



THE UNIVERSITY OF ZAMBIA

**INSTITUTE OF DISTANCE EDUCATION
SCHOOL OF HUMANITIES AND SOCIAL SCIENCES**

**EXPLORING PERFORMANCE INHIBITING
FACTORS IN BUSINESS STUDIES EDUCATION: A
CASE OF SELECTED SECONDARY SCHOOLS IN
MBALA DISTRICT**

By

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requirements for the Award of the Degree of Master of Business Administration.**

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CERTIFICATE OF APPROVAL

This Thesis by Gloria Mwenda Sishekanu has been approved as partial fulfilment of the requirement for the award of Master of Business Administration by the University of Zambia in collaboration with Zimbabwe Open University.

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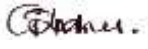
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Signature: 

Date: 19/04/2024

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Signature:

Date:

DEDICATION

This research is dedicated to my son and daughter Michael and Liseli Munsaka to serve as a testimony for them that with God, self-belief and determination you can achieve anything there is to achieve in life. It is passionately hoped that this accomplishment will be a source of encouragement to you to never call it quit in life no matter the adversity of the odds. You are the architect of your destiny and through God; you can navigate around all the hurdles of life until you wear the crown of success.

LIST OF ABBREVIATION AND ACRONYMS

BSE – Business Studies Education

BSS – Business Studies Subjects

CPD – Continuing Professional Development

DEBS – District Education Board Secretary

HODs – Heads of Departments

STEM – Science, Technology, Engineering and Mathematics

ABSTRACT

Everyone in the society is affected by business activities as they live, work, save, invest, spend or travel. Consequently, there is need to prepare individuals to engage in business activities with confidence and competence by understanding how businesses function and the roles they play in the society. The relevance of Business Studies Education in Secondary Schools cannot be overemphasised.

The study was undertaken to investigate the performance inhibiting factors in Business Studies Education in selected Secondary Schools in Mbala District. The purpose of conducting the research was to explore the experiences of teachers and learners in the teaching and learning of Business Studies Subject in Senior Secondary Schools of Mbala District. The General Objective of the study was to analyse the factors that inhibit the performance of the learners in Business Studies Subjects (BSS) in selected Secondary Schools of Mbala District.

The Specific Objectives of the study were to: assess the level of motivation towards the teaching and learning of Business Studies Subjects, to investigate the challenges faced by the teachers and learners in teaching and learning of Business Studies Subjects and to examine the underlying causes and remedies to the poor academic performance of students in Business Studies Subjects in selected Secondary Schools of Mbala District.

Various literatures were reviewed and gaps were established based on Global, Regional and Local perspectives.

The study was Qualitative. It comprised of a population of 237 individuals (224 Grade 12 pupils taking Principles of Account and Commerce, 9 Business Studies Teachers and 4 Heads of Departments) from 4 Secondary Schools in Mbala District.

The study sample comprised of 149 participants drawn from 4 Secondary Schools in Mbala District. The participants included 140 Grade 12 pupils taking Principles of Account and Commerce, 5 Business Studies Teachers and 4 Heads of Departments.

The number of participants was determined using Slovin's Formula and the participants were selected using Purposive Sampling Technique.

Semi-structured Questionnaires were used to collect Primary data from pupils, Business Studies Teachers and Business Studies Heads of Departments.

Data was analysed using narrative analysis and Microsoft Excel. The research findings reviewed that motivating learners and teachers is vital in the implementation of Business

Studies Education. Psychological factors attribute to the performance of the learners. The findings indicate that effective use of teaching strategies like demonstration, group work, role play, educational tour, problem based solving and teacher exposition and the use of teaching aids helps learners to retain the knowledge acquired.

The conclusion of the study was that possible remedies/strategies should be implemented to improve the performance of the learners so as to sustain Business Studies Education in Mbala District.

The study recommended for the introduction of Business Studies in primary schools so as to prepare learners for Business Studies Education in Secondary Schools.

Contents

CERTIFICATE OF APPROVAL.....	i
COPY RIGHT DECLARATION	ii
DECLARATION	iii
DEDICATION.....	iv
LIST OF ABBREVIATION AND ACRONYMS.....	v
ABSTRACT.....	vi
TABLE OF FIGURES.....	xi
TABLE OF TABLES	xii
ACKNOWLEDGEMENTS	xiii
CHAPTER ONE: INTRODUCTION.....	1
1.0 OVERVIEW	1
1.1 Background.....	1
1.2 Statement of the Problem.....	5
1.3 Rationale of the Study.....	6
1.4 Objectives of the Study	7
1.4.1 General Research Objective.....	7
1.4.1.1 Specific Research Objectives.....	7
1.5 Research Questions.....	7
1.6 Limitations of the Study.....	7
1.7 Significance of the Study	8
1.8 Conceptual Framework.....	8
1.9 Ethical Considerations	10
1.10 Definition of Key Terms	10
CHAPTER TWO: LITERATURE REVIEW	12
2.0 OVERVIEW	12
2.1 Historical Overview of the Area of Study	12
2.1.1 Global Perspective	12
2.1.2 Regional Perspective.....	14
2.1.3 Local Perspective	19
2.2 Establishment of the Gap(S)	22
2.3 The Contribution to the Knowledge Base of the Area of Study.	26
CHAPTER THREE: METHODOLOGY	27
3.0 OVERVIEW	27
3.1 Philosophical Perspective	27
3.1.1 Interpretivism.....	27

3.2 Research Design.....	28
3.3 Study Area or Site.....	29
3.4 Study Population.....	29
3.5 Study Sample	30
3.6 Sampling Techniques.....	31
3.7 Data Collection Instruments.....	32
3.7.1 Questionnaire	34
3.8 Reliability.....	35
3.9 Validity	36
3.10 Data Collection Procedure and Time Line.....	36
3.11 Data Analysis Instruments and Procedures.....	37
CHAPTER 4: DATA PRESENTATION, INTERPRETATION AND ANALYSIS	38
4.0 OVERVIEW	38
4.1 Response Rate.....	38
4.2 Presentation of Demographic Characteristics of Respondents	39
4.2.1 Distribution of Respondents by Gender.....	39
4.2.2 Age of the respondents.....	40
4.2.3 Highest qualification of Respondents - Business Studies Teachers and HODs.....	42
4.2.4 Distribution of Respondents by Section.....	43
4.2.5 Working Experience of the Respondents.....	44
4.2.5.1 Business Studies Teachers.	44
4.2.5.2 Heads of Department (HODs).....	45
4.2.6 Marital Status	46
4.2.7 General overview on Demographic Characteristics of Respondents	47
4.3 Narrative Presentation of the Research Findings	48
4.3.1 Teacher and Learner experiences in the teaching and learning of Principles of Accounts and Commerce	48
4.3.1.1 Level of Motivation	48
4.3.1.2 Level of Retention	50
4.3.1.3 Psychological Factors	50
4.3.1.4 Challenges faced by Teachers and Learners in the teaching and learning of Principles of Accounts and Commerce	51
4.3.1.5 Causes and Remedies to Poor Academic Performance.....	53
4.3.1.5.1 Causes of the Poor Academic Performance of the Learners in Business Studies Subjects	53
4.3.1.5.2 Remedies to the Poor Academic Performance.....	53
CHAPTER 5: SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS	56

5.0 OVERVIEW	56
5.1 Teacher and Learner experiences in the teaching and learning of Principles of Accounts and Commerce	56
5.2 Conclusion	57
5.3 Recommendations.....	57
REFERENCES	58
APPENDIX I: Approval of Study from The University of Zambia	63
APPENDIX II Approval to conduct Research in Mbala District from The DEBS	64
APPENDIX III: Questionnaire for Pupils taking Business Studies Subjects at Senior Secondary School Level	65
APPENDIX IV: Questionnaire for Business Studies Teachers	69
APPENDIX V: Questionnaire for Business Studies Heads of Departments (HODs)	73
APPENDIX VI: Research Budget	77
APPENDIX VII: Gantt Chart	78

TABLE OF FIGURES

FIGURE 1: CONCEPTUAL FRAMEWORK.....	9
FIGURE 2: GENDER DISTRIBUTION OF RESPONDENTS - PUPILS	39
FIGURE 3: GENDER DISTRIBUTION OF RESPONDENTS – BUSINESS STUDIES TEACHERS	40
FIGURE 4: GENDER DISTRIBUTION OF RESPONDENTS - HODS	40
FIGURE 5: AGE DISTRIBUTION OF RESPONDENTS - PUPILS	41
FIGURE 6: AGE DISTRIBUTION OF RESPONDENTS – BUSINESS STUDIES TEACHERS.....	41
FIGURE 7: AGE DISTRIBUTION OF RESPONDENTS - HODS	42
FIGURE 8: HIGHEST QUALIFICATIONS OF RESPONDENTS - BUSINESS STUDIES TEACHERS.....	42
FIGURE 9: HIGHEST QUALIFICATION OF RESPONDENTS – HEADS OF DEPARTMENTS	43
FIGURE 10: DISTRIBUTION OF RESPONDENTS BY SECTION	44
FIGURE 11: WORKING EXPERIENCES OF RESPONDENTS – BUSINESS STUDIES TEACHERS	45
FIGURE 12 WORKING EXPERIENCES OF THE RESPONDENTS – BUSINESS STUDIES HODS	46
FIGURE 13: MARITAL STATUSES OF BUSINESS STUDIES TEACHERS.....	47
FIGURE 14: MARITAL STATUS OF HODS	47

TABLE OF TABLES

TABLE 1: NATIONAL EXAMINATION RESULTS ANALYSIS IN PRINCIPLES OF ACCOUNTS	4
TABLE 2: NATIONAL EXAMINATION RESULTS ANALYSIS IN COMMERCE.....	4
TABLE 3: RESEARCH GAPS.....	22
TABLE 4: STUDY POPULATION PER SCHOOL	29
TABLE 5: STUDY SAMPLE PER SCHOOL.....	31
TABLE 6: RESPONSE RATE FROM PUPILS.....	38
TABLE 7: RESPONSE RATE OF BUSINESS STUDIES TEACHERS	39
TABLE 8: RESPONSE RATE OF THE HODS	39
TABLE 9: LEVEL OF MOTIVATION	49
TABLE 10: LEVEL OF RETENTION.....	50

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CHAPTER ONE: INTRODUCTION

1.0 OVERVIEW

This chapter looked at the Back ground of the study, Statement of the problem, Rationale of the study, Objectives of the study, Research Questions, Limitations of the study, Significance of the study, Ethical consideration and the Definition of key terms.

1.1 Background

From ancient times, events that are business-related have played an essential role in sustaining individual's lives and the survival of societies. The basic business knowledge, skills and attitudes ought to be a possession of every single person to facilitate him/her to effectively participate in the economic environment either as a producer or as a consumer.

According to Etim et al. (2016), Business Studies is a structured subject that aims to develop the knowledge, skills and values that are necessary for learners to participate responsibly, productively and effectively in business activities in both the formal and informal sectors. Business Studies explores how private and public enterprises can be managed so as to realize profit and accomplish their objectives while providing goods and services that satisfy human needs and wants.

America and Skelly (2021) alluded that the significance of Business Studies Education (BSE) at school and in higher education is undeniable, considering the increasing levels of unemployed youth and the necessity of having suitable skills to be prospective entrepreneurs.

Mukosa et al (2020) referred that “youth unemployment is a huge cost to any country as this represents the most active productive age that would add more value to the economy of many countries including Zambia.” Zambia has one of the highest unemployment rates among the youths in Africa and this poses a serious challenge for the country's economic and social development, as well as for the welfare and future prospects of its young inhabitants. How can Zambia equip its youth with relevant skills and knowledge needed in order for them to participate in the business sector and contribute to the national growth and sustainable development? One possible solution lies in the quality and effectiveness of Business Studies Education (BSE) in Secondary Schools.

Business Studies Subjects (BSS) help learners to acquire commercial knowledge, skills and values in order to pursue a career in running business ventures, to analyse economic and

social problems, provide solutions and make effective economic decisions in national growth and sustainable development.

BSE covers various subjects such as Business Studies, Commerce and Principles of Accounts at different levels of Secondary Education in Zambia. BSE is aligned with the National Policy on Education Document (1996) 'Educating Our Future' which emphasizes the need for learners to acquire practical skills and competencies that will enable them to become self-reliant and entrepreneurial (Ministry of Education, Science, Vocational Training and Early Education, 2013). BSE is also consistent with the National Strategy on Financial Education for Zambia 2019-2024 (NSFE II), which aims to have a financially educated Zambian population by 2030 (Ministry of Finance, 2019).

In Zambia, there has been a long-standing preference for Natural Sciences and Mathematics over Vocational and Business-related subjects in Secondary Education. Muleya and Mbewe (2013) alluded that there was a general belief among Zambians that Natural Sciences can prepare someone for highly paying and prestigious jobs such as becoming a medical doctor and an engineer, whereas Vocational Education and Business-related courses relegated natives to manual workers and shopkeepers. Therefore, Academic Natural Sciences and Mathematics were gaining predominance over Business Studies and other subjects since independence. They added that the Government of the Republic of Zambia has since independence in 1964 been observed spending lucrative sums of money towards implementation of various programs and improvement of National Examination results in Natural Sciences related subjects and Mathematics as compared to little if not none towards Business Studies Subjects. For example, the introduction of Science, Technology Engineering and Mathematics (STEM) Schools in Zambia had resulted in all the Technical Schools in Zambia not to take up BSS at senior level, and this act almost phased out Principles of Accounts and Commerce in some STEM Schools.

However, in the recent years, the Government has recognized the importance and relevance of Business Studies Education (BSE) for equipping learners with financial literacy and entrepreneurial skills that can enable them to become self-reliant and contribute to the national development. Consequently, the Government has revised the curriculum to incorporate BSS as compulsory or optional subjects at different levels of Secondary Education. Muleya and Mbewe (2018:3) alluded that “in the year 2014, the Government of the Republic of Zambia through the Ministry of Education, Science and Vocational Training

implemented the 2013 revised curriculum which saw Bookkeeping, Office practice and Entrepreneurship being brought under an umbrella of Business Studies Subject.” Business Studies builds a foundation for the Business Studies Oriented Career Pathway at Senior Secondary level. The Ministry of Education, Science, Vocational Training and Early Education (MESVTEE), Zambia Education Curriculum Framework (2013:39) stated that “learners pursuing Business Studies will be required to study both Commerce and Principles of Accounts.” The studying of these subjects would adequately equip Business Studies learners with wholesome knowledge and skills of the business world.

Nevertheless, there are still challenges and gaps in the implementation and performance of BSS in Secondary Schools in Zambia. One of the major challenges is the low enrolment and achievement rates of learners in BSS, especially in rural areas such as Mbala District.

