....	24
3.5 Sampling procedure	24
3.5.1 Schools	24
3.5.2 Teachers of commerce, Head Teachers and H.o.Ds.....	25
3.6 Data collection instruments	25
3.7 Data Collection Procedure	25
3.7.1 Interviews	25
3.7.2 Questionnaires	26
3.7.3 Focus group discussion (FGD)	26
3.7.4 Lesson Observations	27
3.8 Validity.....	28
3.8.1 Reliability	28
3.8.2 Trustworthiness.....	28
3.9 Data analysis.....	29
3.9.2 Summary	30
CHAPTER FOUR: PRESENTATION OF FINDINGS.....	31
4.1 Overview	31
4.2 Learner's Performance in Commerce	31
4.3 Commerce teaching and learning materials	40
4.3.1 Summary of the findings on availability of teaching and learning materials	43
4.4 Qualifications of teachers of commerce.....	43
4.5 Lesson Observation.....	46
4.6 Documents Review:	48
CHAPTER FIVE: DISCUSSION OF FINDINGS	49
5.1 Overview	49

5.2 Learner's performance in commerce	49
5.3 Factors contributing to poor performance in Commerce	49
Absenteeism	49
Lack of resources	50
Over enrolment or problematic enrolment.....	50
Bulkiness of the syllabus	51
5.4 Commerce teaching and learning materials	51
5.5 Qualifications of teachers of commerce.....	52
5.6 Lesson observation	53
 CHAPTER SIX: CONCLUSIONS AND RECOMMENDATIONS	55
6.1 Overview	55
6.2 Conclusions	55
6.3 Recommendations.....	56
6.4 Recommendations for Further Studies.....	57
 REFERENCES.....	58
APPENDICES	64

LIST OF FIGURES

Figure 1: performance in commerce (S6).....	2
Figure 2: absenteeism as recorded by S3.....	35
Figure 3: composition of teacher qualifications.....	46

LIST OF TABLES

Table 1: Factors contributing to poor performance in commerce	37
Table 2: Availability of teaching and learning materials	42
Table 3: book to pupil ratio.....	44
Table 4: Teachers of commerce according to their qualification.....	45
Table 5: Does qualifications have a bearing on the performance of learners?.....	46

LIST OF APPENDICES

Appendix 1: Focus group discussion guide for teachers.....	66 - 68
Appendix 2: Questionnaire for teacher	69 – 71

ACRONYMS

DEBS DISTRICT EDUCATION BOARD SECRETARY

ECZ EXAMINATION COUNCIL OF ZAMBIA

FGD FOCUS GROUP DISCUSSION

HOD HEAD OF DEPARTMENT

MoGE MINISTRY of GENERAL EDUCATION

NCSS NATIONAL COUNCIL FOR SOCIAL STUDIES

CHAPTER ONE: INTRODUCTION

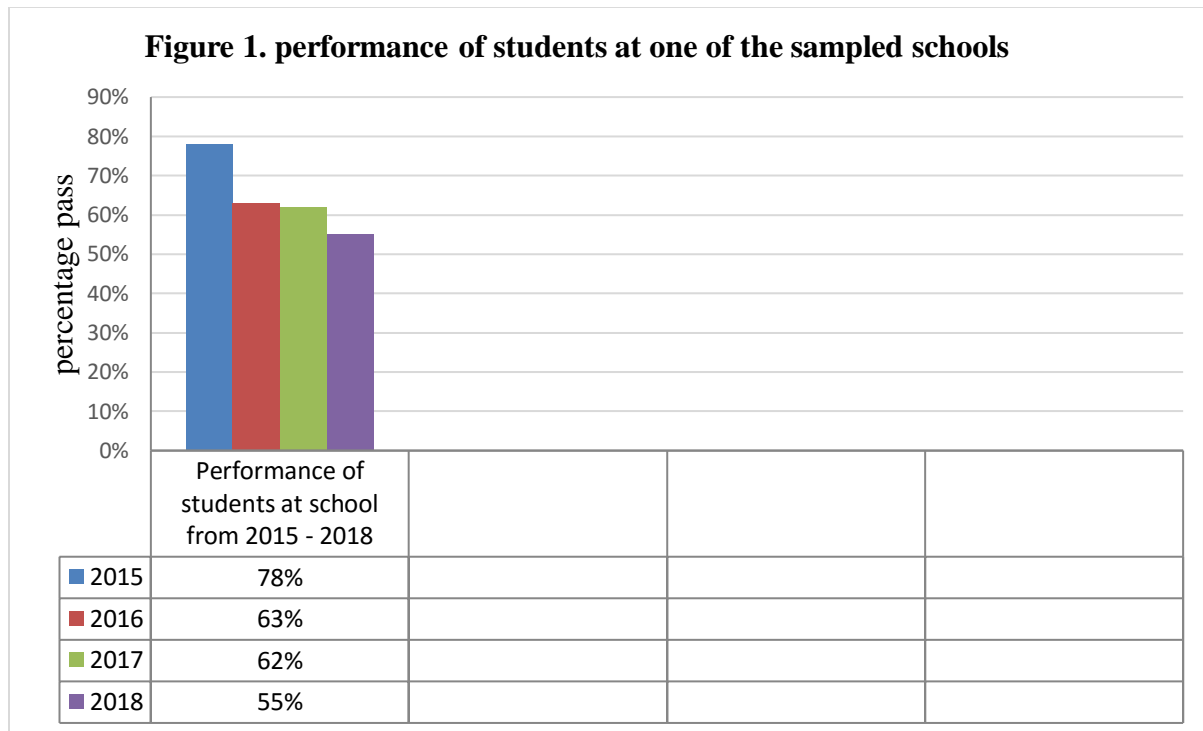
1.1 Overview

In this dissertation, I established the factors contributing to poor performance at grade 12 examinations in public Secondary Schools in Lusaka District, Zambia. Particular emphasis was given to the continued or yearly poor performance in Commerce which caused Dr. Wachinga to call for research on what causes poor performance in this subject area. I considered the qualification of teachers of commerce, and also ascertained the availability of teaching and learning materials in public schools. Finally, I investigated how Commerce is taught in schools.

1.2 Background

The education system in Zambia is going through changes. There has been an outcry to have an education that does not only equip learners with academics knowledge, but also business/entrepreneur and vocational knowledge. Therefore, in the Zambian education system, learners are introduced to Business Studies in Junior Secondary School that is at grade 8 and 9 as a compulsory subject and are subjected to an examination towards the end of the course. However, at Senior Secondary School learners can either take Commerce or Accounts, while some schools make them to take both though as optional subjects among other subjects. Commerce is a three years course from grade 10 through to 12. In at least five past years the performance in Commerce has been poor making it a perennial problem in Zambia. The performance in Commerce in 2017 grade 12 examinations as indicated by the Examinations Council of Zambia (2017) report was generally poor to average with majority of the candidates obtaining lower grade divisions. It was reported that the lowest mean percentage was recorded in Commerce which was 19.05%. Performance of learners in Commerce for most of the schools

in Lusaka has been declining over the years. Below is the information on learner performance in Commerce from 2015-2018 for one of the schools that participated in the research.



Performance at school S₆ shows that performance declined from 78% in 2015 to 63% in 2016 and slightly declined further to 62% in 2017, while in 2018 it declined further to 55%.

The assumption for continued decline in learner performance in Commerce is that these national results reflect a group of learners who are lacking in competences of knowledge and understanding of critical interpretation of literary work, judgement and personal responses, application and innovation in Commerce. This poor performance is an indictment that there are a number of factors contributing to such results. Contributing factors to learners' poor performance in Commerce may differ from place to place. A study done by Kithokoo (2011) in Yatta District in Kenya revealed that poor performance in Commerce has been attributed to understaffing, lack of role models, lack of teaching and learning materials and teacher motivation, absenteeism of pupils from school and lack of facilities. The fact that poor performance in Commerce has been a challenge for some

time in Zambia shows that less or nothing has been done in responding to this challenge, therefore, this is the core undertaking for this study which was to establish the factors contributing to poor performance in Commerce in public Secondary Schools in Lusaka.

In accordance to the prevailing trends in the world, there is low performance by learners in Commercial Subjects like Commerce and Principles of Accounts which is worrying stakeholders. The research conducted in USA between 1990 and 2000 in Commercial and Social subjects by the National Council for Social Studies (NCSS), a country has seen declines in the Social Studies Syllabus, teaching besides assessing learners at different learning stages (Bolick, Adams, & Wilcox, 2010).

The experience of teachers and their qualifications have a bearing on learners' academic achievement. The more experienced and qualified teachers are, the more likely they are to produce better results than the less experienced and qualified teachers. A study conducted by Adaramola & Obomanu (2011) discovered that lack of experienced teachers in Nigeria caused unswerving low achievement by learners. It is very obvious therefore, that teaching is always in dare need of qualified staff in order to effectively deliver to learners in the teaching and learning process.

There are various factors that are causing poor academic performance by learners in a particular examination in Commerce and other subjects. A study done by Njiru and Karuku (2015) in secondary schools in Kenya revealed that there are three major categories of factors contributing to students' poor academic performance in Commerce. These include learning, teaching, and administrative factors. In the above postulated study, it was discovered that whenever these factors are not well used, the academic achievement by learners was an obvious case to be poor. Kithokoo (2011) carried out a study in Yatta

District in Kenya which revealed that poor performance in Kenyan schools has been attributed to core factors such as understaffing and lack of role models, lack of teaching and learning materials and teacher motivation. Absenteeism of pupils from school and lack of facilities were also factors of concern. However, the geographical and economical situations varies from one place to another, it therefore, suffice to indicate that these factors will differ depending on a particular region under study as well as the designated schools. In the same study it was also concluded that the factors contributing to poor learner achievement in learning institutions might be lessened through ensuring that responsiveness for every player's responsibility in the education sector is made. Katana (2010) agrees with the above assertion and states that several factors such as understaffing of teachers, teacher and pupil demotivation, poor time management, poor discipline standards, the quality of textbooks, students' negative attitude towards a particular subject, and lack of adequate teaching and learning materials, as well as unsuitable teaching methods are responsible factors for dismal performance in Kenyan schools.