Mbala District has 18 Secondary Schools. Unfortunately, only five (5) Secondary Schools out of eighteen (18) Secondary Schools take up the Business Studies Oriented Career Pathway at senior level. The rest of the 13 Secondary Schools avoid taking up the Business Studies Oriented Career Pathway at senior level. Among the five (5) Secondary Schools taking up Business Studies Oriented Career Pathway at senior level, only one (1) Secondary School (Lucheche Secondary School) is consistent in taking up Commerce and Principles of Accounts every year out of eighteen (18) Secondary Schools in Mbala District, in addition, four (4) Secondary Schools would take up Commerce and Principles of Accounts once in two (2) or three (3) years. The Schools include Mbulu Day Secondary School, Mbala Boarding Secondary School, Mulungushi Day Secondary School and Mbala Central Day Secondary School. There is inconsistency in taking up the Business Studies Oriented Career Pathway at senior level in these four (4) Secondary Schools because of the poor academic performance of the learners which has also resulted in the low enrolment rates. This is an indication that very few learners are exposed to financial knowledge at Senior Secondary School level.

The tables below show the analysis for Business Studies Subjects in the National Examinations for the period 2019 to 2022 in Mbala District.

Table 1: National Examination Results Analysis in Principles of Accounts

PRINCIPLES OF ACCOUNTS													
YEAR	ENTERED	SAT	ABSENT	GRADES							PASS	GRADE	
				1	2	3	4	5	6	1 - 6	%	1-6	7-8
2019	128	101	27	2	6	4	10	9	10	41	41%	49	11
2020	79	63	16	1	0	8	3	1	8	21	33%	34	8
2021	133	99	34	2	2	8	5	11	14	42	42%	49	8
2022	101	83	18	3	9	9	5	3	12	41	49%	39	3

Source: Mbala District Education Board Secretary (DEBS) Office (2023)

Table 2: National Examination Results Analysis in Commerce

COMMERCE													
YEAR	ENTERED	SAT	ABSENT	GRADES							PASS	GRADE	
				1	2	3	4	5	6	1 - 6	%	1-6	7-8
2019	151	117	34	4	8	16	16	10	14	68	58%	17	32
2020	162	134	28	0	3	14	4	10	27	58	43%	26	50
2021	160	158	2	6	7	31	19	13	20	96	61%	23	39
2022	113	109	4	2	4	18	6	10	24	64	59%	14	31

Source: Mbala District Education Board Secretary (DEBS) Office (2023)

The analysis in the above table shows that the performance in BSS in the National Examinations has not been good and this may be due to various reasons.

In spite of the potential benefits of BSE for learners and society, there is limited empirical evidence on the factors that affect the performance of learners in BSS in Zambia. Previous studies have focused mainly on curriculum design, teaching methodologies, assessment practices, school environment, resources and teacher qualifications. However, there is a lack of research on how contextual factors such as, support systems, learner characteristics, motivation, attitudes, psychological factors and perceptions influence the learning outcomes and experiences of the learners. Also, most of the existing studies have been conducted in

urban areas, leaving out rural settings where access to quality education may be more challenging. Thus, this study was conducted in order to investigate the performance inhibiting factors in BSE in selected Secondary Schools of Mbala District, a rural area in Northern Province.

1.2 Statement of the Problem

Business Studies Education (BSE) is a vital component of Secondary Education in Zambia, as it equips learners with financial literacy and entrepreneurial skills that can enable them to become self-reliant and contribute to the National Development. However, BSE faces several challenges and gaps in its implementation and performance in Secondary Schools, especially in rural areas such as Mbala District.

Imeokparia, (2018:2) stated that “the factors that actually account for the academic performance of students in Business Studies seem not to be well articulated or reported in many literatures despite the importance of Business Studies in the social economic development of the nation.” The implementation of Business Studies Education at Senior School level has over the years left much to be desired. The performance of the learners appears not to be impressive possibly due to many factors that maybe influencing the academic performances of the learners in Business Studies. The future of Business Studies Subjects (BSS) face a great danger because of the failure alarming rates and this has resulted in various stakeholders wondering as to what could possibly be responsible for the poor performances of the learners in BSS.

One of the major challenges is the low enrolment and achievement rates of learners in BSS such as Commerce and Principles of Accounts. According to the 2021 School Certificate Examination Performance Review Report (2022:25), “Commerce recorded the largest proportion of candidates falling in the Social Sciences and Business Studies faculty in the 2021 National examinations, this was similar in 2020.” The report revealed that the poor performance in Commerce has continued even after the design of the paper was revised which calls for further interrogation. In addition, Kalusa and Siame (2019:5) articulated that “it is true that the performance of Business Studies Subjects in Zambian Secondary Schools is not to the expected standard.” This has resulted in most of the Secondary Schools in Mbala District not taking up the Business Studies Oriented Career Pathway. Muleya and Mbewe (2018) discovered that some Head Teachers have a negative attitude towards the Revised Business Studies Curriculum. This implies that more efforts should be made to be able to

change the attitude of School Administrators with regards to the Business Studies Oriented Career Pathway. Muleya and Mbewe (2018:19) emphasised that “if this problem is left unattended to, it might lead to a complete wipe out of the subjects in a number of Senior Secondary Schools.”

The low performance and enrolment of learners in BSS has serious implications for the quality and relevance of Secondary Education in Zambia, as well as for the future prospects and well-being of its young population. It also hinders the achievement of the National Goals and Policies on Education, such as the National Policy on Education Document (1996) 'Educating Our Future', which emphasizes the need for learners to acquire practical skills and competencies that will enable them to become self-reliant and entrepreneurial (Ministry of Education, Science, Vocational Training and Early Education, 2013), and the National Strategy on Financial Education for Zambia 2019-2024 (NSFE II), which aims to have a financially educated Zambian population by 2030 (Ministry of Finance, 2019). Therefore, there was an urgent need to investigate and address the factors that inhibit the performance of learners in BSS in Secondary Schools in Mbala District.

1.3 Rationale of the Study

The rationale of this study was to investigate and analyse the factors that inhibit the performance of learners in BSS in selected Secondary Schools of Mbala District in order to find effective ways of improving the learners' academic performance and outcomes. The study has provided valuable insights into the contextual factors such as school environment, resources, support systems, learner characteristics and motivation that influence the learning experiences and achievements of Business Studies Students. The study has also suggested possible solutions and recommendations to improve the quality and effectiveness of BSE in Secondary Schools in Mbala District. This study has filled in a gap in the existing literature on the performance of BSE in Zambia, as most of the previous studies have focused mainly on curriculum design, teaching methods, assessment practices, and teacher qualifications while neglecting the contextual factors that may affect BSE learning outcomes. Moreover, most of the existing studies were conducted in urban areas, leaving out rural settings where access to quality education may be more challenging.

1.4 Objectives of the Study

1.4.1 General Research Objective

To analyse the factors that inhibit the performance of learners in Business Studies Subjects (BSS) in selected Secondary Schools of Mbala District.

1.4.1.1 Specific Research Objectives

1. To assess the level of motivation towards the teaching and learning of Business Studies Subject in selected Secondary Schools of Mbala District.
2. To investigate the challenges faced by teachers and learners in the teaching and learning of Business Studies Subjects in selected Secondary Schools of Mbala District.
3. To examine the underlying causes and remedies to the poor academic performance of students in Business Studies Subjects in Secondary Schools of Mbala District.

1.5 Research Questions

1. What is the level of motivation towards the teaching and learning of Business Studies Subject in Secondary Schools of Mbala District?
2. What challenges do teachers and learners encounter in the teaching and learning of Business Studies Subjects in Secondary Schools of Mbala District?
3. What are the underlying causes and their possible remedies to poor academic performance of the learners in Business Studies Subjects in Secondary Schools of Mbala District?

1.6 Limitations of the Study

This research had three limitations. The first is the time constraints, the second is access to data, and the third is the availability and reliability of data. These limitations reveal the challenges in collecting data on the performance of the learners in BSS. One possible source of error could be that the data accessed may not fully be what is happening on the ground because some respondents may not open up or bring out the challenges being experienced due to various policies.

The researcher relied more on international literature than local literature to the problem under investigation because very little research has been conducted in line with the problem being investigated in the area. These limitations may influence the results obtained.

1.7 Significance of the Study

This study has provided valuable insights and recommendations for improving the performance of learners in BSS in Secondary Schools of Mbala District. This study will benefit various stakeholders, such as:

The Ministry of Education, as it will help them to discover and address the factors that inhibit the performance of learners in BSS, and to ensure that the curriculum, policies and programs are aligned with the National Goals and Standards on Education.

The teachers and learners of BSS, as it will help them to identify and overcome the challenges and difficulties they face in teaching and learning BSS, and to enhance their motivation, interest and confidence in BSS.

The parents and community members, as it will help them to support and encourage their children and youths to pursue BSS and careers, and to appreciate the importance and relevance of BSE for their personal and social development.

The Government and the Private Sector, as it will help them to have a more financially educated and entrepreneurial population that can contribute to the economic growth, financial stability and poverty reduction in Zambia. The Ministry of Finance (2019:7) indicated that the government will also benefit from a more financially educated population as such a population is likely to save and invest more, to be better equipped to run successful businesses, and to use financial products that are appropriate to their circumstances. This is expected to promote financial stability, serve as a stimulus to economic growth, and help to reduce levels of financial exclusion and poverty.

This study has added to the existing body of knowledge on the performance inhibiting factors in BSE in Zambia, as it has filled a gap in the literature by focusing on a rural setting where access to quality education may be more challenging, and by investigating the contextual factors that may affect BSE learning outcomes.

1.8 Conceptual Framework

A Conceptual Framework was used to show and explain how the research problem was investigated. Adom and Hussein (2018) quoted Camp (2001) who referred that a conceptual framework is a structure which the researcher considers to best to explain the natural development of the phenomenon to be studied. It explains how the research problem would be investigated.

Sing (2023) noted that a conceptual framework is used for understanding a research problem and guide the development and analysis of the research. It provides an outline by connecting various ideas, theories and concepts within the field of study thus it produces a road map to conceptualise and structure the work. It shows relationships among the study variables. Salawu et al (2023) referred to Miles et al (2014) who alluded that a conceptual framework is an expression in a narrative or graphic form for a study being embarked upon. Salawu et al (2023) mentioned, quoting Miles et al (2014) that a conceptual framework consists of study variables like dependent variables, independent variables, and at times, intervening or control variables and the assumed relationships among the variables. It depicts the importance of the study that is being carried out and the significance of the methods of carrying out the study effectively.

The figure below shows the relationship between variables influencing the Academic Performance of learners in Business Studies Subjects

Independent Variables

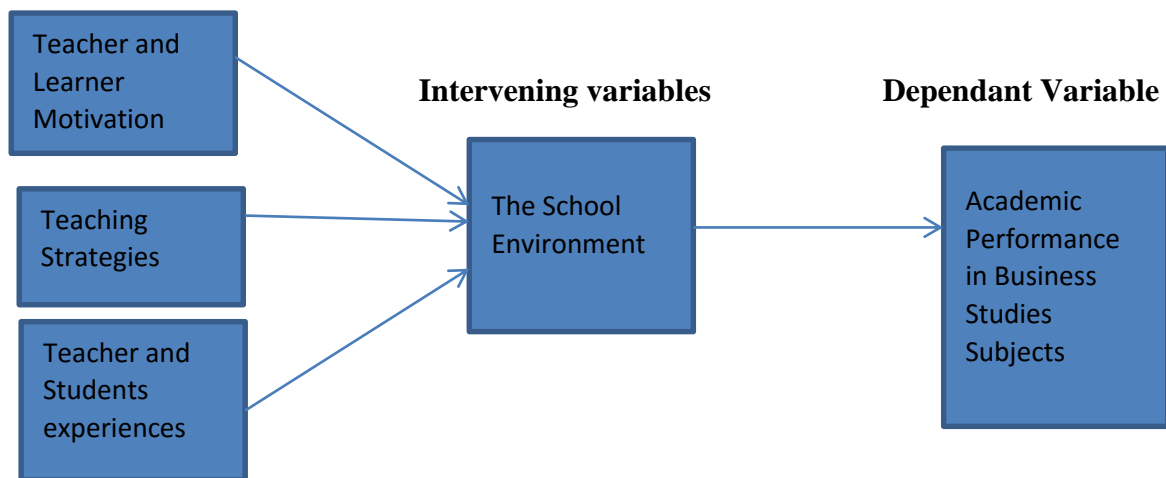


Figure 1: Conceptual Framework

Various factors influence the academic performance of the learners in Business Studies Subjects. Teacher and pupil motivation can affect the performance of the learners. The lack of motivation can highly affect the performance of both the teachers and the learners in a negative way. Teaching strategies have an effect on how learners acquire knowledge and retain the knowledge acquired. Teachers and students experiences affect the academic performance of the learners in a positive or a negative way. These experiences bring out the achievements and challenges in the implementation of Business Studies Education. The

school is a place where all the processes of teaching and learning takes place thus it is the intervening variable.

1.9 Ethical Considerations

The participants were treated with respect and names were kept anonymous. Full consent was obtained from the participants prior to the study. Voluntary participation of the respondents was ensured. The protection of the privacy of the research participants was ensured. There was confidentiality of the research data. The respondents were made to understand what the researcher is going to do and the findings were shared with them for their validation.

Permission to carry out the Research in Mbala District was granted by the District Education Board Secretary (DEBS) Mbala District. A Letter of Permission to carry out the Research is appended.

An appended Ethical Clearance Letter was obtained from the University of Zambia Ethics Committee.

1.10 Definition of Key Terms

Academic performance: Briggs (2019:2) quoted Komba, Hizza and Jonathan (2013), who said that “academic performance refers to the accomplishment of a given task that is measured against predetermined standards of accuracy, completeness, cost and speed.” It refers to the knowledge gained which is assessed by marks by a teacher. It measures the educational outcome and the extent to which educational goals have been achieved.

Business Studies: Etim et al (2016:23) articulated that “Business Studies is a structured subject to develop the knowledge, skills and values which are necessary for learners to participate responsibly, productivity and effectively in business activities in both the formal and informal sectors.” They are studies at an academic level of how companies or businesses function in the numerous international markets practically and theoretically.

Business Studies Subjects (BSS) are referred to as Business Studies in Junior Secondary Schools that run from Grade 8 and 9. Commerce and Principles of Accounts are subjects at Senior Secondary Schools that run from Grade 10 to 12. They were formerly referred to as Commercial Subjects. Principles of Accounts may also be referred to as Accounting.

Business Studies Education (BSE): America and Skelly (2021) denoted that “Business Studies Education refers to the teaching and learning of business knowledge at school level and in teacher education.”

Financial Education: According to Ministry of Finance (2019), Financial Education is providing the general public with knowledge, understanding, skills and confidence so that they can make financial decisions and take actions that are suitable for their personal circumstances.

CHAPTER TWO: LITERATURE REVIEW

2.0 OVERVIEW

This chapter reviews the pertinent literature on the performance of learners in BSS in Secondary Schools, with a focus on Mbala District in Zambia. The purpose of this review was to analyse the existing knowledge and gaps on the topic, and to provide a conceptual framework for the study. The review is organized into the following sections: Historical Overview, Global Perspective, Regional Perspective and Local Perspective. The thesis statement of this review was that the performance of learners in BSS in Secondary Schools in Mbala District is influenced by various contextual factors such as school environment, teacher qualifications, school resources, support systems, learner characteristics and motivation which needed to be explored and addressed to improve the quality and effectiveness of BSE.

2.1 Historical Overview of the Area of Study

BSE has been recognized as an essential component of Secondary Education in various countries around the world. A study carried out in Hong Kong, China by Cheung (2016) on issues in the future development of BSE in Hong Kong Secondary Curriculum revealed that BSS were first introduced in schools as vocational subjects that were intended to produce the technical and secretarial human resources essential for economic growth. As time went by, students recognized the importance of BSE and it became an important part of the School Curriculum because of its significance and the need to respond to the dynamic changes.

2.1.1 Global Perspective

The research conducted in highly developed countries show that the performance of the learners is highly dependent on teacher qualification as one of the factors that determine the performance of the learners. Imeokparia (2018:2) articulated that “literatures have it that there are several factors that could account for students’ academic performances and some of the notable factors reported include: teachers’ qualification, teaching experience, location of schools, school type, instructional materials and teaching strategies.” In addition, other studies have surveyed the ways in which teacher qualifications and other school efforts were linked to pupils’ attainment across the United States of America. This is to say that teacher quality characteristics like certification status and degree in the field to be taught are imperatively and definitely correlated with pupils’ results.

These factors affect the performance of the learners to some extent. However, there may be other factors that influence the performance of the learners like pupils' poor approach to learning and the use of teaching methodologies that are teacher centred.

Chibale and Nakamba (2018) alluded that the European studies reviewed on quality education in Business Studies and the studies revealed that school inspections have instigated more changes in line with quality improvement and more self-evaluation events. Though, this may not be the case in some rural areas where school inspection is not done frequently compared to schools in urban areas due to long distances and poor road network. This implies that school inspections by external monitors alone cannot improve performance.

A study conducted in Mongolia by Dashtseren (2019) on the Curriculum of Business Study and its usefulness in the Secondary Schools in Mongolia was based on the current situation of teaching of Business Study in the Secondary Schools in Mongolia. The findings were that there were no professional teachers of Business Study for Secondary Schools in Mongolia. The subjects were taught by teachers of Social Sciences and that was in accordance with the Ministry of Education, Culture and Science of Mongolia. Teachers of Business Study were recruited from outside and some were not teachers and included people working from the Bank. The study proposed that there is need to prepare professional teachers of Business Study for Secondary Schools in Mongolia and not to rely on teachers of Social Sciences.

The study also reviewed that the content of Business Study in Secondary Schools in Mongolia is mostly limited to personal and household budget, how to control money, spending and saving money but not about earning money. This may convey a message to learners that money is always available which should not be the case. The study further suggested that there is need to improve the curriculum of business study in Secondary Schools in Mongolia to meet international standard.

The study should have suggested a good and balanced Business Curriculum that would equip learners to function as viable members of tomorrow's society. It should have brought out the improvements to be made to the curriculum so as to meet international standards.

In addition, Cheung (2016) mentioned that the existing BSE Curriculum in Hong Kong Secondary Schools does not reflect its significance and relevance for the current and

future needs of learners and society. This shows that there are some gaps and challenges that need to be addressed in the implementation and evaluation of BSE Curriculum.

Mongezi (2017) quoted Atieh (2009) who noted that in Saudi Arabia, the learners' negative attitude to the subject, the medium of instruction used in a particular school, poor learners' background in Accounting and lack of interaction between schools and learners were found to be some of the factors hindering the teaching and learning of Accounting. These aspects have an impact on learner performance thus they have to be looked at and avoided at all cost.

2.1.2 Regional Perspective

A study conducted in Kenya by Kimotho (2016) on Pedagogical challenges facing the teaching of Business Studies and impact on students' achievement in Secondary Schools in Nyandarua Kenya revealed that Business Studies Subjects are taught generally by unqualified teachers. Further, the data analysis exposed that most teachers were using commercially sourced Schemes of work and did not have lesson plans. Frequently, teachers used expository approaches of teaching and learners were inactive. In addition, most of the teachers were untrained. This resulted in them setting internal examinations that only established the low levels of cognitive domain that is knowledge and comprehension whereas the national examinations tested all the levels of cognitive domain. The due inadequacy of some teaching and learning resources resulted in little integration concerning what was taught in class and the application of that knowledge in real life situation. These findings were comparable with the findings of similar studies conducted by Chibale and Nakamba (2018) which referred to the factors influencing performance in Business Subjects in ordinary level Secondary Schools in Tanzania which also indicated that a significant proportion of unqualified teachers and also fewer periods were dedicated to teaching Business Studies Subjects. Inadequacy of books, libraries, teaching and learning resources associated with Business Studies Subjects were challenges many schools faced. Ineffectiveness among teachers and absence of inspections were also donating factors to poor performance among pupils in Business Studies Subjects. A conclusion was made that these were connected to the poor performance of the pupils amongst other factors that dropped the subjects' performance.

These findings help in decision making on recruitment of qualified teachers from recognised learning institutions, providing suitable resources, retraining teachers and the

school administration giving emphasis on the essence of teachers preparing their own scheme of work and lesson plans.

A study carried out by Nonhle (2018: iv) in South Africa, Zululand District on the academic performance of Grade 12 learners in Accounting in Zululand District revealed that “teachers have inadequate necessary teaching skills and that the subject is sometimes taught by teachers who do not dispose of the necessary expertise in Accounting.” In addition, schools have inadequate resources and financial shortages hinder quality teaching in the rural areas. The main recommendations that arose from the study was that the Department of Basic Education must review the time allocated per period for teaching Accounting and to also concentrate on Grade 10 and 11 learners to lay the foundation for teaching and learning Accounting. However, time allocated as per period cannot improve performance given the said challenges experienced in the area. The changing of teachers continuously should have also been considered in this case since it also affects the performance of the learners. This may be due to some incompetence of some teachers. The teachers ought to be provided with stronger content workshops, at least twice per term.

Another study conducted in South Africa, Mthatha District by Mongezi (2017) showed that common factors affecting the teaching and learning of Principles of Accounts include the quality of prior knowledge of accounting, the teaching strategies used by teachers, class size, mathematical background and the attitudes of teachers and learners. Their findings seem to show that where the content knowledge is limited, teaching and learning is negatively impacted. From these findings, it further transpired that mathematical background plays a vital role in the teaching and learning of Principles of Accounts. However, the study did not show how learners whose performance is below average and not good in mathematics can be helped to improve their performance.

Mongezi (2017:4) quoted Schreuder (2014) who settled that learners in Secondary Schools could perform poorly in Principles of Accounts as a result of unfamiliarity with the subject matter, lack of hard work, and lack of learners’ concentration. Mongezi (2017:4) added that, “according to Tebekana (2013), overcrowded classrooms, commitment of teachers, illiteracy and poor socio-economic status of parents, were also considered as some of the barriers in the teaching and learning of Accounting in schools.” In line with that, Akenbor and Ibanichuka (2014:17) denoted that “class size in the

teaching and learning of Principles of Accounting has been identified as a factor influencing students' performance.”

Thaba-Nkadimene and Mmakola (2020) alluded that Commercial subjects are facing extinction in some rural Limpopo schools in South Africa because of poor performance of learners in such subjects. They added that if the current situation continues without certain interventions, the end result maybe teachers being redistributed and redundant. Commercial subjects have been acknowledged as killer subjects in many schools in Limpopo Province. Thaba-Nkadimene and Mmakola (2020) quoted (Maher, 2015) who made a comparison with Mathematics which is known as a challenging subject that has become less of a killer subject in Kwa-Zulu Natal Province and other schools in South Africa.

Poor teachers' performance threatened the extinction of these subjects. Findings identified the lack of academic content knowledge and the apportionment of non-commercial subject specialist to teach commercial subjects.

A study conducted by Inuwa, Abdullah and Hassan (2018) examined the effects of the demonstration method on students' achievement in financial accounting in Gombe state, Nigeria. Inuwa, Abdullah and Hassan (2018) denoted that Ezeagba (2014) and Mohammed (2011) perceived that the main factor that contributes to students' failure in financial accounting is the predominant use of conventional teaching approach where the teacher controls the class and does not encourage the learners to contribute during the process of learning.

They further asserted that Akintelure (1998) affirmed that financial accounting is not learnt by memorization of accounting rules and principles, rather it calls for the full involvement of students in the learning progression. Inuwa, Abdullah and Hassan (2018) quoted Kohle (2002) who stressed that the use of predominant teaching method (i.e., conventional approach), which comprises telling, reading, and memorizing of concepts, has failed to address the issue of low students' achievement in Secondary School. Therefore, there is need for suitable instructional techniques for teaching financial accounting in order to address the enormous and consistent failure of Secondary Schools students in the subject.

Inuwa, Abdullah and Hassan (2018) cited Furo, Abdullahi, and Badgal (2014) who advocated that demonstration method could be appropriate for teaching the students of

Primary and Secondary Schools because it encourages adequate participation of students in the learning process.

Their findings recommended that the demonstration instructional approach was effective for enhancing the financial accounting achievement of secondary school students compared to the conventional teaching approach. This was because during the demonstration approach in class, the teachers present the lesson step-by-step in a way that the students would see and hear the teacher's explanation. As a result, students were enabled to actively participate throughout the lesson since they were encouraged to ask questions at each step of the lesson, and at the end of the lesson the students were asked to practice some exercises which were similar to that which they learnt during the lesson.

However, only level two secondary students of financial accounting were considered in the study. Therefore, the generalization of the result of the study was limited to only level two financial accounting students of secondary school. The study suggested that a similar study should be conducted in future to consider other levels of financial accounting in Secondary Schools. They suggested that future studies should study the knowledge retention of students in financial accounting when taught using demonstration instructional approach. There is need to measure the retention levels of students taught using demonstration instructional approach considering that learners are differently abled with different capabilities and retention levels. Its effectiveness must be examined.

A study conducted by Imeokparia (2018) on the influence of teachers' factors on academic performance of Business Studies students in Edo State, Nigeria, examined three (3) teacher factors affecting the performance of the learners and they include teachers' qualifications, teaching experience and teaching strategies. The study concluded that teachers' qualifications and teaching experience have a substantial effect on students' academic performance while the influence of teaching strategies was not significant.

A study conducted in Zimbabwe by Beans et al (2021) on how gender affects the performance of the learners in Business Studies in rural Secondary Schools in Zimbabwe discovered that socio-economic background of the learners mainly affect the performance of the learners in Business Studies and there are several socio-economic factors that influence the performance of the learners in Business Studies. These factors consist of parental participation and inspiration, parental sustenance, availability of role models in

the family and society, household chores, and availability of teaching and learning materials in the family and school.

The study also revealed that parental support in rural schools was biased toward male pupils. This meant that parents in rural schools encouraged male pupils to perform better in school. This resulted in male pupils performing better than female pupils seeing that parents gave the needed material and moral support to the male pupils. Hence, where parents were supportive and encouraging, learners performed well in Business Studies.

The study further found that parents or older relations who were operating in the commercial field provided appropriate role models for the learners in a way inspiring them to take Business Studies and perform well in their studies. Therefore, regardless of the gender, the performance of learners is inclined to the availability of positive role models who inspire learners to do well in the learning area. Learners consequently perform better when they have a role model in the family, or other role models to look up to who have experience in the learning area.

Further, it was found that the performance of girls is also affected by the socio- status of the family mainly in rural areas where girls are expected to do domestic chores at home like sweeping, cleaning, fetching water and firewood and other house chores. As a result, these household chores extremely affect the girl child's performance as compared to the performance of the male child, as much work is left for the female child to do. The research study established that female learners do not have role models because most of the Business Studies Teachers are males and this reduces their sureness in the subject.

The study further instituted that learners from middle income families had access to the learning resources, particularly during the time when schools had closed as a response to the containment of the Covid-19 pandemic. It was discovered that most of the learners from the rural areas did not have the needed online resources to enable learning. In consequence, learners were likely to perform poorly particularly the girl child, given the gender stereotypes and biases where the male child would be prioritised in allocating family resources in general and learning resources precisely.

The study established that the attitude of some teachers play an essential role in the academic performance of both female and male learners in Business Studies. The positive

attitude that teachers may have towards girls and boys would lead to both boys and girls performing well. Nevertheless, it was found that where teachers had a negative attitude towards female learners, the learners disliked the subject and therefore they were likely to perform poorly in the learning area.

The study recognised that an optimistic attitude and high aspirations plays a crucial role in the performance of a learner. So, for girls to perform poorly in Business Studies it entails that they would have held low educational aspirations than boys. For that reason, boys are likely to outdo the girls because of the perceived low educational aspirations of the girls. This occurs because of the gender stereotypes and biases where girls are socialised to prepare for marriage than to follow educational goals. In consequence, the girls did not perform well in respect of Business Studies due to lowered academic aspirations and performance. The study also recognised that the performance of girls is also affected by other teaching troubles like ability, attitude of peers and parents.

The research conducted by Letshwene (2014:ii) on improving grade 10 Accounting teachers' competencies in the Ekurhuleni District of the Gauteng Province in South Africa revealed that "Grades 8 and 9 lack accounting exposure due to 40% weighting on financial literacy on the syllabus which then causes problems in Grade 10 from both the teaching and learning perspectives" however, that is not the case in Zambia because learners in grade 8 and grade 9 are exposed to basic financial education in Business Studies. The performance of the pupils in Business Studies in junior secondary is good compared to the pupils' performance in Commerce and Principles of Accounts at Senior Secondary School.

Letshwene (2014:78) expressed that "most learners experience difficulties in Accounting because they do not understand the questions, or they fail to interpret questions correctly." He added that learners fail Accounting because of lack of exposure, lack of understanding, absenteeism, not doing homework, lack of practice, parents' influence, no passion for the subject, lots of work, lack of motivation and negative attitude towards the subject. Some learners fail because they have no clue of how to study Accounting.

2.1.3 Local Perspective

A study conducted by Muleya and Mbewe (2018) in Kapiri Mposhi District was undertaken in order to assess the preparedness of teachers in the implementation of the

2013 Revised Business Studies curriculum. The study revealed that the percentage of pupils taking Business Studies at junior secondary level was at 100%. It was discovered that there was a huge gap between the number of pupils taking Business Studies at Junior Secondary level and those pursuing Business Oriented Career Pathways in Senior Secondary Schools. Muleya and Mbewe (2018:19) observed with great concern that “very few Secondary Schools in Kapiri Mposhi are offering Business Oriented Career Pathways at Senior Secondary School level.” That is also the case in Mbala District and this factor is a great concern. This might represent what is obtaining country wide.