1.3 Statement of the problem

In this era when the government of the Republic of Zambia want to promote entrepreneurship among its citizenry through provision of relevant and quality education, subjects such as Commerce among others are fundamental to the creation of an entrepreneurial population. Commerce as a school subject would provide pupils with practical knowledge and skills, they could use to become entrepreneurs once they complete their secondary education. However, the performance in this subject area has over the years been poor as postulated by the Examinations Council of Zambia Report of 2017. According to the statement by the former Minister of General Education Dr Wanchinga on 2017 examination results, the highest mean percentage score was recorded

in History which was 69.66%, while the lowest mean percentage was recorded in Commerce at 19.05% (MOE, 2018). He further stressed that low performance in Commerce had been observed over some time, he therefore, called on the Directorate of Standards and Curriculum to interrogate why there is dismal performance in this subject. Since the time of the directive from the Minister of General Education, there has been little or no action taken to establish the cause of poor performance in Commerce at grade 12 examinations. Literature reveals that little or no studies in particular have been undertaken to establish the causal factors of poor performance in commerce at grade 12 examinations in Zambia. With an eye single on learner's performance in Commerce, it shows that once the current situation is left without research the learner performance in Commerce will continue declining with a possibility of making learners to stop taking the subject. This scenario vividly present that poor performance in Commerce is indeed a problem in Zambian schools and has potential of defeating the whole purpose of its introduction in the curriculum. Therefore, the study's question was "what factors are contributing to poor performance in Commerce at grade 12 examinations in public Secondary Schools in Lusaka District, Zambia?"

1.4 Purpose

The purpose of the study was to establish the factors contributing to poor performance in Commerce at grade 12 examinations in public Secondary Schools in Lusaka District.

1.5 Research Objectives:

- i. The objectives of this study were to:
- ii. establish factors that contributed to poor performance in Commerce.
- iii. ascertain the availability of teaching and learning material in public Secondary Schools.

iv. establish the qualifications of commerce teachers.

v. assess how commerce lessons were taught.

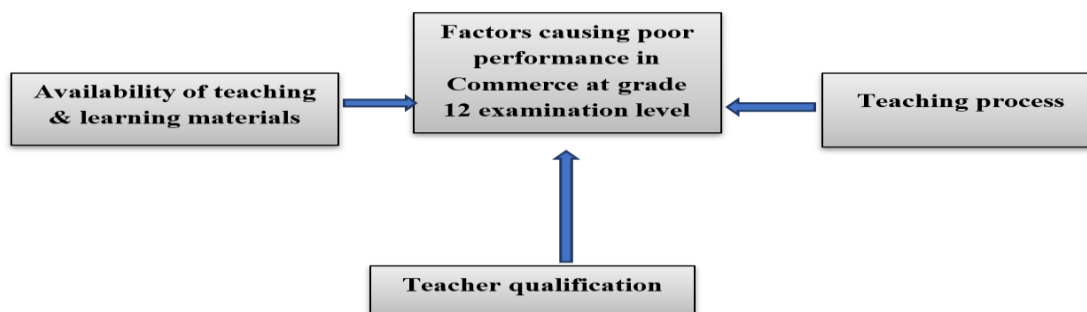
1.6 Research Questions

- i. How was the candidate's performance in Commerce at grade 12 examination in public Secondary Schools in Lusaka district?
- ii. What were the factors which contributed to poor performance in Commerce?
- iii. Was commerce teaching and learning materials available?
- iv. What were the qualifications of teachers teaching commerce in public secondary schools?
- v. How are Commerce lessons taught?

1.7 Significance

The findings that are obtained from the study would be useful to Directorate of Standards and Curriculum in order to come up with necessary interventions that would help improve the quality of learner performance in Commerce in Lusaka District and Zambia as a nation. It is further assumed that these findings would also benefit school administrators and teachers in coming up with appropriate interventions at school level that would improve teaching and learning processes in order to improve academic performance in Commerce.

1.8 Conceptual framework



1.9 Delimitations

This study was confined to 15 public Secondary Schools in Lusaka district. The study was delimited to findings from Lusaka District due to its poor performance of learners in Commerce in the previous years to represent all the schools.

1.9.1 Limitation

There were a number of limitations that were faced in this study. Firstly, it was difficult to gather data for research question number one since almost all the schools have not compiled and analysed the results for Commerce as an individual subject for the past 4 years. Secondly it was nearly impossible to organise the teachers for focus group discussion because some were invigilating examinations. The current Head teacher at S₆ had no much information about performance since he was recently promoted to be Head. During the FGDs, the group leaders did most of the talking while the members agreed with them. In view of this, some of the views captured are not representative of the group but only of the few vocal people. It was a good example of how power relations work even in informal set-ups.

1.9.2 Operational definition of terms

Entrepreneurship: This is the process of designing, launching and running a new business, which is often small.

Entrepreneur: A person who sets up a business or businesses, taking on financial risks in hope of profit.

Vocational knowledge: The ability to comprehend skills needed to do a job.

Examination: A formal test of knowledge or proficiency in a subject or skill.

Teaching and Learning Materials: These are any type of resource that teachers and learners use in class to teach and learn respectively.

Stakeholder: Anyone, an institution, organization, project or Non-Governmental Organization that contributes to quality education service delivery.

1.9.3 Summary

The education system in Zambia has gone through some all with the view of making an education that equip learners to acquire vocational knowledge. The government of the republic of Zambia through the Ministry of Education has made several attempts to revise the education curriculum at every level in an effort to improve the provision of quality of education since independence in 1964, the inclusion of commercial subjects such as commerce has been fundamental. However, the learner's performance has been a bone of contention by stakeholders due to a number of learners performing poorly. There is no evidence citing factors contributing to poor performance by grade 12 learners in public secondary school. It is therefore, the design of this study to address that gap, as well as provide suggestions that could be done in handling those factors. The conceptual framework guiding the study has been explained and definition of key operational terms concluded the chapter. In the next chapter, a review of literature related to this study has been presented.

CHAPTER TWO: REVIEW OF RELATED LITERATURE

2.1 Overview

This chapter reviewed related literature on factors contributing to poor performance in Commerce at Grade 12 in public schools in Lusaka District. The literature is discussed following subheadings in line with the research objectives.

2.2 Learners performance in Commerce

The Minister of Education stated that the number of schools in Lusaka District that recorded above 75% pass rate in Commercial Subjects at grade 12 decreased from 73 in 2017 to 70 in 2018. Although at national level, Lusaka Province was the second best performing province after Southern Province in all the subjects. Southern province stood at 75.4% pass rate while Lusaka stood at 72.7% pass rate (MOGE, 2019). Students' poor performance in Commercial Subject like Commerce in Zambia at grade 12 examinations in public Secondary Schools has not been widely researched. However, there are few descriptive case studies that are available in East Africa. Mampangwa (2005) studied the factors influencing performance in Commercial subjects namely Commerce and Book Keeping in ordinary level Secondary School in two schools namely Kasulu and Bongwe, both in Kasulu town in Kigoma Region, Tanzania using seven Commercial subject teachers and 54 Form 3 and 4 students in the two schools. The results indicated a significant decrease in pass rate in commercial subjects from 100 percent to 82 percent in 2003 and 2004 respectively at Bongwe Secondary School. The failure was attributed to the teachers who were considered to be Form 6 leavers with no teacher training course, and inadequate teaching and learning materials. Mampangwa (2005) concluded that these were associated with student's poor performance among other factors that declined the subject performance. These findings and conclusions were similar to findings on the two other similar studies carried out by Sengerema (2004) and Mboya (2004).

Sengerema (2004) investigated factors influencing poor performance in Commercial subjects at Kazima, Isevy & Uyui Secondary Schools in Tabora Municipality focusing on 240 students in Form 3 and 4. He employed questionnaires, interviews, analysed documentary evidence from the schools and the National Examination results to collect data. His findings were similar to those in Mampangwa (2005) study but additionally, he found that the performance of learners dropped over the years from 60.5% in 2002 to 57.5% in 2003.

A study by Mboya (2004) investigated causes of the declining performance in Commercial subjects at ordinary level in 3 schools namely Ngarenaro, Arusha Day and Arusha Meru Secondary Schools in Arusha Municipal. In his study he noted that learner's performance kept going down over the years.

The results indicated that the highest qualification of commercial subjects teachers in the 3 schools investigated was Diploma in education which was attributed to poor performance in Commerce and Book Keeping.

2.3 Factors contributing to poor performance

The general performance of students in commerce examinations in Secondary Schools in many parts of the world has been poor. Literature shows that in July, 2014 the performance of students in commerce examination in Nigeria was generally poor (Ebonyi State Secondary Education Board, 2014). It is this poor performance which has been a source of worry to stakeholders in the Educational Industry especially those seeking to add vocational and entrepreneur values in education.

Learner's poor performance in Commerce across the world is attributed to different factors since educational needs differ from place to place. The findings by Okon & Archibong, (2014) indicated that in Akwa Ibom State of Nigeria, many governments owned secondary institutions are under-staffed, with insufficient elementary facilities which have triggered poor performance. The study shows that the instructor-student proportion is inappropriate.

In most public Secondary Schools, the teacher to pupil ratio is very small hence becoming one of the reasons for poor performance in Commerce at grade 12 examinations. According to Lemmer & Van (2009), one of the reasons for the high failure rates in Grade 12 among other things is that teachers are few who have to cope with very large number of learners in classes, which make it difficult for them to give all learners individual attention. The findings by Maguswi, (2011) indicated that most of the public Secondary Schools in the Central Province in Zambia have fewer teachers in relation to learners in those schools.

The learning environment in most public Secondary Schools is pathetic and as such has been taken as one of the contributing factors to poor performance in Commerce. The postulations by Maguswi, (2011) indicates that the conducive learning environment is cardinal in helping pupils gain interest in learning and result into them performing better in examinations. However, this component is missing in public Secondary Schools and eventually learners suffer from educational performance decline as well as intellectual imbalance and may end up eliciting deviant and disruptive tendencies (Okon & Archibong, 2014). On the contrary, the study done by Maguswi does not give more insight on how the learning environment is connected to learning.

The inabilities of teachers to complete the syllabus on time before examination have also been found to be a factor relating to learners' poor performance (Lebata & Mudau, 2014). The syllabus guides the teacher on what should be taught. The subject syllabus shows the particular subject's overall objectives, the core content and possible organisation. It is therefore important that the Commerce syllabus is covered before the commencement of examination as this will benefit the learners. Syllabus coverage of Commerce content can create confidence in learners which is needed to handle examination and equip learners with the necessary knowledge in Commerce.

Most schools do not have sufficient resources such as text books, teaching aids among others and this result in poor deliver of learning instructions thereby contributing to poor performance in subjects such as Commerce at grade 12 examinations. The contention by Chipili (2012) is that provision of enough instructional media, materials, qualified teachers as well as conducive classroom plays a critical role in improving the performance in examinations of secondary school students. In sharing similitude views Sam, Mohamad & Leong (2013) and A study done by Lee & Zulikowski (2015) on teachers' coping strategies for dealing with textbook shortages in urban schools in Zambia acknowledges that availability of teaching and learning materials and good teachers' teaching approaches are essential factors to improve learners academic performance in due course, and that the non-availability of these resources results in poor learner performance.