The study did not research on the challenges being encountered in the implementation of the Revised Business Studies Curriculum. However, they further recommended that another study should be conducted in order to determine the challenges experienced in the implementation of the Revised Business Studies Curriculum.

A study conducted by Kamanga and Siame (2019) on the factors affecting pupils’ performance in Business Studies in Kawambwa District revealed that Business Studies Subjects are taught mostly by untrained teachers, who are either Primary School Teachers, or those still studying at the universities and that they did not have teaching skills. This can affect the performance of the learners in a negative way.

Chibale and Nakamba (2018) mentioned that a number of Head Teachers showed resentment towards the implementation of the Business Studies Oriented Career Pathway at Senior Secondary School level indicating that pupils have not been performing well in Principles of Accounts and Commerce and that certain Business Studies teachers have at no time showed seriousness in teaching their subjects, particularly in Principles of Accounts. Consequently, implementing a Business Oriented Career Pathway in their respective schools would eventually lower the performance of the school in the national examinations.

Their study revealed that some factors influence the academic performance of the learners in Secondary Schools and some of the factors originated from human and material resources. Some schools do not have books, libraries and some teaching and learning material relating to Business Studies Subjects for both Teachers and Students. They emphasized that for the learners to perform well and the teachers to teach effectively, teaching and learning materials are essential. Therefore, these factors affected teachers’

motivation in the teaching of Business Studies Subject. In addition, pupils lacked reference materials for Business Studies Subjects.

Chibale and Nakamba (2018:14) added that “school inspection is another important factor in enhancing academic performance of pupils in schools.” Inspectors play a part in making sure that the school is providing the right education to learners which is in line with the existing syllabus. Similarly, they ensure that the text books and additional teaching and learning materials are appropriate to the given syllabus.

The factors discussed affect the performance of the learners to some extent. Nevertheless, a diversity of psychological factors attributes to student’s poor academic performance in Business Studies Subjects. These are attributes like the learners’ demoralization, discouragement, worry, despair, hopelessness, and uncertainty and there is need to research on how learners can be helped to overcome the psychological factors affecting their performance.

A study conducted by Kalusa and Siame (2019) on the causes of poor performance in Business Studies in Zambian Junior Primary and Secondary Schools in Lusaka District revealed that following the absence of teaching facilities and instructional materials, the non-existence of guidance and counselling, the lack of school libraries, the lack of motivation for teachers teaching Business Studies and lack of interest for the subject by some learners were some of the reasons behind the poor performance in the Business Studies Subjects.

Kalusa and Siame (2019) alluded that with reference to Lusaka area, Lusaka District, there is student’s poor performance in Business Studies in both Junior and Secondary Schools in Public Secondary Schools in Zambia. They recommended that the learners ought to be encouraged and inspired to nurture positive attitude and interest in the subject. The schools ought to stock a wide range of textbooks in their libraries as well as other essential teaching aids. The researcher recommends that this study can be replicated in other districts and provinces. This is essential because it was conducted in an urban area (Lusaka). Therefore, there is need to conduct a similar research in a rural setting because the experiences may vary with those in urban areas.

Chibale and Nakamba (2018:2) referred that “pertinent feedback from the Examination Council of Zambia (2018) points out that the performance of pupils at Grade 12 National Examination in Commerce has been poor nationwide.” Chibale and Nakamba (2018) added that the factors influencing poor examination performance in Business Subjects in

Ndola are that some schools have no books, libraries and Business Studies teaching and learning material for pupils and teachers. For good performance of the pupils and for effective teaching, good teaching and learning materials are imperative. Without teaching and learning materials, teacher's morale is affected and hence they are demotivated.

Kalusa and Siame (2019) suggested a further research on the topic founded on a large sample by means of a survey research approach in order to take a broad view on the acquired data to a large sample.

As discussed by most researchers, a number of challenges experienced in implementing Business Studies Education and the causes of poor performance in Business Studies Subject are similar worldwide. They include inadequate number of Business Studies teachers, inadequate teaching and learning materials, teachers lacking motivation, some teachers lacking confidence and the knowledge to teach Business Studies Subjects and some Head Teachers not allowing their schools to take up Business Studies Oriented Career Pathway at Senior Secondary Schools.

The following activities have been conducted to improve performance in Business Studies Subjects. The Business Studies Teachers Association of Zambia (BUSTAZ) National, Provincial and District Conferences are held though they were on hold for years due to Covid 19 pandemic. Continuing Professional Development (CPD) meetings are conducted in some schools. However, even though different ways of improving the academic performance of the learners in Business Studies Subjects are being implemented, the performance in the said subjects is still poor. This is an indication that there is need for more research on the problems in the area.

2.2 Establishment of the Gap(S)

In spite of the many efforts effected by several stakeholders in education with the aim of addressing the problem of poor performance among the learners in Business Studies Subjects, some gaps in the research projects conducted by some researchers have been identified.

Table 3: Research Gaps

AUTHOR	TITLE	FINDINGS	GAPS
Dashtseren, A (2019)	Curriculum of Business Study and its Usefulness In	The findings were that there were no professional teachers of Business Study for	The study should have suggested a good and balanced Business Curriculum that would

	<p>The Secondary Schools In Mongolia. Asian Journal of Management Sciences & Education Vol. 8(2) July 2019</p>	<p>Secondary Schools in Mongolia. The subjects were taught by teachers of Social Sciences and that was in accordance with the Ministry of Education, Culture and Science of Mongolia. The study also reviewed that the content of Business Study in Secondary Schools in Mongolia is mostly limited to personal and household budget, how to control money, spending and saving money but not about earning money.</p>	<p>equip learners to function as viable members of tomorrow's society.</p> <p>It did not bring out the improvements to be made to the curriculum so as to meet international standards.</p>
<p>Mongezi. S. (2017)</p>	<p>Challenges Facing the Teaching and Learning of Accounting In Secondary Schools of the Mthatha Education District – South Africa</p>	<p>The common factors affecting the teaching and learning of Accounting include the quality of prior knowledge of accounting, the teaching strategies used by teachers, class size, mathematical background and the attitudes of teachers and learners. Their findings seem to show that</p>	<p>The study did not show how learners whose performance is below average and not good in Mathematics can be helped to improve their performance in Business Studies Subjects.</p>

		where the content knowledge is limited, teaching and learning are negatively impacted. From these findings, it further transpired that mathematical background plays a vital role in the teaching and learning of Accounting.	
Inuwa, U., Abdullah, Z., & Hassan, H. (2018)	A Mixed-Method Study of the Effect of the Demonstration Method on Students' Achievement in Financial Accounting. International Journal of Instruction, Vol.11, No.4	Found that demonstration instructional approach was effective for enhancing the financial accounting achievement of secondary school students compared to the conventional teaching approach.	The study did not look at the knowledge retention of students in financial accounting when taught using demonstration instructional approach.
Chibale, B. and Nakamba, J. (2018)	Factors Influencing Poor Examination Performance in Business Studies Among	Causes of poor performance among the learners were: lack of teaching and learning resources, incompetent teachers and lack of inspection of schools all	Disregarded the psychological factors that attribute to student's poor academic performance like demoralization, discouragement, worry,

	Grade 12 Pupils in Zambia. A Perspective of Three Selected Schools in Ndola. The International Journal of Multi-Disciplinary Research.	contributed to poor examination performance in secondary schools in Zambia	despair, hopelessness, and uncertainty.
Kalusa, R and Siame, I. (2019)	Causes of Poor Performance in Business Studies in Zambian Junior Primary and Secondary Schools. (A Case Study of Selected Secondary Schools in Lusaka District). The International Journal of Multi-Disciplinary Research.	Academic performance is affected by the absence of teaching facilities and instructional materials, the non-existence of guidance and counselling, the lack of school libraries, the lack of motivation for teachers teaching Business Studies and lack of interest for the subject by some learners were some of the reasons behind the poor performance in the Business Studies Subjects.	The study was conducted in an urban setting. There is need to conduct a similar research in a rural setting where access to quality education may be more challenging.
Muleya, C and Mbewe, E. G. (2018)	The Preparedness of	Factors contributing to poor academic	The study did not look at the challenges in the

	<p>Teachers in Implementation of the 2013 Revised Business Studies Curriculum in Junior and Senior Secondary Schools in Kapiri District. The International Journal of Multi-Disciplinary Research.</p>	<p>performance were: lack of pre and in-training of teachers; teachers' and school managers' negative attitude towards Business Studies Subjects; inadequate teaching/learning resources and the use of poor teaching strategies; and failure to adequately and timely evaluate the implementation of the Revised Business Studies curriculum by stakeholders.</p>	<p>implementation of the Revised Business Studies Curriculum.</p>
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2.3 The Contribution to the Knowledge Base of the Area of Study.

The study has contributed to the knowledge base of the area of study by proving solutions to some unanswered questions pertaining to the factors inhibiting the performance of learners in BSS in selected Secondary Schools of Mbala District. It has also provided the strategies that can be adopted to improve performance in Business Studies Subjects in Secondary Schools in Mbala District.

CHAPTER THREE: METHODOLOGY

3.0 OVERVIEW

This chapter discusses the Research Methodology, Philosophical Perspective, Research design, Study Area or Site, Study Population, Study Sample, Sampling Techniques, Data Collection Instruments, Data Collection Procedure and Time line, and Data Analysis Instruments and Procedures that were used for a qualitative research study.

3.1 Philosophical Perspective

According to Kivunja and Kuyini (2017: 26) a Research paradigm is “the conceptual lens through which the researcher examines the methodological aspects of their research project to determine the research methods that will be used and how the data will be analysed.” It forms the intellectual beliefs and principles that arrange how a researcher sees the world, and how he or she comprehends and acts within that world.

Rehman and Alharthi (2016) alluded that a paradigm is a basic belief system and theoretical framework with assumptions about Ontology (the study of existence), Epistemology (the study of knowledge) Methodology and Methods. Kuwornu-Adjaottor (2020) noted that there are three philosophies behind research, and these include: Positivism, Post-positivism and Pragmatism. In addition there are other philosophical perspectives like constructivism, interpretivism, critical theory or participatory that guides a research.

3.1.1 Interpretivism

This study adopted Interpretivism paradigm. The qualitative research approach is placed in interpretive paradigm. Rehman and Alharthi (2016) mentioned that Interpretivists collect mostly qualitative data from participants over an extended period of time, as in ethnography and case studies. The method to analysing data that is produced is inductive. The researcher learnt the patterns in the data which are collapsed under broad themes to understand a phenomenon and generate theory. This is the opposite of the deductive approach, in which researchers first identify patterns and themes before starting the process of collecting data. After the collection of data, researchers would search through the data for words, statements and occasions which are examples of the pre-identified patterns and themes.

This was the most appropriate for this study because it uses methods such as semi-structured questionnaire to collect qualitative data in order to bring the meaning behind actions. It emphasises that this method is healthy because it consents for choices and diverse points of view. It aims at understanding the meaning behind actions in a social context through a consideration of subject's unique point of view

The opinions, experiences and view of the participants are considered.

3.2 Research Design

The significance of the research design is to interpret the research problem into data for analysis so as to provide pertinent solutions to research questions in order to attain the research objective in an effective way.

A substantial choice of a research design process defines how pertinent information for a study will be obtained. Asenahabi (2019) expressed that for a research to be carried out effectively, there is need to have a suitable research design. According to Sileyew (2019), a research design is intended to provide an appropriate framework for a study. Letshwene (2014:55) mentioned that qualitative research “involves the use and collection of a range of empirical material such as case studies, personal experience, life stories, interviews, and observations that describe ordinary, everyday moments and meanings in individual’s lives.”

In addition, Asenahabi (2019) alluded that there are different kinds of research designs and the choice of the appropriate research design is guided by a vigilant analysis of statement of the problem, research questions, conceptual /theoretical framework and analysing the relevant literature. For instance, case study, correlation, exploration, description, diagnosis, experimentation and survey research designs.

This study adopted a case study research design. Rahi (2017:8) defines a case study as “a written description of a problem or a situation. It presents small group problems or focus on a particular issue.” Asenahabi (2019) referred that a Case study is a design of inquiry where a researcher generates an in-depth analysis of a case which involve a process, animal, person, household, organization, group, industry, culture, or nationality.

Muleya and Mbewe (2018:8) alluded that “case studies are detailed investigations of individuals, groups, institutions or other social units. A case study may be of one person, class, district, country, continent or a family.” It determines the factors and relationships that lead to the behaviour being studied by giving detailed information about what is being studied. This practice studies the subject-matter qualitatively and it covers all parts of a single entity.

A case study research design was adopted because it is an appropriate research design for attaining a concrete, appropriate, in-depth knowledge and detailed understanding of a particular real-world subject. A substantial amount of information is required together with a comprehensive and full set of information. In-depth information is collected through the use of various data collection techniques and instruments for a particular period of time.

3.3 Study Area or Site

The study was conducted in Mbala District. Mbala District is located in Northern Province, 169 Kilometres from Kasama, the Headquarters of Northern Province. It is the second biggest district in Northern Province after Kasama. The site was chosen because of the poor academic performance and low enrolment levels of learners in Business Studies Subjects at senior Secondary Schools level in Mbala District. As earlier mentioned, according to the information from Mbala District Education Board (2022), the District has 18 Secondary Schools. Among the 18 Secondary Schools in Mbala District, only 1 to 5 Secondary Schools take up Business Studies Oriented Career Pathway in each academic year out of 18 Secondary Schools because the performance of the learners in Business Studies Subjects at senior level is poor and the enrolments are low, thus most of the school administrators opt for Vocation Career Pathway instead of Business Studies Oriented Career Pathway, in addition, most of the pupils perform better in subjects under Vocation Career Pathway than in Business Studies Oriented Career Pathway.

3.4 Study Population

The study population was represented by Grade 12 pupils pursuing the Business Studies Oriented Career Pathway, Business Studies Teachers (Principles of Accounts and Commerce) and the Heads of Departments (HOD) for Business Studies Department in Mbala District.

From the 18 Secondary Schools in Mbala District, only 4 Secondary Schools currently have Grade 12 Pupils taking Principles of Account and Commerce.

The study comprised of a population of 237 individuals (224 Grade 12 pupils taking Principles of Account and Commerce, 9 Business Studies Teachers and 4 Heads of Departments) from the 4 Secondary Schools in Mbala District.

The Grade 12 pupils were the target population because they have a greater experience in the learning of Business Studies Subjects and they can easily identify the challenges encountered in the learning of Principles of Accounts and Commerce.

Table 4: Study Population per School

S/No.	SCHOOL	No. OF PUPILS	No. OF TEACHERS	TOTAL POPULATION
1	Mbala Secondary School	32	4	36
2	Lucheche Secondary School	80	3	83

3	Mulungushi Day Secondary School	58	3	61
4	Mbala Day Central Secondary	54	3	57
TOTAL		224	13	237

3.5 Study Sample

The study sample comprised of 149 participants. The participants were drawn from 4 Secondary Schools and they will consist of 140 Grade 12 pupils pursuing Business Studies Oriented Career Pathway, 5 Business Studies Teachers and 4 Business Studies Heads of Department. The study sample was determined using Slovin's Formula.

Slovin's Formula

$$n = \frac{N}{1 + Ne^2}$$

n= Sample Size

N= Population: 237

Constant = 1

Margin of error e= 0.05

$$n = \frac{237}{1 + 237(0.05)^2}$$

$$n = \frac{237}{1 + 237(0.0025)}$$

$$n = \frac{237}{1 + 0.5925}$$

$$n = \frac{237}{1.5925}$$

n=148.8

n=149

Sample size = 149 participants. (140 Grade 12 Pupils undertaking the Business Studies Career Pathway, 5 teachers of Business Studies and 4 Heads of Departments (HODs).

Table 5: Study Sample per School

S/No.	SCHOOL	No. OF PUPILS	No. OF TEACHERS	SAMPLE SIZE FOR PUPILS	SAMPLE SIZE FOR TEACHERS	TOTAL SAMPLE SIZE
1	Mbala Secondary School	32	4	$32/237 \times 149$ = 20	$4/237 \times 149$ = 3	23
2	Lucheche Secondary School	80	3	$80/237 \times 149$ = 50	$3/237 \times 149$ = 2	52
3	Mulungushi Day Secondary School	58	3	$58/237 \times 149$ = 36	$3/237 \times 149$ = 2	38
4	Mbala Day Central Secondary	54	3	$54/237 \times 149$ = 34	$3/237 \times 149$ = 2	36
TOTAL		224	13	140	9	149

Pupils provide first-hand information on the factors influencing their performance and their experience in Business Studies Subjects.

The Subject Teachers play an essential role in the teaching and learning process. They can provide practical experiences and insight on the inhibiting factors of Business Studies Education from the teaching point of view.

The HODs for Business Studies Department have a monitoring and supervisory role over the teaching and learning process of Business Studies Subject. They play a vital role in the implementation of Business Studies Education in Schools, thus they are able to avail information concerning the factors affecting the performance and enrolment of learners taking Principles of Accounts and Commerce and also the experiences of teachers.

3.6 Sampling Techniques

The study used Non probability sampling technique which is Purposive or Judgmental sampling because Purposive sampling aims to sample strategically to take in the cases that can make available the most required information with solutions to specific questions.

Chibale and Nakamba (2018) articulated that purposive sampling is a type of sampling where objects or things for the sample are intentionally chosen by the researcher and the choice concerning the items remains ultimate. Kalusa and Siame (2019:45) quoted Kothari (2015) who mentioned that “purposive sampling is a type of sampling whereby items for the sample are deliberately selected by the researcher; his/her choice concerning the items remains supreme.” Taherdoost (2016:23) quoted Maxwell (1996) who referred that “Purposive or judgmental sampling is a strategy in which particular settings persons or events are selected deliberately in order to provide important information that cannot be obtained from other choices.” The researcher applied purposive sampling during the research study. She obtained a sample through her expertise to select particular participants that would be of help during the study so as to meet its objectives. The participants were picked on purpose because they have certain characteristics that the researcher needed in order to evaluate the research questions.

3.7 Data Collection Instruments

Data collection is a very important part of the research process, thus it requires quality time to acquire appropriate results and the need to apply suitable data collection instruments. Adosi (2020:2) mentioned that “in the spirit of improving the quality of research findings, it is expedient that data is collected using the right instrument(s).” The purpose of collecting data is to access and get quality evidence that can be translated into a rich data analysis and permits the building of a substantial and reliable response to research questions.

Taherdoost (2021:12) mentioned that “data collection methods are divided into two main categories of Primary Data Collection Methods and Secondary Data Collection Methods.” He added that Primary data collection is the process of gathering raw data at the source. It is getting of the original and first hand data collected by a researcher for a specific research purpose.

Different methods are used to gather and collect primary data for particular purposes. This indicates that the validity, reliability, objectivity and genuineness of data are more in primary data compared to secondary data. Primary sources assists to access quality data that can improve results and it helps to add more data during research processes when there is need.

Secondary data is the data collected from published and available sources. This entails that the data was previously collected by someone else for a particular purpose. Literature review is founded on secondary data sources. It is an important part of research because it aids to

collect information from previous and past studies and it can provide background information and can also be used as a starting point to liken the primary results. Various sources of secondary data used are from books, research articles, internet articles and records.

Kabir (2016:202) noted that “Data are organized into two broad categories: qualitative and quantitative.” Quantitative and qualitative approaches are used for gathering and collecting data for a particular study under primary data collection through questionnaires, survey, interviews, observation, focus groups, case studies, observations and experimental methods. Kabir (2016:202) alluded that “qualitative data are mostly non-numerical and usually descriptive or nominal in nature.” Taherdoost (2021:11) noted that “both nominal and descriptive non-numerical data which cannot be shown as numbers are known as qualitative data in words or sentences format.” This implies that the data collected will be in the form of words and sentences. Often times this type of data captures the feelings, emotions, perceptions or subjective views of something using unstructured approaches such as interviews for data collection. This type of approach aims at addressing the ‘how’ and ‘why’ questions in a research study and researchers use various approaches such as using audiotapes, sketches, notes, and photographs to gather these data. Since qualitative data is appropriate for attaining additional information to discover and determine new things on the research, it can enrich the quality of quantitative results.

Kabir (2016:202) stated that “Qualitative questions are open-ended. Qualitative methods include focus groups, group discussions and interviews.” Taherdoost (2021:11) referred that “Qualitative methods encompass three main categories including observations, document reviews, and in-depth interviews in spite of the fact that there are less common ways to gather qualitative data.” Simplilearn (2023) alluded that data collecting tools refers to the instruments used to gather data, like a paper questionnaire or a system for computer-assisted interviews. Instruments used to gather data include surveys, case studies, observation, checklists, interviews, and questionnaires. Eyisi (2016) alluded that qualitative data instruments like observations, open-ended questions, in-depth interview (audio or video), and field notes are used to collect data from participants in their natural settings. The methods undertaken when collecting data give full account of the research with respect to the participants involved. This approach can build a broader understanding of behaviour when exploring performance inhibiting factors in Business Studies Education in Mbala District.

3.7.1 Questionnaire

Questionnaires are useful data collection instruments. Bhandari (2023) alluded that Questionnaires are used to collect quantitative and/or qualitative data. They are used for collecting data from respondents about their approaches, involvements, or views. Questionnaires can either be open-ended or close-ended for respondents to give answers. They can be conducted through a phone call, mail, electronic mail, or fax or in an institute or through other methods. The use of open-ended questions brings out information that may not be anticipated by the researcher and may provide most valuable data which may come to surface. It is imperative to be open to what may be revealed and not restricting to ones' anticipations and predictions. For example, asking a question as to why some pupils do not perform well Principles of Accounts and Commerce, more information can be collected than anticipated using this approach.

Mcleod (2023) noted that a questionnaire can be an effective means of measuring the behavior, attitudes, preferences, opinions, and intentions of a relatively large number of subjects more cheaply and quickly than other methods. Questionnaires that are well designed with clear and comprehensible questions are effective in gathering accurate data. They make it possible for participants to express their point of view and their experiences. However, other factors like the honesty and accurate responses of participants, their ways of comprehending the questions and the willingness and preparedness to give accurate information can affect the accuracy of the data. Therefore, the researcher will ensure that the questionnaire will help the participants to bring out accurate data that is valid and reliable through the questioning technique and mechanism.

This research will use open-ended questions in order to permit the participants to respond to the questions in their own words. The questions in an open-ended questionnaire are phrased like how, why and what so as to encourage the participants to give in-depth responses. These are suitable for collecting qualitative data.

Hassan (2022) alluded that Questionnaires are essential when collecting data anonymously. This encourages the subjects to complete the questionnaire without fear of result or consequences, leading to more truthful and precise answers.

Questionnaires are more efficient and cost-effective than other methods of collecting data like interviews and focus groups. They are easy to complete and can be quickly filled in. They can be analysed using software to save time and resources. Questionnaires are convenient

because they can be circulated and completed by the participants at their convenience and they can easily be administered to a big number of people.

Hassan (2022) mentioned that Questionnaires are considered to be reliable, denoting that they yield constant results when run many times to the same cluster of people.

They are designed to be valid, signifying that they measure what they are planned to measure and are not swayed by other factors.

Questionnaires are standardized tools that inquire the identical questions in a matching order to all participants. This guarantees that all participants respond to the same questions and that the answers can be compared and analysed.

This assists in ensuring that there is consistency in the data collected and it eradicates possible partialities that may arise if questions were asked in a dissimilar way to different participants.

Hassan (2022) articulated that Questionnaires are used in education to collect information from learners, teachers, and parents about their perceptions of the educational experience.

Questionnaires will be used to collect data from Pupils, Subject Teachers and Heads of Departments.

The information to be collected will help educationalists to ascertain the areas that need enhancement and develop additional operational teaching strategies.

3.8 Reliability

Middleton (2023) denoted that Reliability refers to the consistency of a measure and validity is concerned with the accuracy of a measure. Reliability denotes the consistency and dependability of the process during data collection. This implies having the same results each time a task is arrived at. If the same study is repeated using the same reliable measurement procedures, it would yield the same results. Nicolas (2023) added that Reliability indicates how dependable the score of the test is if the data collected displays the matching results after being tested by means of numerous methods and sample groups then the information is reliable. She added that the results will be valid if the methods are reliable.

There are three types of consistency that are usually considered, and these are over time (test-retest reliability), across items (internal consistency), and across different researchers (inter-rater reliability). Test-retest reliability encompasses evaluating the consistency of measurements over time. Inter-rater reliability is a type of reliability that measures the level of agreement among diverse observers when assessing the same phenomenon. Internal consistency dives into the agreement among diverse items within a measurement tool aiming

to measure the same concept. The data collection instruments used for the study are reliable and valid.

3.9 Validity

Jansen (2023) expressed that validity is concerned with whether an instrument is measuring what it is intended to measure. It is the accuracy and relevance of a measure in capturing the intended perceptions. It indicates how a particular test is appropriate for a specific situation. Validity is assessed through content coverage, construct alignment, and criterion correlation. Content coverage implies that the measurement tool should cover all the significant aspects systematically. Construct alignment measures how well a measurement aligns with recognized theories and concepts. Criterion validity scrutinizes how well the measurement corresponds to other well-known measurements of the same notion.

Jansen (2023) alluded that validity and reliability are both indispensable in safeguarding that the data collection efforts provide good and accurate data that helps to answer the research questions. It's important to pay particular attention to the validity and reliability of the measuring instruments when gathering and analysing data. The use of proper instruments assures meaningful, dependable and accurate results. When the technique of measuring is accurate, the results produced will also be accurate

3.10 Data Collection Procedure and Time Line

The Data Collection Instruments used were semi-structured questionnaires. Three sets of questionnaires were administered to get data from pupils taking Business Studies Career Pathway, Business Studies Teachers and Business Studies Heads of Departments.

Approval was given from The University of Zambia to conduct the study. Permission was also granted from the District Education Board Secretary (DEBS) Mbala District to conduct the research in the targeted Schools in the District. After permission was granted, the researcher went into the targeted schools and co-operate with the school administration and HODs to distribute the questionnaires to the participants. After the questionnaires were filled in and completed, the researcher collected the questionnaires for analysis.

The nature of the data collected was in form of narrative words that can be examined.

The estimated time that was required to collect the data was two (2) weeks. The participants were assured that they will remain anonymous and whatever information they would provide would be safe guarded. Confidential and sensitive information would not be leaked. No names of participants were mentioned.

3.11 Data Analysis Instruments and Procedures

After conducting the research and gathering data, the data was organised and coded then analysed for insights. Data Analysis was done through Narrative Analysis and Microsoft Excel.

Figgou and Pavlopoulos (2015) articulated that Narrative Analysis is a collection of analytic approaches for understanding texts or visual data that have a storied form. Demuth and Mey (2015) alluded that Narrative analysis is concerned with the organization, content, and purpose of stories in transcribed and oral communication. Mihas (2023) mentioned that in narrative analysis, researchers change from analysing circumstances, persons, and proceedings to studying the constructed stories.

Narrative Analysis is useful in terms of getting a deeper understanding of the participants' perceptions on specific issues. It can be helpful in summarizing the outcomes of a focused case study. It interprets the subjects' stories and gives an insight of the participants' lives, behaviour and feelings.

CHAPTER 4: DATA PRESENTATION, INTERPRETATION AND ANALYSIS

4.0 OVERVIEW

The preceding chapter discussed the Research Methodology. It looked at the possible approaches undertaken to carry out the study. Therefore, the main purpose of this chapter is to present the findings of the research and to interpret and analyse the data collected. It reports and discusses results from the questions contained in the questionnaire. The results are based on the 149 participants broken down into 140 Grade 12 Pupils taking Principles of Accounts and Commerce, 5 Business Studies Teachers and 4 Heads of Departments (HODs) in Mbala District.

This chapter is of significance for the sole purpose of drawing conclusions and recommendations on the data analysis and research based on the answered questionnaires.

Data Analysis was done through Narrative analysis. Microsoft Excel was also used to analyse data for easy understanding.

4.1 Response Rate

The Research Population comprised of 237 individuals (224 Grade 12 pupils taking Principles of Account and Commerce, 9 Business Studies Teachers and 4 Heads of Departments) from 4 Secondary Schools in Mbala District. A sample of 149 participants was drawn using Slovin's Formula at the confidence level of 95%. Questionnaires were distributed to all the sampled participants. However, out of 140 questionnaires given to the learners, only 122 questionnaires were returned representing a response rate of 87.1%. The response rate for the questionnaires given to Business Studies Teachers and HODs was at 100% which is considerably an excellent response rate for any study.

Table 6: Response Rate from Pupils

School	Questionnaires Administered	Questionnaires Returned	Response Rate
Mulungushi Day Secondary School	36	29	80.5%
Lucheche Day Secondary School	50	50	100%
Mbala Central Day Secondary School	34	24	70.5%
Mbala Secondary School	20	19	95%

	140	122	87.1%
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Source: Field Data (2024)

Table 7: Response Rate of Business Studies Teachers

Number of Teachers	Questionnaires Administered	Questionnaires Returned	Response Rate
5	5	5	100%

Source: Field Data (2024)

Table 8: Response Rate of the HODs

Number of HODs	Questionnaires Administered	Questionnaires Returned	Response Rates
4	4	4	100%

Source: Field Data (2024)

4.2 Presentation of Demographic Characteristics of Respondents

The questionnaires were administered over a period of 1 week to the 4 Secondary Schools in Mbala District. For the Grade 12 pupils it focused on variables such as gender and age. For the Teachers and Heads of Departments it focused on the variables such as age, gender, marital status, highest qualification and experience in service. The discussion therefore gives an overview of demographic characteristics of respondents as sought in the questionnaire.