Sam, Mohamad & Leong (2013) observed that many reasons that caused learners' poor performance in most African countries include lack of resources, weakness of curriculum design, lack of qualified teachers in some instances and lack of learning motivation as well as lack of interest especially from learners' side. Mubanga, (2012) postulated that challenges in public schools in Africa share the same face and these factors contributing to poor performance of learning may encompass different aspects such as environment and school resources among other things.

The cause of poor performance in Commerce among the grade 12 learners in most countries is the aspect of discipline issues in school. Maree, (2012) contended that discipline and academic performance have a strong relationship. Maree further stressed that well-disciplined learners tend to outperformance ill-disciplined learners. We can never refute the fact that academic performance is pegged on discipline as learning and study time is wasted in punishing deviant learners. Therefore, discipline must be maintained in schools at all times for the learners to perform better in Commerce examinations.

Lack of motivation in Commerce is also a factor that causes poor performance in Commerce. It has been noted that most learners perform below average due to lack of motivation (Lebata & Mudau, 2014). They are neither motivated to learn Commerce nor have the clear application of it in the society. Several researchers have suggested that only motivation directly affects academic achievement; all factors affect achievement only through the effect of motivation (Lebata & Mudau, 2014).

According to a study by Manda (2013), learner's absenteeism is a recipe for poor performance in Social Sciences and Commercial subjects at grade 12 public examinations in most countries. Absenteeism is defined as persistent, habitual and unexplained absence from school and is said to be chronic when a learner is absent without valid reason (Gupta & Lata, 2014). Absenteeism is a major factor responsible for the falling standard in Commerce in most of the education system today.

2.4 Teacher's qualification

In the global context poor performance at grade 12 examination in public schools has been due to unqualified teachers and lack of teachers in various subjects across the curriculums. For instance, in Zambezi region of Namibia, research indicates that lack of qualified teachers is the main cause of poor academic performance at grade 12 level in many schools. A study conducted in Namibia by Nekaro (2001), on teachers' perception about low performance in schools indicated that unqualified teachers has been a factor contributing to poor performance in mathematics and business studies in most public schools in Africa.

It cannot be argued that training institutions are there to ensure that teachers are adequately trained in content, methodology and psychological issues regarding teaching and learning of learners so that they effectively deliver their lessons. The training teachers undertake imparts treasured skills such as classroom organization, understanding multiplicity, teaching to numerous learning modalities and working with special needs. Students fascinated by an

education career should have prior knowledge working with children. With such relevant skills, values and knowledge acquired at colleges and universities, teachers are better prepared for quality delivery of education when they begin to practice in schools.

Gupta & Lata, (2014) observe that governments invest heavily in human resources development in order to improve the quality of teaching in schools. In view of this, it is highly expected that those with higher qualifications perform far much better than those with lower qualifications. According to Sa'ad (2007), teaching and learning takes place effectively when classes are handled by qualified teachers, who are resourceful and creative in enhancing learning. In the case where classes are handled by unqualified teachers there is lack of innovative ways of approaching lessons especially in Social Science and as such it triggers poor performance. It does not take a rocket scientist to employ that successful teaching and learning takes place when right teaching methods are used by creative teachers.

A study conducted by Goldhaber (2002) found that only 3% of what the teachers contributed to the learning process could be related to years of experience or degree obtained. However, Goldhaber does not clearly show the link between teacher's experience and performance or between qualifications and performance. Literature indicates that veteran teachers or those with experience did have a positive effect on student achievement. However, the impact did not remain consistent as the years of experienced increased.

Aaronson, Barrow & Sander (2007) conducted a study in the Chicago Public School System to investigate the impact years of teaching experience has on student achievement in the high school setting. The finding of this study demonstrated an unsubstantial impact at the high school level. More specifically, the study showed a slight gain over the first few years and then student achievement actually levelled out and even decreased as the years of experience surpassed ten. The study conducted by Harris and Sass showed a 0.01 standard

deviation increase in mathematics achievement scores for students whose teachers had ten or more years' experience (Harris & Sass, 2007).

An article written by Vigdor (2008) based on teacher pay and the incentives that influence the salary scales for educators in North Carolina along with previous research studies, suggests that there is no relationship between teaching credentials and how effective a teacher is in the classroom. Vigdor (2008) further stipulated that substantial gains in student achievement are evident during the first few years of teaching. However, the achievement gains decrease as the years of experience increase (Vigdor, 2008).

Beteille and Loeb (2009) conducted a study on teacher quality and teacher labour markets through Stanford University. The study examined many different teacher qualifications and how those factors influence student achievement, the study further concluded that teacher qualifications influence the performance of learners. Several studies have tied years of experience and the recurring cycle of hiring new teachers and replacing them with new uncertified teachers who lack experience. In 2004-2005, over 30% of public school teachers were at least 50 years of age (Beteille & Loeb, 2009).

A question is always posed "do teachers with advanced degrees produce students who will perform better on state mandated tests?" Again, there is an abundance of articles and research studies that will provide basis to support any argument regarding whether or not the level of degree a teacher holds has any impact on student achievement. Most of the research that has been conducted is related to the pay steps that are offered by most states for years of experience or advanced degrees. Sawchuk (2009) authored an article which was published by Education Week that summarized previous research and stated there was little correlation between rewarding teachers for advance degrees and student achievement. The authors also discuss findings from a study in North Carolina that found elementary

teachers who hold a graduate degree were no more effective than their colleagues who did not have an advanced degree when it came to student achievement (Sawchuk, 2008). The author also collected data from across the United States regarding the percentage of teachers that hold graduate degrees and the amount of money each state spends rewarding these teachers. Seventy-eight percent of the teachers in New York held a graduate degree, the highest in the nation (Sawchuk, 2009). Only 27% of the teachers in Texas held a graduate degree, the lowest in the United States. Only 36% of the teachers in Mississippi held a graduate degree, which would rank in the bottom quartile among the fifty states (Sawchuk, 2009). These percentages impact the amount spent by each state compensating teachers who have obtained advanced degrees. For example, New York has the highest percentage of teachers with advanced degrees, which requires the state to spend over \$1.1 dollars each year compensating those teachers (Sawchuk, 2009).

Sawchuk (2009) only mentioned one area where advanced degrees had a positive significant impact on student achievement. Teachers with advanced degrees in high school content areas such as maths and science were more effective in the classroom Sawchuk (2008). Students who were assigned to a teacher that held a Master's degree in mathematics have higher mathematics achievement scores than those students who did not have a teacher with a Master's degree (Goldhaber, 2002). Content knowledge is an essential part of the repertoire for an effective classroom teacher.

School leaders have always struggled to find certified teachers to fill positions in subjects such as Commerce, Accounts, Science and Mathematics. It only makes sense that teachers who have advanced degrees in these challenging areas would have a positive impact on student achievement. The struggle for school leaders has been keeping the highly qualified individuals in the classroom and competing with businesses and industries that can offer higher salaries.

Researchers at Walden University conducted a study to determine if teachers who completed a Master's degree through a distance learning program could have a positive impact on student achievement in literacy (Walden University, 2004). The research study involved 46 teachers and 805 elementary students (grades one through five) from 14 schools in the Peninsula and Tacoma School Districts in Washington. Student achievement data was taken from 32 teachers who did not have a Master's degree but were enrolled in the distance learning program. That data was compared to data collected from a control group of 14 teachers who held Master's degrees (Walden University, 2004). Results from the comparison showed that the teachers participating in Walden's program scored significantly higher than those teachers in the control group (Walden University, 2004). When compared to students across the country, Walden's group went from the 40th percentile to the 59th percentile (Walden University, 2004). Over 90% of the teachers in the program at Walden University reported that they had changed the way they taught reading (Walden University, 2004).

2.5 Availability of learning and teaching materials

Literature shows that most learning institutions beginning from elementary school through to tertiary level have little or no learning and teaching materials. Chipili (2012) in his study observed that it is common in most public schools for instance to find one text book, board ruler among other materials which are usually exchanged among teachers to teacher all grades. With the above observations it has been suggested that lack of learning and teaching materials has been a hindering block in improving learner's performance in commerce for those in public schools. Teaching and learning materials are tools which help instructors to make their teaching clear and unambiguous to learners. These are used to convey information, concepts and proceedings to learners. Teaching and learning materials therefore, refer to both visuals and real objects, audio-visuals like pictures, flashcards,

posters, charts, tape recorders, radios, videos, televisions, and electronic equipment among others. These materials function as an enhancement to the usual procedures of instruction.

The observation by Abdu-Raheem (2011) in his study in Nigeria indicates that the aim of commercial studies is not yet accomplished due to poor teaching and absence or shortage of teaching and learning materials to stimulate learners. This idea is strongly supported by Ofuani (2014) who states that there was insufficiency of teaching and learning materials as well as other resources in all the schools sampled in his study which negatively affected teacher effectiveness and learner achievement. In complimenting the importance of instructional materials Guffey (2013) in his literature, he stated that a favourable school climate entails the availability of teaching and learning resources as they act as a catalyst to motivate the teachers and learners.

It cannot be argued that teaching and learning equally becomes effective, makes learning more interesting, realistic, practical, and appealing to both an instructor and a learner. Studies done in the past on the relationship between teaching and learning materials and performance include, Likoko, Mutsotso & Nasongo (2013). In the study on adequacy of instructional materials and physical facilities and their effect on quality of teacher preparation in colleges in Bungoma county and a study done by Sengerema, (2004) on the relationship between learning resources and performance in secondary schools in Ndaragwa District. All the above studies indicate that teaching and learning materials were higher in higher performing schools than in low performing schools and that there is a significant difference in resource availability in the higher performing schools and low performing schools. These studies also indicate that most institutions are faced with challenges such as lack of adequate facilities like libraries and inadequate instructional materials and these factors tend to have a negative effect on the quality of graduates produced. A study done by Adaramola & Obumanu (2011) on challenges faced by head teachers in implementing

education for all program in Wajir also posits that there is a major challenge on adequacy of physical facilities in most schools in the district, the only adequate materials available are textbooks, but the schools are in dire need of facilities like classrooms, toilets, desks. Physical facilities such as chairs, laboratories as well as teaching aids, and recommended that a larger percentage of education for all funds be diverted to cater for teaching and learning materials.

Adeogun (2001) discovered a very strong positive significant correlation between instructional resources and academic performance. According to Adeogun's discovery schools endowed with more materials performed better than schools that are less endowed. This corroborated the study by Manda (2011) that private schools performed better than public schools because of the availability and adequacy of teaching and learning materials. Manda (2011) also supports that students performance is affected by the quality and quantity of teaching and learning materials. The author noted that institutions with adequate facilities such as textbooks stand a better chance of performing well in examination than poorly equipped ones. Therefore, poor performance could be attributed to inadequate teaching and learning materials and equipment.

2.6 Commerce lessons

For a long time, commerce has been taught as a subject that is full of notes. Most teachers have a tendency of giving notes to learners which bore learners. In his findings Maguswi (2011), pointed out that teachers handling Social Sciences and Commercial subjects like Commerce employ poor methodologies by simply giving notes from textbooks without summarizing them. This lack of creativity in teaching of Commerce has negatively resulted into some learners dropping the subject or for some just to take Commerce as a filler subject and with less zeal and enthusiasm towards it. Furthermore, commerce lessons are not tailored towards learner-centred approach. This is because teachers look at the bulkiness of the

syllabus hence fearing failure of finishing the syllabus if they engaged learner centred approach.

The bulkiness of the syllabus has made it difficult for the teachers to complete the commerce syllabus. A study by Mji & Makgato, (2006) in South Africa found that inabilities of teachers to complete the syllabus on time before examination have also been related to learners' poor performance. However, the study does not give details as to what make teachers not to complete the syllabus. The syllabus guides the teacher on what should be taught. The subject syllabus does not only show the particular subject's overall objectives, the core content, but also its possible organisation. It is therefore important that the Commerce syllabus is covered before the commencement of examination as this will benefit the learners. Syllabus coverage of Commerce content creates confidence in learners which is needed to handle examination and equips learners with the necessary knowledge in (Manda, 2013). If learners are not familiar with the content because it was not covered, they are likely not to perform well in the examination.

Some teachers may not follow the scheme of work which is supposed to guide them but rather teach the textbook and thus, end up not teaching the learners the basic competencies normally tested in the examination. As a remedial way to complete the syllabus, schools have opted to reduce the holiday time frame for examination classes such that they only close school for two weeks instead of a month in order to cover all the topics. However, conducting free extra lessons during school holidays have been challenging to some teachers since they feel demotivated. Therefore, working during the holidays when schools are closed require teachers who are motivated and committed to see learners performing better in the subject they teach.

Finally, poor performance by learners in Commerce and others subjects at grade 12 examination in public schools can be attributed to several factors that ranges from bad attitude, lack of learning and teaching resources, unbalanced teacher to pupil ratio, lack of trained and qualified teachers and motivation, and infrastructure to psycho-social among other factors. If better performance in Commerce has to be enhanced, the above factors have to be dealt with. This also sends a signal that there is need for optimal commitment on the part of various stakeholders who are cardinal in the provision of quality education such as government, teachers and learners. The fact that academic performance of learners is a benchmark for evaluating the quality of education in most countries it is therefore, expedient to preserve a high performance in the internal and most importantly external examinations. The Zambian education system especially the in secondary schools have seen the unprecedented low academic performance by learners in national examinations with special reference to commerce. Thus, among the factors to promote quality education service delivery which is vital in attaining good performance in commerce and other subjects in general is a self- motivated and detected teaching fraternity that is eager to facilitate the attainment of the highest standards of learning through excellent teaching. As such, the Zambian government need to spend a lot of resources to train teachers in various subjects particularly Commerce and also equip schools with sufficient teaching and learning materials. Quality education service delivery is only possible through coordinated efforts of all those responsible for the provision of education to learners and proper linkages of all structures at all levels of the education system. Among those responsible for education delivery to pupils are teachers, who must put in their very best efforts to help learners acquire the highest standards of achievement according to their individual abilities.

2.7 Summary

It is evidently clear that no research seems to have been conducted in Zambia to establish factors contributing to poor performance of learners in commerce in public secondary school. Most of the literature reviewed does not sufficiently discuss the qualification of commerce teachers and resource availability. The literature reviewed established the gap for this study. The next chapter that follows is the discussion of methodology that was employed in this study.

CHAPTER THREE: METHODOLOGY

3.1 Overview

This chapter discusses the research methodology the study used, which included the research design, population of the study, and the sample and sampling techniques. The chapter further discusses the research instruments and data analysis that were used in the study. Among other things, this chapter also outlines the data collection procedure used in establishing the causes of poor performance in commerce at Grade12 examination in public schools in Lusaka District of Zambia. It was necessary to engage qualitative and quantitative research design because they provided the opportunity for the participants to articulate their perceptions, understanding and experiences around factors contributing to high failure rate and provide the mechanism to assist in improving the learners' performance.

3.2 The Research Design

This research used concurrent embedded method aimed at gathering an in-depth understanding of what factors are causing poor performance in commerce at Grade 12 in public schools in Lusaka District. Researchers use this design when they need to include qualitative and quantitative data to answer a research question within a largely quantitative or qualitative study. In qualitative research, the interviewee is an integral part of the investigation. The researcher used this method on focused group discussion because it enables researchers to focus on social reality (Henning, Van & Smit, 2004), for it ensures an investigation of the qualities rather than the quantities of phenomenon. In this way, the design stressed the socially-constructed nature of reality, the intimate relationship between the researcher and the subject under study, and the situational constraints that shape the enquiry. Thus the qualitative design gives clear and detailed account of action involved and the researcher thus gains a better understanding of the world and tries to use it to bring about educational changes. The researcher used the quantitative design because it is mainly

concerned with objective measurements, statistical and numerical analysis of data which was collected through questionnaires thereby making it more rigorous in capturing variables that could not be captured by the qualitative design. The researcher opted for these methods because the quantitative method tends to give insights into the problem or assist to develop concepts or propositions for possible quantitative research while the qualitative method would help to cover tendencies in thought and opinions and probe further into the problem.

3.3 Study population

The population of this study were all Commerce secondary school teachers, Heads of Department (H.o.D) for Business Studies/commercial subjects and school managers in all public Secondary Schools in Lusaka District.

3.4 Sample size

The total number of respondents was drawn from 15 public Secondary Schools in Lusaka District. This was composed of 5 teachers of Commerce, an H.o.Ds from each school and 10 School Managers from 10 schools. Therefore, the total number of respondents was 75 teachers, 15 H.o.Ds and 10 School Managers which equates to 100 respondents.

3.5 Sampling procedure

3.5.1 Schools

In the selection of secondary schools in Lusaka district, simple random sampling was employed. Twenty five public schools were assigned numbers then a random number was selected one after another until all the 15 schools were selected. This is because the researcher took into consideration that commerce is taught in all the schools despite been an optional subject.

3.5.2 Teachers of commerce, Head Teachers and H.o.Ds

The 5 Commerce teachers, a Business Studies H.o.D and school manager from each sampled school were selected using purposive sampling. The purposive sampling was to make sure those teachers, H.o.Ds and school managers selected were those offering commerce and heading business studies department/schools respectively.

3.6 Data collection instruments

The instruments used in this research to collect data were interviews, questionnaires, focused group discussion as well as lesson observation. Manda (2011) observed that the use of interviews, focus group discussion and questionnaires are popular instruments of data collection in education because of the relative ease of cost effectiveness with which they are constructed and administered to the large samples.

3.7 Data Collection Procedure

The researcher first asked for an introductory letter from the University of Zambia to present to the District Education Office seeking for permission to carry out the research in the 15 public schools in Lusaka District. The introductory letter from the District Education Office was then presented to the District Education Board Secretary (DEBS) who would allow the researcher to go to the sampled schools for data collection.

Focus group interviews, questionnaires and interviews were conducted on teachers and H.o.Ds and school managers respectively. The researcher observed commerce lessons as a way of getting a glimpse of how commerce is taught.

3.7.1 Interviews

Literatures by McMillan & Schumacher (2010) shows that interview probes elicit elaboration of detail, further explanations, and clarification of responses. The primary data of qualitative interviews are verbatim accounts of what transpired during the interview session. Most

qualitative interviewers prefer a conversational tone to indicate empathy and understanding while conveying acceptance to encourage elaboration of subtle and valid data. Interviews make it easy for both an interviewer and interviewee to make questions clear and answered with precision. However, semi-structured interviews are expensive and time-consuming, there is a danger of bias with regards to questions and responses from the researcher and the data collected is dependent on the rapport created between the interviewee and interviewer. In this study, the researcher conducted interviews with different teachers, H.O. Ds and School Managers.

3.7.2 Questionnaires

The questionnaire was administered to the teachers of commerce to collect information mainly centred on the qualifications of teachers of commerce thus assessing the correlation between learner's performance and teacher's qualifications. The questionnaire was developed by the researcher, and it contained closed-ended questions.

3.7.3 Focus group discussion (FGD)

For the purpose of this study seven focus group discussions interviews of duration approximately to 50 minute each were conducted. Each school was supposed to have 5 teachers of commerce, however some schools had less than five teachers hence this affected the sampling. The researcher used the focus group discussion in order to have co-operative views from the respondents on what factors are contributing to poor performance in commerce. The focused discussion group was used to save on time and expenses. Cohen, Manion & Marrison (2011) provides a deeper understanding about focus group discussions by stating that groups are economical on time and generate a large quantity of data. They elaborate on focus group discussion as form of group interview, though not in the sense of backwards and forwards between interviewer and group. In a focus group interview, the participants interact with each other rather than the interviewer with the result that data

should emerge from the interaction of the group members. In this study participants were given the opportunity to interact with each other and dispute each other's assertions.

According to Mc Millan & Schumacher (2010) focus group is used to obtain a better understanding of a problem or an assessment of a problem, concern, new product, program, or idea. They further stress that by creating a social environment in which group numbers are stimulated by one another's perceptions and idea, the researcher can increase the quality and richness of data through a more efficient strategy than one-on-one interviewing. In this regard participants' observers and in-depth interviewers used focus group interviewing as a confirmation technique.

3.7.4 Lesson Observations

In order to get the real information on how commerce lessons are taught, it was vital for the researcher to observe teachers and writing some observatory points both in notes book and lesson observation check list. The notes book was taken by the researcher as written summary during observation. This constituted a non-participation observation undertaken for this study. In this regard, a non-participating observation refers to the "systematic process of recording the behavioural patterns of participants, without necessarily questioning or communicating with them (Kobus, 2007). This method was chosen with the purpose of helping the researcher to be more unbiased and objective. During the lesson observation in all the sampled schools, the researcher sat at the back of the class in order to leave room for the usual interaction between teachers and learners. Sitting at the back of the class also helped the researcher to observe the learning environment in which teaching took place. Furthermore, it presented the researcher with an opportunity to record non-verbal behaviour and discovered things that the participants might not have been free to talk about during the interview.