4.2.1 Distribution of Respondents by Gender

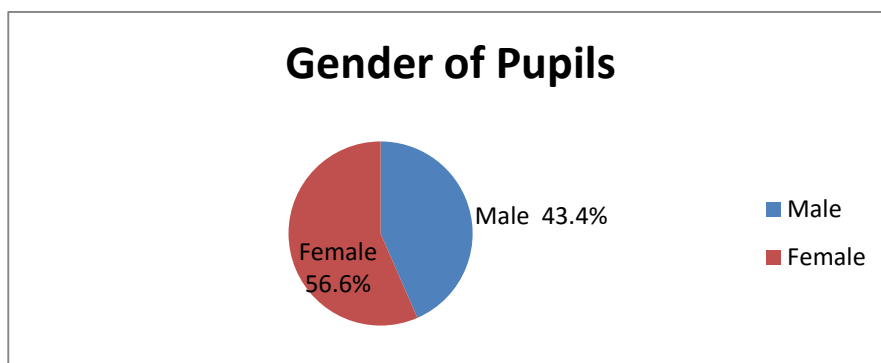


Figure 2: Gender Distribution of Respondents - Pupils

(Source: Field Data 2024)

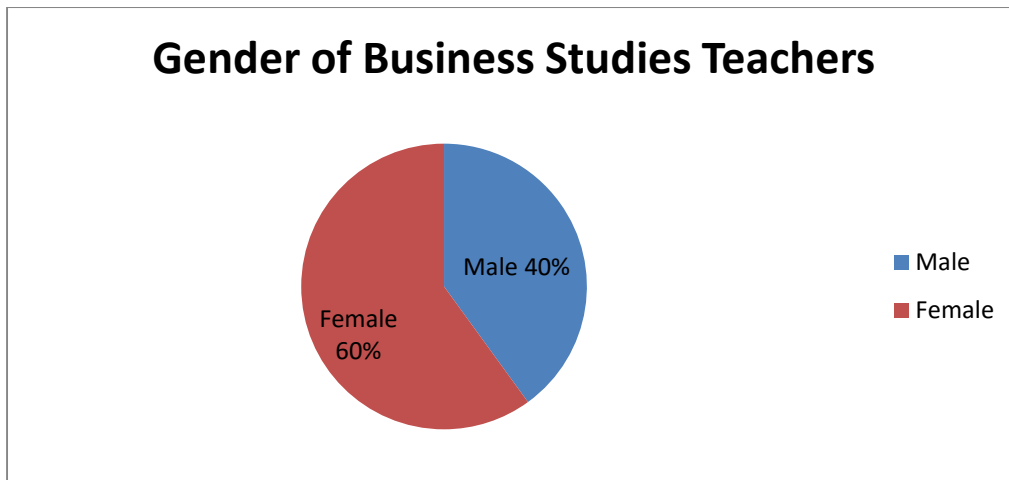


Figure 3: Gender Distribution of Respondents – Business Studies Teachers

Source: Field Data (2024)

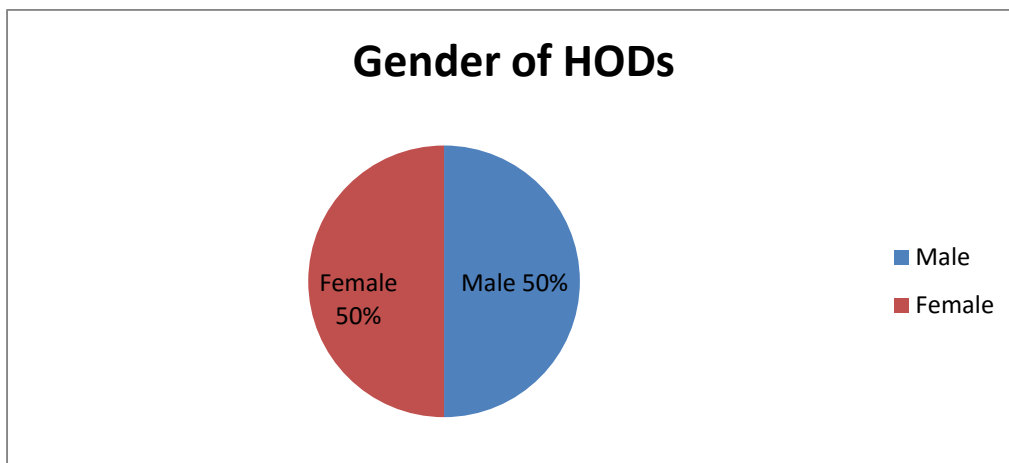


Figure 4: Gender Distribution of Respondents - HODs

Source: Field Data (2024)

Figure 2 represents gender distribution of the pupils and revealed that 53 respondents were male representing 43.4 % and 69 were female representing 56.5% of the participants. Figure 3 represents the 5 Business Studies Teachers, 2 male and 3 female representing 40% and 60% respectively. Figure 4 represents 4 HODs, 2 male and 2 female representing 50% male and 50% female. This implies that the views of both male and female were captured in the research.

4.2.2 Age of the respondents

The figures below represent the distribution of ages of respondents. The study revealed that 104 pupils were aged between 14 – 18 years representing 85.2% of respondents between 14 -

18 years. 16 pupils were aged between 19 – 21 years giving a percentage of 13.1% and 2 pupils were aged between 22 – 26 years giving a percentage of 1.6%.

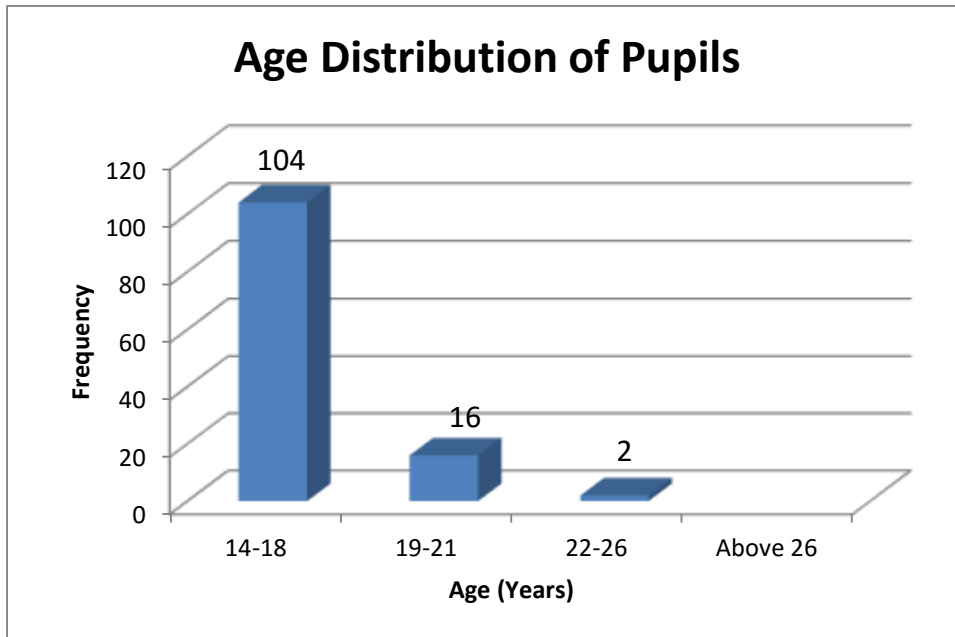


Figure 5: Age Distribution of Respondents - Pupils

Source: Field Data (2024)

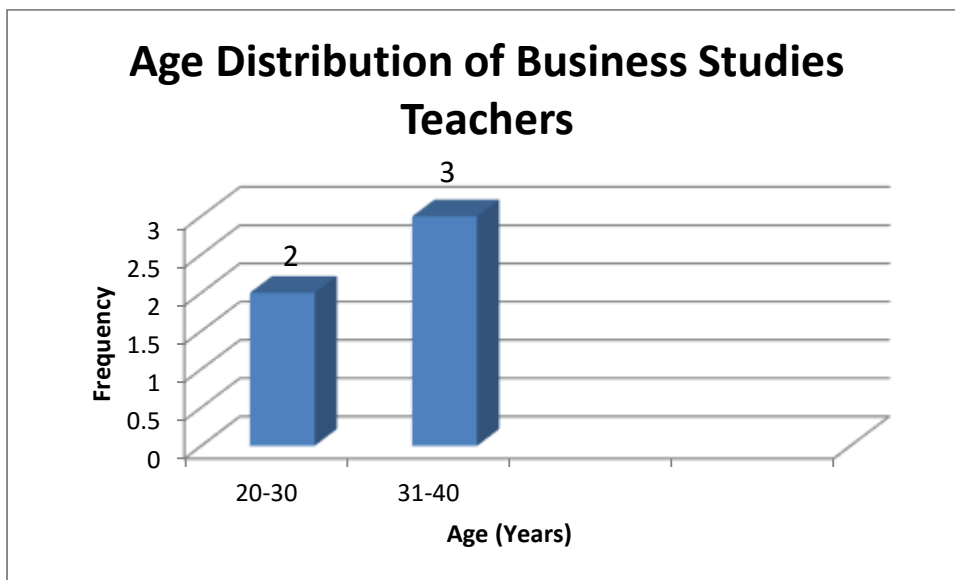


Figure 6: Age Distribution of Respondents – Business Studies Teachers

Source: Field Data (2024)

2 Business Studies Teachers were aged between 20 – 30 years representing 40% of the respondents and 3 Business Studies Teachers were aged between 31 – 40% representing 60%.

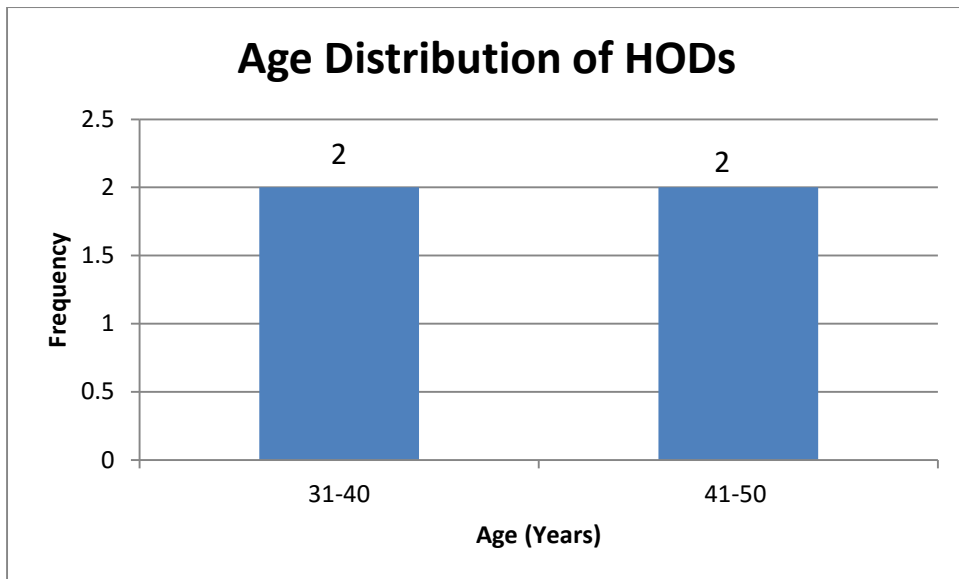


Figure 7: Age Distribution of Respondents - HODs

Source: Field Data (2024)

2 HODs were aged between 31 - 40 Years representing 50% and 2 HODs were aged between 41 – 50 years representing 50% respectively. The results indicated that most of the respondents were adults with the capacity to provide reliable and objective information for the study.

4.2.3 Highest qualification of Respondents - Business Studies Teachers and HODs

The study sought to understand the educational levels of the respondents in order to ascertain the reliability of the responses they give.

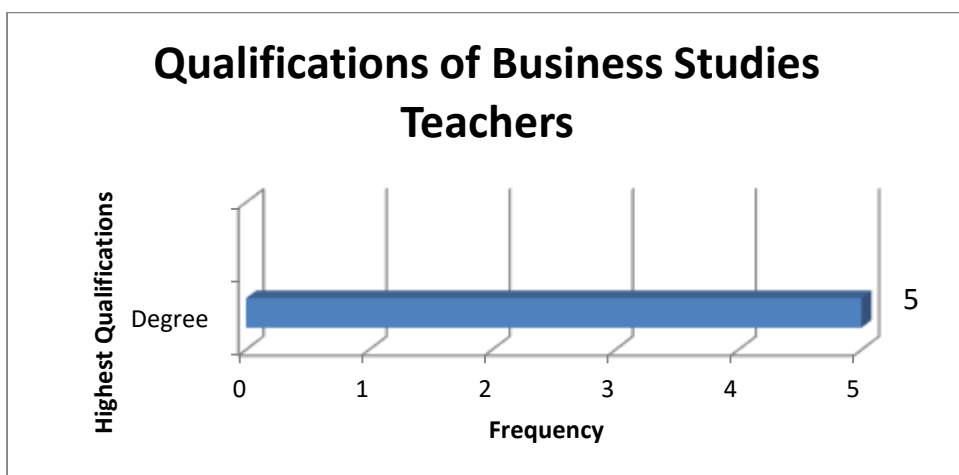


Figure 8: Highest qualifications of Respondents - Business Studies Teachers

Source: Field Data (2024)

The 5 Business Studies Teachers at the 4 Secondary Schools have Bachelors' Degree as their highest professional qualification.