3.8 Validity

Researches that are quantitative or qualitative or both, are believed to possess good quality so that its findings can be trusted. It is for this reason that validity, reliability and objectivity are used to judge the quality of a quantitative research project. On the other hand, the criteria for judging qualitative research are credibility, transferability, dependability and conformability. Since this study entails both quantitative and qualitative research, more attention was given to the criteria used to judge qualitative and quantitative method.

3.8.1 Reliability

Reliability refers to the consistency of measurement, or the extent to which the scores are similar over different forms of the same instrument or occasions of data collection (McMillan & Schumacher, 2010). Reliability is a matter of whether a particular technique, applied repeatedly to the same object, would yield the same result each time. It is arguably that there can be no validity without reliability, demonstration of the former is sufficient to establish the latter. To maintain reliability the researcher tested and retested the research instruments before conducting a study. The pretesting was done in Chilanga district on two schools.

3.8.2 Trustworthiness

This was an important aspect in collecting qualitative data particularly from focused group discussions and lesson observations. Maree (2012) stressed that it is generally accepted that engaging multiple methods of data collection, such as observation, interviews and document analysis, will lead to trustworthiness. In addition, involving several investigations of the data could enhance trustworthiness. Trustworthiness is regarded as an important measure in this research, participants were requested to elaborate and provide clarity on some of the responses during their checks of the transcripts.

3.9 Data analysis

The researcher used descriptive statistics (percentages) using excel to analyze the quantitative data collected using the questionnaires. Frequency tables were used to present the frequencies to which the factors (learner-based; teacher-based; school-based) reoccur in the participants' responses. The qualitative data from the interviews were analyzed using the thematic network analysis. Firstly, the researcher transcribed the recorded data verbatim using the Microsoft Word. The researcher then read through the data interview transcripts, code the data using pre-determined themes developed from the research questions and then interprets the data in detailed discussions. A summary of all analyzed data was compiled in sub-themes to come up with overall themes under each objective and used to report the findings of the study. In this research, letters such as T for teacher and S for school are used. The names of participants and schools have been kept anonymous and we have only used S1, S2, S3, S4 and T1, T2 ... T5

3.9.1 Ethical Considerations

An ethical clearance letter to conduct the study was first obtained from the University of Zambia's Research and Ethical Clearance Committee. In this study verbal consents from all the participants before engaging them in interviews and focused group discussions were obtained. Further, the researcher disclosed her identity (self-disclosure) as well as avoided undue intrusion and stress during the interview sessions. The findings of the study were not linked to individual respondents as a way of maintaining their anonymity and confidentiality on sensitive matters.

3.9.2 Summary

The chapter discussed the methodology that was used in this study. The researcher has also discussed the research design, study population, sample size, sampling procedure, data collection instruments and procedure, trustworthiness, data analysis and ethical considerations. In the next chapter the presentation of findings of the study are considered.

CHAPTER FOUR: PRESENTATION OF FINDINGS

4.1 Overview

In this chapter, findings of the study are presented. Also, a road map is established for future assessments on factors contributing to poor performance in Commerce at grade 12 examinations in public Secondary Schools. The researcher documented the respondents' knowledge, interpretation and application of the key issue's on factors contributing to poor performance in Commerce at grade 12 examinations in public Secondary Schools in Lusaka District. The presentation of the findings is based on the following research questions:

- i. How is candidate's performance in Commerce at grade 12 examination in public Secondary Schools in Lusaka district?
- ii. What are the factors contributing to poor performance in Commerce?
- iii. Are the commerce teaching and learning materials available?
- iv. What are the qualifications of teachers teaching Commerce in public secondary schools?
- v. How are Commerce lessons taught?

4.2 Learner's Performance in Commerce

This section presents the research findings based on the first research question. The presentation is arranged according to the respondents i.e. school manager, HODs and teachers.

How is candidate's performance in Commerce at grade 12 examination in public Secondary Schools in Lusaka district?

The performance of learners in most of the schools has been declining as lamented by one of the school managers, he observed that:

The performance of learners at our school has been declining over the past four years for instance if we compare the results for 2017 and 2018. In 2017 we had 70.2% pass rate in commerce while last year in 2018 the pass rate dropped to 65.7% showing a decrease by 4.5%. When we look at the general performance of learners in commerce at the district level it can be said that they performed better than most learners in Lusaka but at the national we are among the least group because Kafue had better results.

The other school manager stated that performance at their school slightly increased in 2017 by 5% from 53.6% in 2016 to 58.6% in 2017, however, it drastically dropped to 49% in 2018.

The H.O.D from one of the schools expressed sadness at the decline of performance at their school and he explicitly said:

It is very difficult when we attend staff meetings in the district even to proudly say that I am a head of department for commercial subjects because of round the clock drop pass rate in performance by learners. You know the problem is that when learners fail you feel that you have failed also and technically it is true.

One of the teachers showed that there has been a decline in learner performance in commerce in 2017 and 2018 as she submitted the following:

The results have not been good. Pupils lack seriousness especially the 2017 and 2018 intakes I think these were poorest performing classes I have ever taught. Their results were not impressive.

Another teacher giving a comparison on the performance of Lusaka District to the general performance in the country he noted that the results in commerce were really bad. He said:

Generally, the performance has not been good at national level. The results have been very bad because learners learn in abstract e.g. Telecommunication.

4.1.1 Summary on the findings on how is learner performance in commerce in public secondary schools

The prominent response from most of the respondents was that the learners' performance was poor and has been declining over the years. There is an exception for some schools that indicated that they performed better at district level unlike on provincial level. However, there is need to compare the results of other schools that have facilities like Lusaka with schools in a district considered rural such as Mungwi district in northern province.

4.2 Factors contributing to poor performance in Commerce

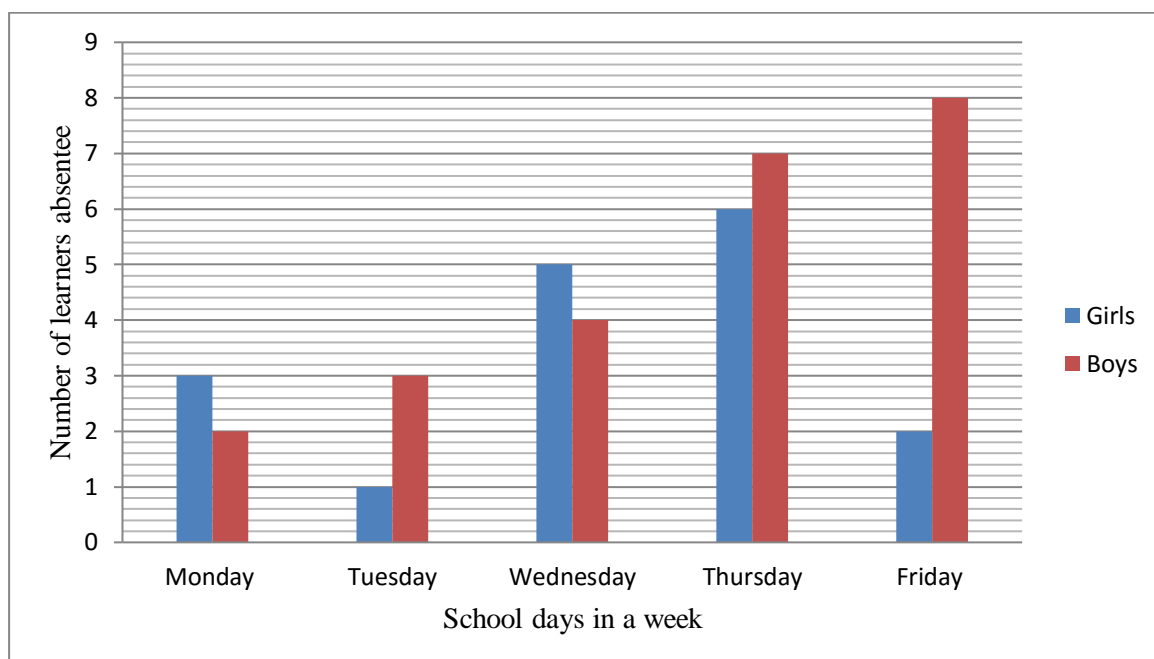
This section presents the research findings based on the second research question. The presentation is arranged according to the respondents i.e. school manager, HODs and teachers.

What are the factors contributing to poor performance in Commerce?

Absenteeism

The school managers from some schools cited absenteeism as one of the factors that is contributing to poor performance of learners at grade 12 in public schools. Figure 2 shows the trend of absenteeism as given by the school manager at S₃

Figure 2: Absenteeism



The data above shows that 2 girls and 3 boys were absent on Monday, 1 girl and 3 boys were absent on Tuesday, 5 girls and 4 boys were absent on Wednesday, 6 girls and 7 boys were absent on Thursday and 2 girls and 8 boys were absent on Friday. Friday seems to be a day with a lot of absentees.

Absenteeism seems to be a repeated response from both school managers and H.o.Ds. It was found that teachers have for a long time witnessed the impact of absenteeism on learner performance on commerce as stated below by one of the H.o. Ds and who is also a teacher of commerce. He said that:

Learners facing absenteeism problems generally exhibit suffering in academics and social spheres. Therefore, the care about absenteeism in the school is shown by the way the school responds to this issue. For instance, if teachers view learners' absenteeism as important factor in hindering learner performance, then they are likely to regard the family as complementary part of the school. In other words, the families and schools are supposed to work together to curb learners' absenteeism".

Responding to the aspect of absenteeism one of the female HoD from S₉ indicated that the numbers of learners missing her classes has been on the increase due to hike in public transport especially this year. She stressed that the school has a large catchment area which covers distances that are equivalent to 10 kilometres; as such learners rely on public transport to get to school.

Participant 10 verified this when she said that:

The rural school is located far away from the learners' community. The learners have to travel long distances to and from school and many have to walk these distances in all weathers. As a result, the easier short-term answer is to stay at home and help the family on the plot/farm/small holding or workshop. The situation is particularly common if the parents consider school to be a waste of time.

Problematic learners' admission level

Problematic learners' admission level was cited as one of the factors contributing to poor performance as expressed by the school managers.

One of the head teachers said that:

I can say that what is contributing to this poor performance in commerce is that our learners when they come as grade 10s, they are in most cases serious but when they reach in grade 11 they tend to relax because they know that assessments are marked by their teachers. This cost them a lot because by the time they realise they are supposed to work hard would be during examination time and that could be too late.

Another school manager said that:

Our admission level is problematic; we always get rejects from other schools in order to boost the enrolment. Since some schools are categorized as first class as they select the best candidates and we are given those who under performed at grade 9. Furthermore,

we do not have Heads of departments in the business studies department, who could control that department.

The school manager from S₁₀ explained that the recruitment of children in grade 10 and the marks they come with from grade 9 are good but you would find that the child can't even read and this is a big contributor to our academic failure in commerce. This is because commerce requires a lot of reading and understanding in order for one to apply the concepts when examined.

The school manager from S₆ had this to say:

The continuous change in policy such as no child is left behind is one of the reasons contributing to failure in commerce, "I have received several complaints from teachers that they have 3 pupils one boy and two girls in class who cannot read and write well. How do you expect such a learner to pass in grade 12?"

The table below shows the responses that were obtained from 59 commerce teachers during the focus group discussion in the 15 schools according to the variables in the table.

Table 1: Factors contributing to poor performance in commerce

Variable	Strongly agree	Agree	Strongly disagree	Disagree	Neither agree nor disagree
Lack of resources	10	46	0	0	3
Over enrolment	5	54	0	0	0
Bulkiness of the syllabus	30	22	0	7	0
Absenteeism	3	23	0	32	1
Unqualified Teachers	0	12	0	47	0
Poor reading culture by learners	26	33	0	0	0
Non-involvement of teachers in designing the syllabus	6	42	1	3	7
Learners books are printed with errors	24	31	0	4	0

According to the table above teachers agreed that lack of resources, over enrolment, bulkiness of the syllabus, poor reading culture by learners, non-involvement in designing the syllabus and errors in text books were critical factors contributing to learner's poor performance in commerce. However, 47 out of 59 teachers disagreed that unqualified teachers contributes to poor performance, however, 32 teachers disagreed that absenteeism was a factor contributing to poor performance in commerce.

Lack of resources

Lack of human resource particularly referring to the teachers of commerce came out strongly as one of the factors contributing to poor performance in commerce. Lack of teaching and

learning resources is also one of the factors that are contributing to poor performance in commerce; some respondent cited that in commerce they have one prescribed commerce text book which is shared by all the learners in almost the all the classes. There are no enough textbooks in schools, and schools do not also have computers with internet, these are some of the responses that were gotten from the questionnaires of teachers.

We are very few commerce teachers such that we even fail to mark books. This is a major challenge because we are not effective when it comes to assessments. The afternoon classes are the most victims because you would find that in the class there are more than 50 learners, now how do you even use student centred approach in such cases?(T₃S₅).

Another teacher said:

Maybe I can put the blame on authors for commerce text books. There are very few authors publishing standard books for commerce unlike our friends in mathematics and science (T₁ S₂).

Some existing textbooks nowadays are out dated; but that is not the case with examiners from different parts of the country when setting an exam since they set examinations based on the content of the new revised curriculum (T₂, S₃).

One of the teachers from S₁₀ stated that their school is not well funded which make it difficult for departments such as the commercial subjects in the sphere of learning and teaching materials procurements.

Over enrolment

It was observed by the researcher that in 7 out of the 10 schools the teachers were teaching overcrowded classes, and the floor space was limited. Learners were squashed in groups. The case was even worse for the afternoon classes where in one class the number of learners

amounted to 98. It was vividly seen that the overcrowded classes had challenges of effective teaching and learning because the teachers could hardly move between the desks to attend to individual learners.

One of the respondents believed that such overcrowded classroom contributes to poor learner performance. This was evident when she stated that:

It is very difficult to conduct a learner centred approach in the overcrowded classroom. I enjoy evaluating the learners work while in the classroom, but that is impossible since by the time I am in the middle of the class my period is finished or I cannot mark the work whilst in class. In most cases there are learners that I leave out every day. Even managing the noise level it is very difficult. One can never enjoy teaching under these conditions. Learners who need individualized attention are lost on the way (T₅ S₇).

Bulkiness of the syllabus

About 60 percent of the teachers of commerce described the Commerce syllabus as bulk which is leading to learner's failure. Below are the responses from some commerce teachers.

The Ministry of General Education (MoGE) came up with the new content which is too difficult in these days to teach, and the orientation that the school has given us with special reference to commerce was too short, in such a way that the orientation was possibly a week or so which was not enough for us to conceptualise the new content. What I feel as worse is that the curriculum will continue changing now and again. This makes it difficult for teachers and students to easily adapt to the ever-changing curriculum (T₄S₇).

Adding to the above finding another respondent stated that:

... I cannot postulate that the new curriculum is challenging, but I can simply say that the new curriculum is just involving. This is because when a curriculum is revised new topics are added and as a teacher you need to study them before teaching them hence you will find that the first one or two years a teacher would struggle to deliver a refined content of the syllabus. This results in learners been half baked and eventually fails in their examinations” (T_{10S8}).

4.2.1 Summary of the findings on what are the factors contributing to poor performance in Commerce

It was observed that absenteeism, lack of resources bulkiness of the syllabus and over enrolments was the factors that came out as contributing to poor performance in commerce. Generally, absenteeism came out as a major factor responsible for the falling standard in the school education system today as it can be seen appearing from both school managers and H.o.Ds responses. The trend of absenteeism in secondary schools increases with one school showing the probability of 2 out of 10 learners missing at least 7 days in an academic term. However, no school manager seems to suggest what they are doing as a school in order to help tackle the issue of absenteeism. Given the current situations in schools administrators are not willing to provide solutions on absenteeism, over enrolment and lack of resources.

4.3 Commerce teaching and learning materials

Looking at the crucial part that teaching and learn resources play in education it as important for the research to establish their availability in schools. Therefore, this section presents the research findings based on the research question number three.

Are the commerce teaching and learning materials available?

It was found that most schools are lacking both teaching and learning materials for commerce. Most students do not even have access to the revised syllabus of commerce.

When asked about the teaching materials one school manager said:

We are faced with the challenge of teaching materials; I cannot even remember when we last funded some departments especially the social science department so that we could buy teaching materials. This has been caused by erratic funding from the government such that our little resources are used to fund mathematics and science departments.

Another school manager stated that the social science and business studies departments are not much funded as compared to natural sciences department in order to buy the teaching materials hence the non-availability of commerce teaching and learning materials.

The current study heavily relied on interviews with the H.o.Ds and observation to capture the availability and adequacy of Teaching/Learning materials. This information is presented in

Table 2: Availability of learning and teaching materials.

Teaching/learning material	Adequate <i>Frequency</i>	Adequate <i>Percentage</i>	Not adequate <i>Frequency</i>	Not adequate <i>Percentage</i>
Text books	6	40	9	60
Teaching aids	7	47	8	53
Classrooms	11	73	4	27
Desks	7	47	8	53
Revision materials	9	60	6	40
Exercise books	13	87	2	23

From the table above it was found that the shortage of textbook was the greatest factor since its responses amounted to higher percentage. About 60% of the H.o.Ds indicated that textbooks were not adequate, teaching aids and desks had the same level of not being adequate as 53% of the H.o.Ds indicated that these resources were not adequate. 40% of the H.o.Ds indicated that those revision materials were not adequate. 73% and 87% of the H.o.Ds showed that desks and exercise books respectively were adequate.

It was found that most schools were lacking both teaching and learning materials for commerce. Most students do not even have access to the revised syllabus of commerce as submitted by the H.o.Ds.

We are faced with the challenge of teaching materials; I cannot even remember when my department had access to funds so that we could buy teaching materials. This has been caused by erratic funding from the government.

Another Head of Department stated that:

The social science and business studies department are not much funded as compared to natural sciences department in order to buy the teaching materials hence the non-availability of commerce teaching and learning materials.

The table shows the number of commerce textbooks found in five schools. The schools had 5 to 10 classes taking commerce and the least student population in class was 38.

Table 3: Book to pupil ratio

School code	Number of commerce textbooks	Number of pupils taking commerce
S ₁	5	230
S ₂	18	331
S ₃	7	146
S ₄	14	198
S ₅	27	370

From the data above the book to pupil ratio for S₁ was 1 to 46, S₂ was 1 to 18, S₃ was 1 to 21, S₄ was 1 to 14 and S₅ was 1 to 14. These ratios have been put in the lowest terms.

4.3.1 Summary of the findings on availability of teaching and learning materials

The purpose of this section was to present the finding to answer the third research question which sought to find out the availability of teaching and learning materials. Most of the respondents indicated that they lacked resources. Comparison was given to the mathematics and natural science department which are believed to receive funding than the business studies department. It was found that schools lacked teaching aids, desks and text books. The lack of teaching resources was found to be crucial among most of the schools.

4.4 Qualifications of teachers of commerce

The previous section presented the findings on availability of teaching and learning materials, however, human resource and their qualification is a vital component in using the teaching and learning materials. Therefore, this section gives research findings based on research question four.

What are the qualifications of teachers teaching Commerce in public secondary schools?

One of the school managers submitted that:

We have unqualified teachers in our school. You would find someone who studied as an accountant is teaching commerce. The system of recruitment is on sentimentalism for example because he/she is related to this one, then we can give him the job - that is the problem. Such teachers do not even perform according to the expectations.

Table 4 showing the number of teachers of commerce according to their qualifications per sampled school

School code	Frequency		
	Diploma	Degree	Masters
S ₁	2	1	1
S ₂	3	2	1
S ₃	2	3	1
S ₄	2	1	2
S ₅	2	2	1
S ₆	3	1	1
S ₇	4	1	0
S ₈	2	2	0
S ₉	1	2	0
S ₁₀	1	1	1
S ₁₁	0	2	0
S ₁₂	3	1	0
S ₁₃	3	0	0
S ₁₄	2	2	1
S ₁₅	0	3	1
Total	30	24	10

The table above shows the finding on the qualifications that teachers from the fifteen sampled schools have. By composition it is clearly seen that diploma holders are a majority translating to 47% followed by degree holders which accounted for 37% and lastly is the masters which is the least which accounted for 16. This information is also presented in the pie chart below.