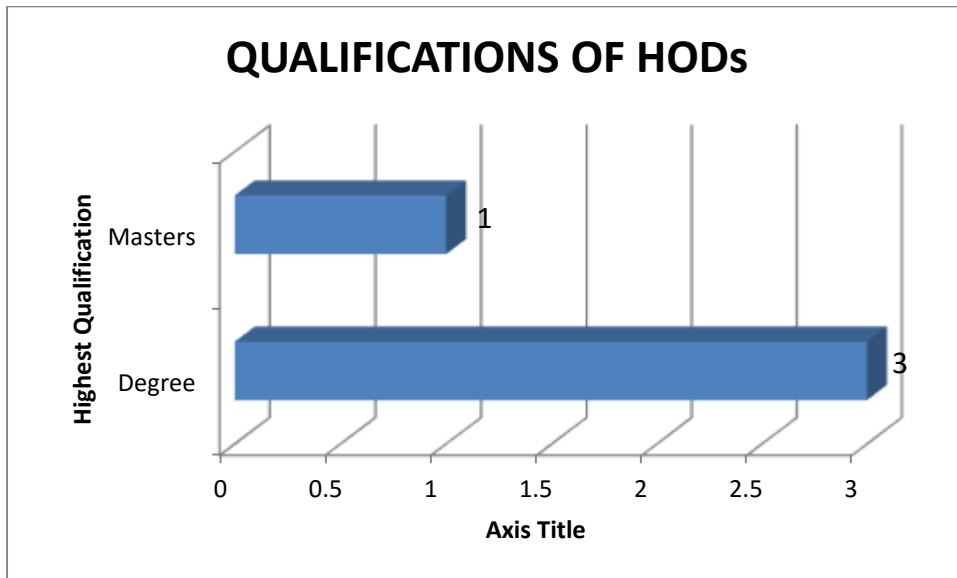


Figure 9: Highest qualification of Respondents – Heads of Departments

Source: Field Data (2024)

1 HOD has a Masters' Degree whereas 3 HODs have Bachelors' Degree as their highest professional qualification.

In regards to educational qualifications, figure 8 and 9 above indicate that the respondents possessed adequate qualifications critical for the provision of reliable information sought through questionnaires. The results implied that the majority of teachers who provided data for the study held First Degrees and 1 HOD held a Masters' Degree, thus according to the study, there is assurance that objective responses were given to the questions.

4.2.4 Distribution of Respondents by Section

The study wanted to understand the section to which respondents belonged for the purpose of understanding the inclusivity of the study among various sections of the schools

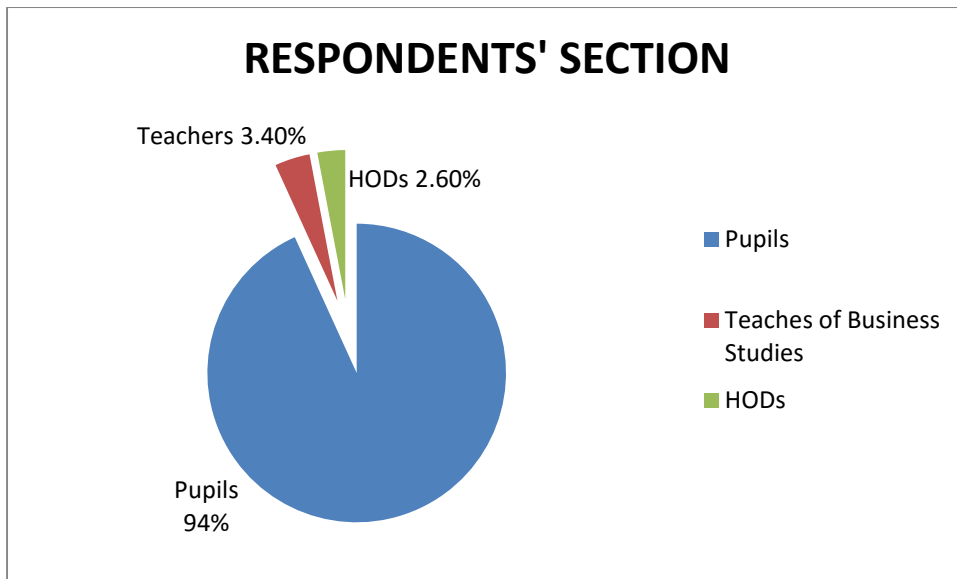


Figure 10: Distribution of Respondents by Section

Source: Field Data (2024)

Figure 10 above represents the distribution of research participants in respect of the sections they belong to. The information in the figure above implied that 5 of the respondents were Business Studies Teachers representing 3.4% and 4 were HODs representing 2.6% while the majority of the respondents were Pupils represented by 122 learners giving 94% of the respondents. This revealed strong indication that the views of all critical stakeholders in the implementation of Business Studies Education were sought and thus covered.

4.2.5 Working Experience of the Respondents

4.2.5.1 Business Studies Teachers.

Working experience for the teachers was assumed to be critical in understanding the school systems and experiences of the teachers and the learners. The respondents were requested to indicate their period of service by selecting the range that was appropriate to each of the respondents.

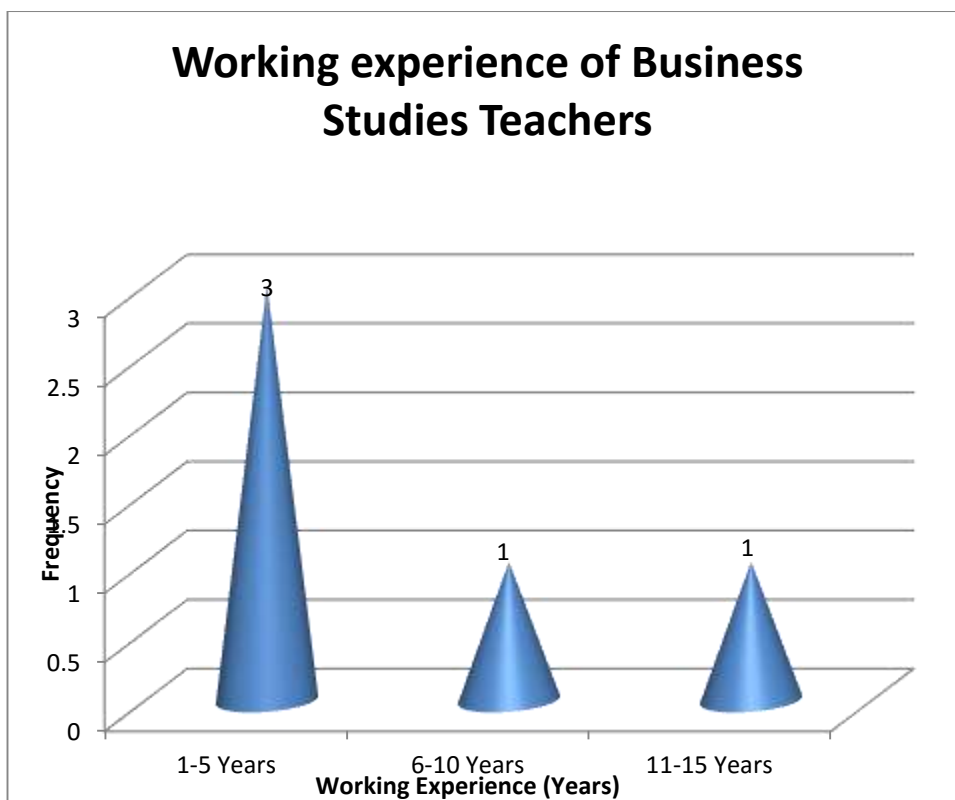


Figure 11: Working Experiences of Respondents – Business Studies Teachers

Source: Field Data (2024)

The Figure above presents distribution regarding the work experience of respondents. The analysis indicates the working experience of 5 Business Studies Teaches. 3 or 60% had working experience between 1 – 5 Years, 1 or 20% had working experience between 6 – 10 Years and 1 or 20% had working experience between 11 – 15 Years.

4.2.5.2 Heads of Department (HODs)

Working experience for the HODs was crucial because they understand the system and structures of the schools and they also supervise and monitor the teachers and pupils in the teaching and learning process. They have an understanding of the teachers and learners experiences and challenges in the implementation of Business Studies Subjects. It is for this reason that the respondents were requested to indicate their period of service.

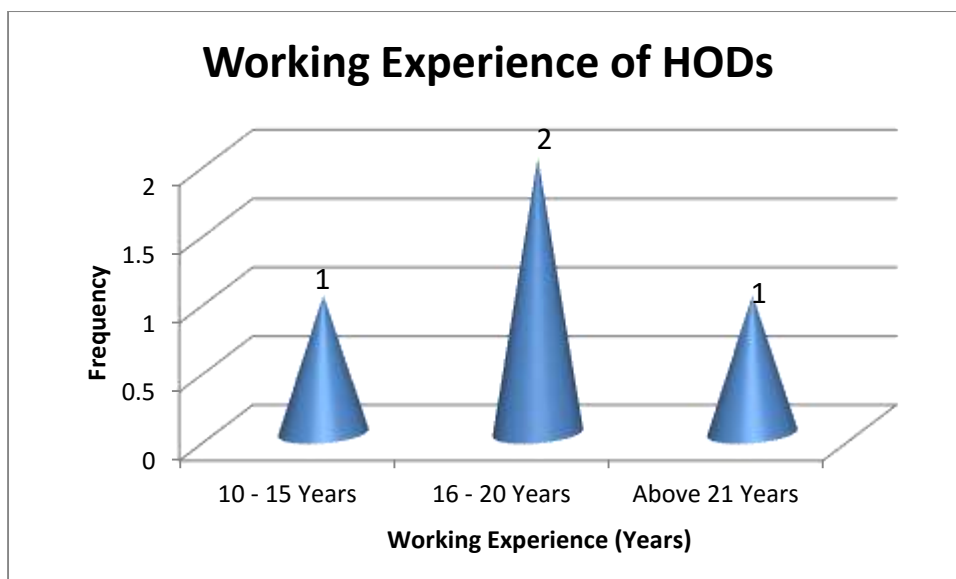


Figure 12 Working experiences of the Respondents – Business Studies HODs

Source: Field Data (2024)

Figure 12 above shows the distribution of the working experience of HODs. The analysis indicates that 1 HOD had work experience between 10 – 15 years representing 25%. 2 HODs had work experience between 16 – 20 years representing 50% and 1 HOD has work experience of over 21 years representing 25%.

This revealed that high number of the respondents had spent more than 10 years in service an indication that majority of the questionnaires were completed by appropriate, experienced and knowledgeable respondents.

4.2.6 Marital Status

The questionnaires provided for the provision of information concerning the marital status of Teachers and HODs in the research. Analysis of figure 13 showed that 3 teachers are married and 2 teachers are single. Figure 14 shows that 3 HODs are married and 1 HOD is Single.

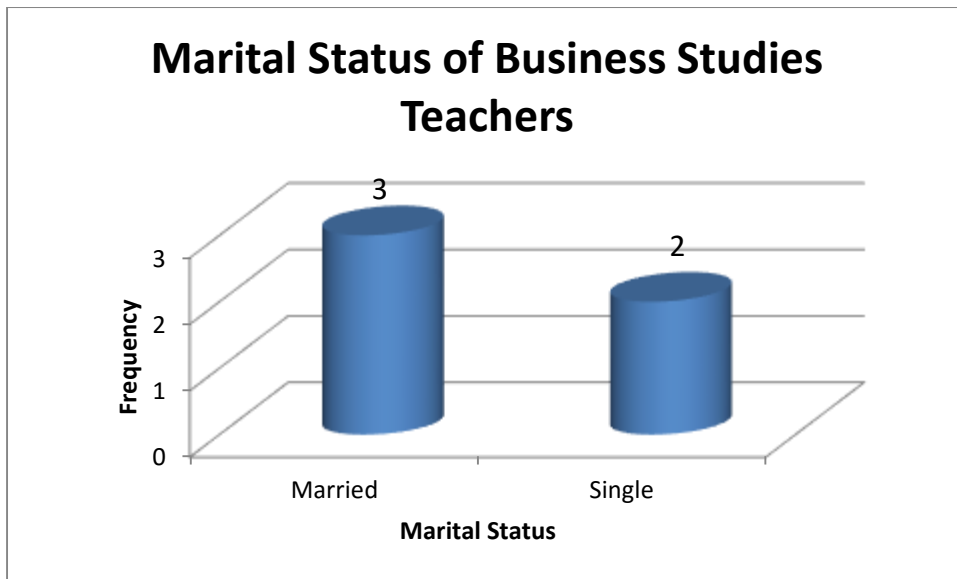


Figure 13: Marital Statuses of Business Studies Teachers

Source: Field Data (2024)

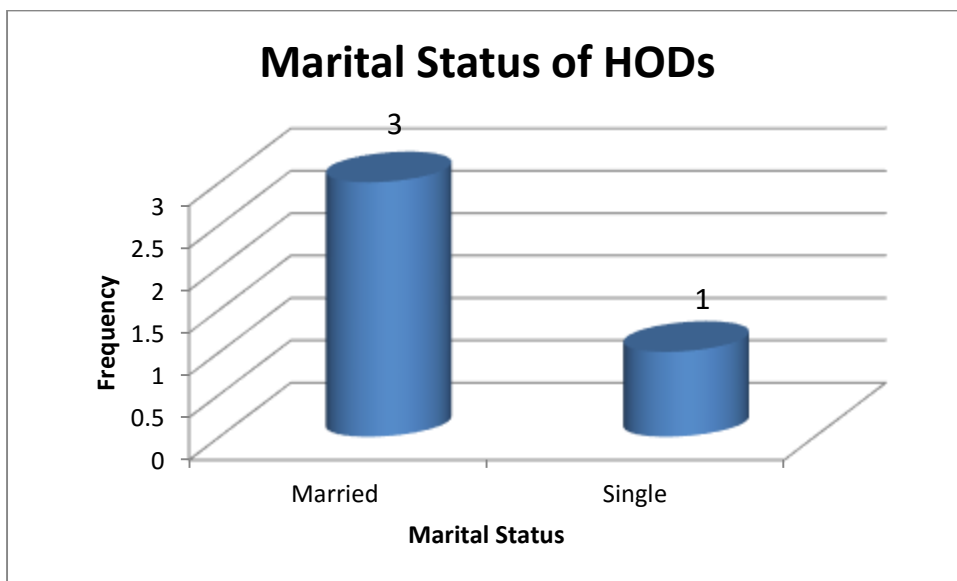


Figure 14: Marital Status of HODs

Source: Field Data (2024)

4.2.7 General overview on Demographic Characteristics of Respondents

Based on the information collected about the demographical characteristics of respondents, it can be adjudged that the respondent were mature, educated, experienced enough to provide reliable unbiased data for the study.

4.3 Narrative Presentation of the Research Findings

This section aims to present and discuss the findings of the research from the responses of the respondents. Following the gaps that were identified in the literature review, research objectives and questions were formulated to fill in the gaps of knowledge. From the gaps identified in the study, the research focused on the following gaps:

Studies on the causes of low performance rates in Business Studies Subjects were conducted in urban areas leaving out rural settings where access to quality education maybe a challenge; for example, similar studies were conducted in Lusaka, Ndola and Kapiri Mposhi. Therefore this study aimed at investigating the experiences of the teachers and the learners in teaching and learning of Principles of Accounts and Commerce. This was done by assessing the level of motivation towards the teaching and learning of Business Studies Subject. This was done to determine the factors that affect the performance of the learners.

The second gap was to determine the knowledge retention level of students in Business Studies Subjects when taught using demonstration instructional approach and the third gap was to assess whether psychological factors attribute to student's poor academic performance.

The study looked at various factors that may affect the performance of the learners by investigating the challenges faced by teachers and learners in teaching and learning Business Studies Subjects and it examined the underlying causes and remedies to the poor academic performance of students in Business Studies Subjects in Secondary Schools of Mbala District.