Figure 3: Composition of teacher qualifications

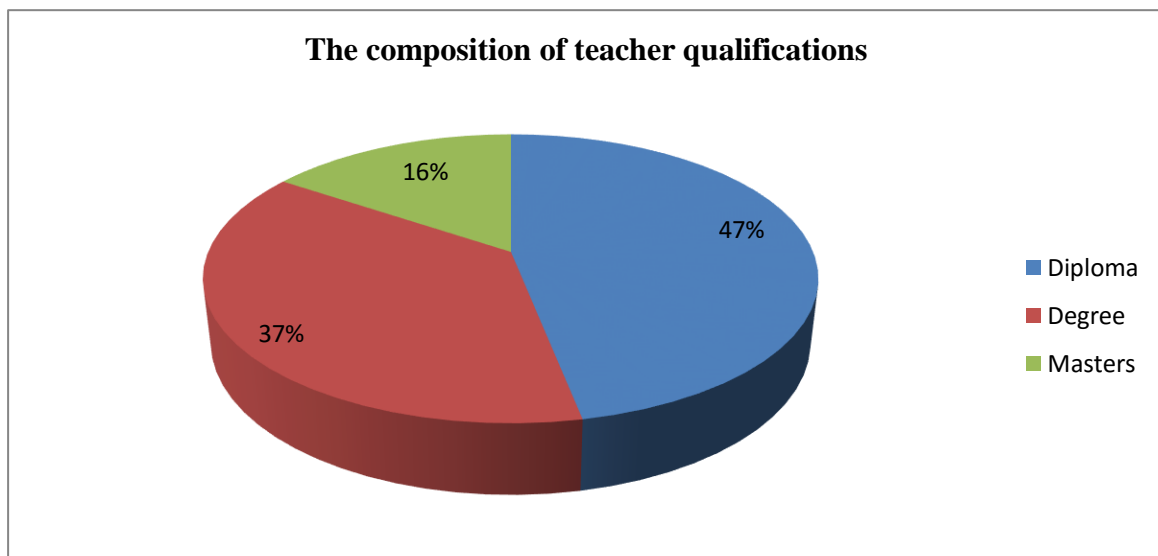


Table 5 showing views of teachers, H.o.Ds and school managers if teacher's qualifications have a bearing on the performance of a learner.

Response	Teachers		H.o.Ds		School manager	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Yes	50	83	11	73	7	70
No	10	17	4	27	3	30
Total	60	100	15	100	10	100

From the table above, 83% of teachers, 73% of H.o.Ds and 70% of school managers agreed that teacher's qualification has a bearing on learner's performance in commerce; however, 17% of teachers, 27% and 30% of school managers disagreed.

In all the schools it was found that the least qualification of commerce teachers was a diploma, and they were the majority followed by degree with masters as a least qualification. The question pertaining teacher qualifications was designed for school managers, H.o.Ds and also teachers.

4.4.1 Summary of the research findings on teacher qualifications

It was evidently clear from the findings that the majority of the teachers of commerce were diploma holders followed by bachelor's degree holders and then master's degree. Some respondents submitted to the researcher that there were some trained accountants who taught commerce as teachers. It was difficult for a research to get information as to whether those accountants received teaching methodology and it could be interesting to investigate whether those accountants contributed to learner's poor performance in commerce.

4.5 Lesson Observation

This section presents the findings based on lesson observation on which the researcher took time to observe commerce class lessons from both morning sessions and afternoon sessions.

The data collected from lesson observations check lists shows that 60% of the teachers observed were knowledgeable on how they were supposed to teach commerce. These teachers were able to give in-depth examples and real life application of commerce which is indicative that they had studied and understood the content of the texts adequately.

In four schools observed teachers of commerce were not able to provide well designed materials for lesson references. The only source of teaching /learning material was the study text.

It was found in this study that most teachers of commerce use lecture method more than learner centred approach. According to the responses given teachers used the above approach because they do not have enough periods allocated for commerce.

Here is what T₂₀ from S₅ said:

.....you cannot use discussion more often to teach commerce because at the end of the day you will end up teaching few topics before the examinations and learners together with the administration will see you as incompetent.

The researcher noted that teachers had difficulties in teaching topics with teaching aid for instance when teaching foreign trade, learners needed to know the appearance of Performa invoice which was never availed to learners. This made it complicated for learners to connect theory and reality.

It was observed that most schools lack resources both teaching and learning. There was either a lack of adequate teaching aids or inadequate number of the study texts. This has resulted into making the teaching of commerce very complicated as narrated by T₁₀ from S₈ who said that because of lack of teaching materials they are left with no option but to focus on retelling the story rather than analysing the study text critically. Therefore, the focus of the teacher was on exposition and lecture type of teaching that did not draw learners' participation. This study discovered that learners did not practice answering past paper questions and were not drilled in critical and analytical skills.

The findings from S₁₀ showed that lessons were not well planned because the teaching strategies were rigidly fixed on the lecture method even in instances that required for illustration or dramatization as a way of putting emphasis.

4.5.1 Summary on how commerce lessons are taught

Teaching commerce presented a challenge to most of the teachers, from the responses it was seen that despite the bulkiness of the subject it is allocated lesser periods and that forces teachers not employ most of the effective teaching methods.

4.6 Documents Review:

Schemes and records of work

Schemes of work are records and plans or rather a roadmap that guide the teacher in their daily execution of their teaching and making it manageable. Schemes of work act as important documentary evidence on what is to be taught in the course. Brown (2004) stipulated that schemes of work help teachers organize their work so that the course delivery remains in unison and in accordance with the content of the syllabus. While records of work are a document where all details of work covered by the teacher is entered on a daily basis. Scheme and record of work is vital to curriculum implementation and effective teaching. A teaching strategy utilized in the classroom will affect a learners' performance either positively or negatively depending on how well the teacher articulates the information.

This study found that S₃, S₆ and S₁₀ had their own pre-set individual plans on how the teaching of commerce was to be conducted and as a result teacher input is confined to the designated schemes of work. Some schools never had records of work while some showed that they missed quite some time to cover the schemes of work due to sport events and a time when inspectors come to schools.

4.6.1 Summary

Record keeping for some schools was problematic as witnessed in the absence of records of work. The sections showed that sport events reduce time for teaching commerce.

CHAPTER FIVE: DISCUSSION OF FINDINGS

5.1 Overview

This chapter discusses the findings as presented in chapter four based on the research objectives on factors contributing to learner poor in Commerce at grade 12 examinations.

5.2 Learner's performance in commerce

The findings in this study indicate that generally the learner's performance in commerce has been declining over the years in public schools in Lusaka District especially for the years 2017 and 2018. This study confirms the General Education Ministerial statement that Lusaka as a district has recorded poor performance in commerce in 2017 and 2018 as submitted by MOGE (2019). This is in line with what Mampangwa (2005) found where there was decrease in pass rate in commercial subjects from 100 percent to 82 percent in 2003 and 2004 respectively at Bongwe Secondary School. This poor performance in commerce has been due to lack of resources, unqualified teachers and also lack of seriousness among the learners. However, the declining learner's performance in commerce is a threat to the future existence of the subject which is important in offering vocational knowledge. This is because it can demotivate other students who are yet to write the examinations in commerce. There are higher chances that learners can drop the subject, and the fact that it falls under the category of optional subjects it is easy for learner's to drop the subject in order to avoid failing.

5.3 Factors contributing to poor performance in Commerce

Absenteeism

Absenteeism was found to be one of the prominent theme from all the participants. As it was found that most pupils absent themselves from the commerce classes which has a great bearing on the learner's performance. This conforms to the finding by Manda (2013) who strongly indicated that students who fail more are likely to be those who always absent

themselves from class. In this study it is shown that boys are the ones who are frequently absent from school than girls especially on Fridays. This could imply that most boys miss classes to enjoy parties and drug abuse during Fridays. When learners abscond classes, they tend to miss out the concepts and real practical examples that teachers may have taught in class. According to Manda (2013) teacher is an instrumental guide in the learning of concepts and problem-solving skills. It is therefore, important that schools strategize on curbing absenteeism in schools.

Lack of resources

Responses from most participants and observations from this study revealed that schools had limited resources such as teaching aids and learning materials which contributes to poor performance in commerce. It cannot be disputed that lack of these tools is very crucial as it makes it difficult for teachers to teach the content in the syllabus. Other researches show that employing appropriate teaching aids that encourage learners' participation can promote good performance because learners familiarise themselves with the study texts as they participate in activities like dramatization or group work. According to Ministry of Education (MOE 2015) the use of teaching resource for instance multimedia technology such as artwork, audiotapes, DVDs and CDs, videos, films and computers can promote good performance in different subjects which includes Commerce. A study by Kithokoo (2011), indicated that the use of visual aids or films can put learning into a realistic context within the classroom, and can promote good performance because learners are able to remember what was watched much more than what was heard.

Over enrolment or problematic enrolment

Over student enrolment showed to be one of the critical factors contributing to learners poor performance in Commerce. This is in line with what Lemmer & Van (2010) observed in their findings and stressed that the quality of teaching declines with an increase in size of

the class. For example, in the case of the South African education the benchmark is 40 learners per teacher, but in many schools the learner per class exceeded the national benchmark of 40 learners per class. This is the rule rather than an exception in the rural areas. Over student enrolment thus discourages teachers to give students individual tasks because they fear overwhelming work to mark. This results in lack of feedback and individualistic learning thereby contributing to poor performance in Commerce.

Bulkiness of the syllabus

It is worth noting that the current syllabus of commerce is bulk as presented in the findings which was reformed from a Behavioural outcome based syllabus to an outcome based syllabus (OBT) as documented in the vision 2030 goals, which is a long term national development plan for Zambia. OBT is a response to the nations concern that learning was not meeting the needs of the society (Aaronson & Sander 2007). However, the additional topics and some out-dated content have made it difficult for teachers to finish teaching the content of the syllabus and also for learners to study in-depth but rather memorise topics for the sake of passing the examinations. This is a threat to education because it becomes a conduit of rote learning.

5.4 Commerce teaching and learning materials

The study indicates that all the schools sampled had problems associated with textbooks, desks and teaching aids. These problems are therefore contributing to poor performance in commerce in public secondary schools. This conform to the findings by Vigdor, (2008) who stipulated that schools with adequate facilities such as text books and other instructional materials stand a better chance of having better results than poorly equipped ones. Teaching aids especially visual aids are important as Psychologists assert that all that we hear and see we learn about 10 percent through our sense of hearing, and 80 percent or more through the sense of sight. We retain 20 percent of all that we hear and half of all that we both see and

hear. This view therefore indicates that the use of a variety of teaching aids could benefit students in that their chances of perception, understanding and retention of subject matter greatly improve. However, it is important to note that schools with abundant resources may not always utilize them efficiently for the utmost benefits of raising the students' level of performance while those with limited resources may utilize whatever they have efficiently to raise the standards of teaching/learning and performance. Learning resources and materials are basic requirements for education and must be available to learners in adequate quantity and quality at the time they are required for proper implementation of the curriculum. These resources range from classrooms, desks, science equipment's laboratories, textbooks and other materials. Lack of these facilities in the school will definitely have negative impact on the academic achievements of the students and also affect implementation of the curriculum. A study concerning academic performance conducted by Sawchuk, (2008) found that there is a positive and significant relationship between students' achievements in physics and chemistry and the level of adequacy of science textbooks, laboratories, and exposure to practical exercises. Availability of teaching and learning resources contribute a lot to students' achievements.

5.5 Qualifications of teachers of commerce

The findings show that in most public secondary schools the prominent teacher's qualification is a diploma which is seconded by a degree and masters being the least. Most teachers, H.o.Ds and School managers affirmed that there is a strong correlation between teacher's qualification and student's performance or experience and student's performance. This is in accordance to the study conducted by Goldhaber (2002) who found that only 30% of what the teachers contributed to the learning process could be related to years of experience or degree obtained. This is in consensus with the previous researchers such as Aaronson, Barrow & Sander (2007), and Harris and Sass (2007), who examined the impact of years of

teaching experience on student achievement, was similar. Years of experience did have an impact on student achievement but the impact steadily increased up to 10 years then began to level out and even decrease in some cases. Although the number of years of experience did not have a statistically significant impact on student achievement, the findings were spread out across the four subject areas. We can therefore, state here that one with higher qualifications has more content and knowledge about the subject. This helps him or her to articulate and deliver knowledge to the best interest of the learner.

5.6 Lesson observation

As noted in this study, teachers used traditional methods of teaching commerce which focused on the teacher rather than the learners' needs. The goal of the teacher was to deliver and complete the syllabus' contents due to its bulkiness without making any adjustments. If learners were made the centre of the teaching process, we can firmly suggest that chances of them performing poorly in the national examination of commerce could be reduced drastically. In their study Lee, & Zulikowski, (2015) stipulated that challenges posed by lecture method are that it excludes total learners' performance. They further said that a classroom is a social context that should be treated as such where debates, discussions, pair work and group activities are effective tools in establishing this. Findings from this study revealed that tools like debate or discussion were not effectively utilized as stimulants of learner participation in commerce classrooms. Thus, end users in this case learners are unlikely to adopt innovations unless there is a realistic match between change agents' expectations, the resources that are available to support the introduction of the innovation, and end users' levels of knowledge, commitment, and skills.

The commerce syllabus has recommended a methodology that requires resources that schools are not able to meet because of insufficient infrastructure or due to lack of funds to

support the swelled classes of commerce. As a result, in some cases schools may not value commerce as a subject and have not taken an interest to be oriented on how to implement it.

The general finding was that even though students agreed that teachers gave exercises and homework and marked, when interviewed, the teachers acknowledged that they were not effective due to a number of reasons such as poor methodology, lack of teaching and learning materials especially textbooks as well as other requisites. Consequently, ineffective teaching impacted negatively on learner performance.

5.7 Summary

The findings of this study have been discussed in this chapter, based on the themes that emerged in relation to the research questions and the conceptual framework. Therefore, in the next chapter, the conclusions of the study and some recommendations will be presented in line with the findings of the study.

CHAPTER SIX: CONCLUSIONS AND RECOMMENDATIONS

6.1 Overview

This chapter presents the conclusion and recommendations for this study on factors contributing to learner poor performance in Commerce at grade 12 examinations.

6.2 Conclusions

The respondents in this study presented a number of key factors that contribute to poor performance in commerce at Grade 12 examinations in public secondary schools in Lusaka district.

Firstly, the learners' absenteeism which in some cases is viewed as lack of discipline was a crucial factor found. The learners in the selected schools absconded class and disobedient to teachers, they fail to do homework, and they do not take their school works seriously.

Secondly the Commerce teachers' failure to complete the syllabus due to its bulkiness and also the Commerce teachers are overloaded with work and this affects their effectiveness in terms of delivering to learner's expectations like learner centred approach. The commerce syllabus content is too bulky for the teacher to conveniently cover before the national examination and this affects learners' performances.

Thirdly there is lack of support for the commerce teachers for instance their department is less funded. Teachers needed more platforms and teaching aids to discuss Commerce subject content and some teachers of commerce lack competency in certain topics of the syllabus content. It was also crystal clear that certain teaching methodology used by the teachers of commerce affects academic performance of learners in grade 12 examinations. The teachers mostly used teacher-centred teaching method and do not expose commerce learners to real life situations.

Among the above factors non-availability of teaching and learning resources also was found to affect academic performance of Grade 12 learners in the study area. Resources are a crucial component in teaching and learning of commerce in order to enhance performance in the examination. It was observed that the commerce classroom environment is not conducive to learning. There is lack of teaching aids on the wall, which makes the environment less attractive to learning and also the problem of overcrowded classrooms and this adversely affect teachings and hence, academic performance of the Grade 12 learners. Significantly from the findings on teacher qualifications school leaders should encourage teachers to pursue additional qualifications other than state requirements for certification. School leaders must use these finding in combination with induction programs to enhance the arsenal from which teachers obtain new and innovative ideas to apply in the classroom. Topics that require practical knowledge in commerce are taught as abstract. This is caused due to lack teaching aids in schools. It is therefore, important that much attention is given to how commerce is taught. The traditional way of teaching must be improved in order to accommodate for new methods that focus on the learner in order to improve performance of learners in commerce

6.3 Recommendations

With respect to the findings obtained from the study, the following recommendations were made:

1. The Ministry of General Education through Curriculum Development Centre and Zambia Education Libraries should ensure that schools are provided with adequate teaching and learning materials especially text books.
2. The government should ensure that more classrooms are built for the decongestion of classes so that the enrolment tallies with the infrastructure.

3. The in-charge of the committee for grade ten selections must revisit the criteria of selecting students so that other schools cannot solely be given only poor performing pupils.
4. Teachers who were not formally trained as teachers i.e. accountants should be given non examination classes so that they have more time to familiarise themselves with the content of the syllabus.
5. Teachers should use appropriate teaching methods for overcrowded classes in order for them to meet learners' needs and improve learner performance.
6. Schools should come up with better approach of contacting parents or guardians to learners so that they discuss how to deal with absenteeism both at school and home.
7. Schools should ensure that they buy adequate teaching aids for commerce and also teachers should be more resourceful by using internet to access some teaching aids.

6.4 Recommendations for Further Studies

In order to investigate more on the factors contributing to poor academic performance in Commerce in public schools, the following are the suggestions to the future researchers in this area:

1. This study was done in commerce. The researcher recommends that similar studies be done in other Social Science subject like Accounts and also in grade 9 business studies.
2. A study on the funding of departments by secondary schools should be carried out to make a relative comparison of its bearing on learner performance in different subjects.

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APPENDICES

Appendix 1: Focus group discussion guide for teachers

Section A: Focus group discussion guide for teachers

- ✓ **Factors leading to poor performance in Commerce at grade 12.**
- ✓ **Availability of commerce learning and teaching materials.**

Introduction of the researcher

Good morning/afternoon, I am Elizabeth Mwansa a student of master of education in educational management from The University of Zambia. I am here to collect data for my research on the factors contributing to poor performance in commerce at grade 12 in public secondary schools in Lusaka district. Allow me to mention that please feel free to participate and I will be very glad to the input of each one of you since you are critical players in teaching commerce. Besides, the information you will give me will be treated with due confidence and will only be used for this study purpose. Furthermore, I will not hesitate to kindly ask for your prior permission to use a voice recorder so that I can capture all the imperative information that you will share with me.

Group discussion questions

1. How do you perceive the pupils' performance in Commerce in the past years starting from 2017 backward in this school?
2. What do you think are the factors leading to poor performance in Commerce at grade 12?
3. What challenges do you face in teaching Commerce?
4. What are the contributing factors to these challenges?
5. Can you suggest ways of improving the teaching of Commerce?

6. Given an opportunity what would you do to help improve the pupils' performance?

7. Are learning and teaching materials for commerce available in this school?

Thank you very much!

Interviews for H.o.D/School Managers

1. What is your highest professional qualification?

.....

2. For how long have you been the H.o.D (school manager) at this school?

.....

3. How many teachers of commerce do you have in this department/school?

.....

4. How many have qualifications according to the following category in the subject area

(a) Master's Degree.....

(b) Bachelor's Degree.....

(c) Diploma

5. Do you think qualifications influence how teachers teach commerce?

.....

.....

.....

.....

6. Do you think qualifications have a bearing on learner's performance?

.....

.....

.....

7. If yes what are the bearing?

.....

.....

.....

.....

.....

.....

.....

.....

.....

8. In order to bridge the gap that emanates from variation in qualifications does your school conduct Continuous Professional Development (CPD) for teachers of commerce? If yes how often do you conduct them?

.....

.....

.....

9. Do you think CPD is needed to teachers with more experience and qualifications in teaching Commerce

.....

.....

.....

Thank you very much!

Appendix 2: Questionnaire for teacher

SECTION B: Questionnaire for teacher

✓ Teacher's qualifications

Section a: Personal details (Tick in the appropriate box)

1. Gender

(a) Male ☐ (b) Female ☐

2. What is your age?

(a) 20 – 30 years ☐ (b) 31 – 40 years ☐

(c) 41 – 50 years ☐ (d) 51 and above ☐

Section b: Qualifications

3. What is your highest professional qualification?

(a) Diploma ☐ (b) Degree ☐ (c) Masters' degree ☐

(d) Any other ☐

4. For how long have you been teaching at this school?

5. 1 – 5 years ☐ (b) 6 – 10 years ☐ (c) 11 – 15 years ☐

(d) 16 and above ☐

6. Does one's qualification play a major role in improving the performance of learners?

7. Which qualification can you classify to suitable for teaching commerce in order to have good performer for learners?

Thank you!

COMMERCE LESSON

Lesson Observation Check List

School.....

Date.....

Grade.....

Number of learners (G. 12)

Class structure

- a) Review previous Commerce lesson.
- b) Gives overview and real life application of days of Commerce lesson.
- c) Summaries Commerce.

Comments

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Methods

- a) Provides well-designed materials.
- b) Employs learner centred approach (i.e. all learners are participants).
- d) Employs other tools / instructional aids.
- e) Delivers well planned lessons.

Comments

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Content

- a. Appears knowledgeable.
- b. Appears well organised.
- c. Explains concepts clearly.
- d. Relates concepts to learners' daily life experience.
- e. Selects learning experience appropriate to level learning.
- f. Demonstrated command of the subject matter.

(Tick where appropriate)

Exceeds requirements	Meets requirements	Does not meet requirements	N/A