4.3.1 Teacher and Learner experiences in the teaching and learning of Principles of Accounts and Commerce

The General Objective of the Study was to analyse the factors that inhibit the performance of the learners in Business Studies Subjects in selected Secondary Schools of Mbala District. The first specific objective was to assess the level of motivation towards the teaching and learning of Business Studies Subject in selected Secondary Schools of Mbala District. This was done in order to determine whether motivation of both the learners and teachers affect performance. It was also important to determine the level of motivation for teaching and learning Principles of Accounts and Commerce.

4.3.1.1 Level of Motivation

The pupils were asked to rate their level of motivation in taking up Principles of Accounts and Commerce. The ratings ranged from Poor, Fair, Good, Very Good, and Excellent. The

Teachers were also asked to rate their level of motivation in teaching Principles of Accounts and Commerce using the same ratings. HODs too were asked to indicate their level of motivation in teaching Principles of Accounts and Commerce. The findings are shown below.

Table 9: Level of Motivation

	Poor	Fair	Good	Very Good	Excellent
Learners	0	13	18	34	57
Teachers	0	0	1	4	0
HODs	0	0	0	3	1

Source: Field Data (2024)

From the table above, it is clear that the level of motivation in some learners is not good and this may affect their academic performance in the said subjects.

Out of 122 learners, 13/10.6% of the pupils indicated that their level of motivation is fair. 18/14.8% indicated that their level of motivation is good. 34/27.9% indicated that their level of motivation is very good and 57/46.7% indicated that their level of motivation is excellent. This is an indication that more needs to be done to motivate the learners to love the subjects and to have interest in the subjects. However, most of the learners indicated that their level of motivation is very good / excellent.

The teachers' level of motivation in teaching Principles of Accounts and Commerce were mostly very good. Out of 5 teachers, 1/ 20% indicated that their level of motivation is good whereas 4/80% indicated that their level of motivation is very good. No teacher indicated that their level of motivation was excellent. More efforts need to be made to increase teacher motivation in the teaching of Business Studies Subjects.

3/ 75% of the HODs indicated that their level of motivation is very good, were as 1 HOD representing (25%) indicated excellent.

The pupils indicated that their teachers are all motivated to teach the subjects. The pupils mentioned that the poor academic performance of the learners may affect the level of motivation in the teaching of the said subjects. This implies that more needs to be done to ensure that the level of motivation in the teaching and learning of Principles of Accounts and Commerce is very good/ excellent.

4.3.1.2 Level of Retention

The second gap was to determine the knowledge retention levels of students in Business Studies Subjects when taught using demonstration instructional approach. The learners were asked to indicate their knowledge retention level in Principles of Accounts and Commerce when taught using demonstration instructional approach. They were asked to indicate whether the rating were Poor, Fair, Good, Very Good or Excellent.

Table 10: Level of Retention

Poor	Fair	Good	Very Good	Excellent
0	6	23	54	27

Source: Field Data (2024)

The analysis shows 6/5.5% indicated that their knowledge retention level is fair. 23/20.9% indicated that their knowledge retention level is good. 54/49% indicated their knowledge retention level is very good and 27/24.5% indicated that their knowledge retention level is excellent.

The learner capabilities may affect their level of retention, for example slow learners or learners with disabilities may have challenges in recalling previously learned information. Thus, more efforts should be made to ensure that the retention levels become very good and excellent as this can improve the academic performance of the learners.

The learners indicated that learning through demonstration encourages them to participate and understand what is being taught compared to teaching methods that are teacher centred. All the learners indicated that using demonstration instructional approach helps them to understand what is being taught and helps them to remember what they have learnt to some extent.

4.3.1.3 Psychological Factors

The study also assessed whether psychological factors attribute to student's poor academic performance. From the finding, 70% of the learners indicated that psychological factors attribute to student's poor academic performance and 30% of the learners mentioned that psychological factors do not attribute to the student's poor academic performance.

The learners brought out the following psychological factors that affect their academic performance. They mentioned that language barriers, cultural differences, gender and parental influence affect their performance. Other learners stated that challenges like

sicknesses, poverty, low self-esteem, lack of motivation, abuse, stigmatisation and lack of role models in the family affects their academic performance.

Some learners indicated that they have a negative attitude towards school because their performance is below average.

Some teachers pointed out that some learners have pre-conceived information that the subjects are difficult to pass especially Principles of Account.

This means that schools should ensure that they create an environment that enables learners to overcome various psychological factors that affect the learners' academic performance. This implies that all teachers should take keen interest in the affairs and wellbeing of the learners and help them to overcome the challenges or barriers to success. This may improve the academic performance of the learners to some extent.

4.3.1.4 Challenges faced by Teachers and Learners in the teaching and learning of Principles of Accounts and Commerce

One of the specific objectives of the study was to investigate the challenges faced by teachers and learners in teaching and learning of Business Studies Subjects in selected Secondary Schools of Mbala District.

86 pupils/70% of the learners expressed that they have more interest in taking Commerce compared to Principles of Accounts. They mentioned that they have challenges in calculations and understanding topics like Adjustments to Final Account. They added that the calculations confuse them and they usually make wrong entries. Some learners stated that they have challenges in learning Principles of Accounts because they never learnt Business Studies in grade 8 and 9. This factor highly affects the performance of the learners in Business Studies Subjects at senior level. Business Studies is a compulsory subject at Junior Secondary School Level. However, it was observed that some schools don't offer the subject probably because of inadequate Business Studies Teachers in rural schools.

The learners also explained that they do not have access to text books. This makes it difficult for them to have access to information or to research.

They further added that they are not exposed to field trips /Education Tours. They stressed that they mostly learn the theoretical part of the subjects and not the practical part. They gave examples of topics in Commerce like Banking, Insurance, Retail Trade, Wholesale Trade,

Stock Exchange and Production where they may be required to go for field trips but they are denied that privilege.

Some pupils specified that they need to be motivated to perform better, for example giving awards or appreciation for good performance.

Some learners mentioned that the Commerce notes that are given to them are very bulk and they would like it if the teachers summarized the notes.

Some learners said that some teachers rarely use teaching aids when teaching. One pupil made reference to a lesson on Business Documents that the teacher would be teaching on Business Documents without showing the learners how the actual documents look like. Some learners mentioned that teaching aids like real objects and the use of Charts arouses interest for them to learn and also for more understanding but teachers rarely use teaching aids when delivering lessons. This calls for schools Administration and Management to always ensure that teachers are fully prepared to deliver a lesson and have all the necessary documents and teaching aids before they go to teach.

Some pupils complained of not having access to past examination papers. They said that this can affect their academic performance because they don't know how questions are phrased or how they are expected to answer examination questions. This poses a challenge.

Some learners mentioned that their academic performance is affected by the changing of teachers and also teacher absenteeism. School administration should see to it that teachers are not changed unnecessarily and that learners are always attended to without fail.

Most of the learners revealed that the teachers are motivated in teaching them but the pupils do not put more effort in studying what they are taught. This implies that schools should come up with a mechanism of encouraging learners to study and teaching them study habits and intensifying prep in schools.

Most of the teachers mentioned that the attitude of the learners in learning Commerce was better than in Principles of Accounts.

Pupil absenteeism also affects the academic performance of the learners because they miss out on important information that is taught in class and may not catch up. Schools should come up with various ways of reducing absenteeism.

1 HODs mentioned that teachers opt to teach Commerce and not Principles of Accounts because the subject is involving.

1 HOD stated that there is a challenge of balancing administrative responsibilities with teaching duties. This challenge can be overcome if the school has enough teachers so that the HOD can balance duties of teaching and also monitoring and supervisory roles.

1 HOD mentioned that there is a challenge of low enrolment and inconsistency in taking up Business Studies Career Pathway in Senior Secondary Schools in Mbala District. This meant that schools have not been consistent in teaching Principles of Accounts and Commerce every year. This exposes very few learners to Business Studies Education and it also leads to Teachers not teaching the said subjects because very few pupils in the District take up Principles of Accounts and Commerce. As a result, most of the Business Studies Teachers only teach Business Studies in Grade 8 and 9 and they are not exposed to teaching Principles of Accounts and Commerce. This challenge can be overcome if the performance of the said subjects improves. It may also result in improving the enrolment levels in BSS.

4. 3.1.5 Causes and Remedies to Poor Academic Performance

The third and last objective was to examine the underlying causes and remedies to the poor academic performance of students in BSS in Secondary Schools of Mbala District.

4.3.1.5.1 Causes of the Poor Academic Performance of the Learners in Business Studies Subjects

From the challenges experienced by teachers and learners in the teaching and learning of BSS, the following causes of the poor academic performance of the learners were identified and they include low levels of motivation for both teachers and pupils, low retention levels for the pupils, psychological factors, pupil and teacher absenteeism, inadequate teaching and learning materials, non-usage of teaching aids when teaching, using teaching methods that are teacher centred only, no access to past papers, pupils not studying and lack of interest in the subjects.

4.3.1.5.2 Remedies to the Poor Academic Performance

The pupils and teachers brought out the following strategies that can help to improve the academic performance of the learners and they include:

Using various teaching methodologies that are learner centred like Group work/discussion, Demonstration, Role play, Educational tours/field trips, Teacher exposition, Problem-based learning and Peer teaching.

1 HOD mentioned that Demonstration promotes deeper understanding, active engagement and multisensory learning which contribute to increased retention levels among the students in Principles of Accounts and Commerce.

Most of the participants explained that these teaching methodologies engage learners at every stage of the lesson and they encourage active participation. School Administration and Management (HODs) should ensure that teachers use appropriate and acceptable teaching methodologies in order to improve learner performance.

The use of appropriate teaching and learning materials and teaching aids is also vital in the teaching and learning process as it aids to effective teaching in order to achieve the expected outcomes. Teachers should be encouraged to be resourceful and innovative in terms of preparing teaching and learning aids.

Some learners mentioned that there is need to complete the syllabus in good time so that there is ample time to revise through past papers and to prepare the learners for exams.

Most of the participants indicated that there is need to give the learners more homework, exercises, assignments, tests, conduct quiz and other assessments as this can encourage the learners to study and work hard. Teachers should also ensure that they mark the work given and give feedback on time and also follow-up on the learners that do not do the task.

In addition, teachers should give remedial work to learners who have challenges in understanding what is taught in class.

Some pupils indicated that some teachers should be preparing adequately before they go to teach. Need be, they should be asking fellow teachers where they have challenges in teaching a particular topic. School Administration and Management should encourage CPD Meetings in Schools as these activities can equip teachers in areas where they may have challenges in teaching challenging topics.

Schools should ensure the availability of teaching and learning materials for both teachers and learners. This would help teachers to adequately prepare for lessons and to research

adequately before going to teach. Pupils too can have access to various learning materials for research purposes and studying ahead.

1 HOD emphasised the need to enhance teacher capacity building through Continuing Professional Development (CPD) and the need to motivate learners as this can help to improve the performance of the learners.

There is need to encourage learners to develop individual study timetable and to also form study groups of learners with mixed abilities and give group assignments

The implementation of the strategies highlighted above can help to improve the performance of the learners in BBS in Mbala District.

CHAPTER 5: SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.0 OVERVIEW

This Chapter presents the Summary, Discussion, Conclusion and Recommendations emanating from the study exploring the performance inhibiting factors in Business Studies Education: A case of selected Secondary Schools in Mbala District. The section was developed on the background of the extent to which results provided answers to research questions and subsequently met the objectives of the study. This section further endeavoured to discuss the findings in the context of the conceptual framework around which the study was based and validated.

5.1 Teacher and Learner experiences in the teaching and learning of Principles of Accounts and Commerce

The study sought to analyse the factors that inhibit the performance of learners in Business Studies Education in selected Secondary Schools of Mbala District. It investigated the experiences of teachers and learners in the implementation of Business Studies Subjects. It assessed the level of motivation for pupils, Business Studies Teachers and HODs in the teaching and learning of Principles of Accounts and Commerce. The findings were that out of 122 learners 13/10.6% of the pupils indicated that their level of motivation is fair, 18/14.8% indicated their level of motivation is good, 34/27.9% indicated very good and 57/46.7% indicated excellent. This is an indication that more needs to be done to motivate the learners to love and to have interest in the subject. Out of 5 teachers, 1/ 20% indicated their level of motivation as good whereas 4/80% indicated very good. 3/ 75% of the HODs indicated good were as 1 HOD representing (25%) indicated excellent.

The study also measured the level of knowledge retention of students in Business Studies Subjects when taught using demonstration instructional approach. The analysis showed that 5.5% indicated that their level of retention is fair. However, most of the learners' level of knowledge retention is good at 20.9%, very good at 49% and excellent at 24.5%.

The study also assessed whether psychological factors attribute to student's poor academic performance. The findings were that 70% of the learners said that psychological factors attribute to student's poor academic performance and 30% of the learners psychological factors do not attribute to the student's poor academic performance.

The research evaluated the various teaching strategies like demonstration, group work, role play, educational tour, problem based solving and teacher exposition and the use of teaching

aids that helps learners to retain the knowledge acquired. The study also investigated the challenges faced by teachers and learners in the teaching and learning of Business Studies Subjects. It also examined the underlying causes and remedies to the poor academic performance of the students in Business Studies Subjects in Secondary Schools in Mbala District.

5.2 Conclusion

The study concluded that there are various factors that inhabit the performance of the learners in Business Studies Subjects. The findings indicate that effective use of teaching strategies like demonstration, group work, role play, educational tour, problem based solving and teacher exposition and the use of teaching aids helps learners to retain the knowledge acquired. Motivating learners and teachers is vital in the implementation of Business Studies Education. Teachers should endeavour to see to it that learners are motivated to a higher extent to take up Business Studies Subjects because they are vital in the society and the economic world. Psychological factors attribute to the performance of the learners, hence the school environment should provide a conducive environment for learning to take place and for learners to overcome the challenges. Teachers and learners face several challenges in the teaching and learning of Business Studies Subjects. There are numerous causes to the poor academic performance of the learners. These causes are as a result of the challenges in the implementation of Business Studies Subjects. Possible remedies/strategies to improve the performance of the learners should be implemented so as to sustain Business Studies Education and Financial literacy in the country. Low achievements rates may result in a complete wipe out of the subjects hence the need to improve the academic performance of the learners because the importance of these subjects cannot be over emphasized.

5.3 Recommendations

Based on the findings and the conclusion drawn herein, the study beseeches the Ministry of Education to:

- Introduce Business Studies in primary schools.
- Provide recommended books and teaching materials in schools.
- Intensify internal and external monitoring of teachers and pupils for improvement of results.
- Adjust the time allocated for writing Principles of Accounts Paper 2 from 2 hours to 2hours 30 minutes through the Examination Council of Zambia.
- Motivate teachers through confirmation, salary upgrade and promoting teachers who are due for confirmation

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THE UNIVERSITY OF ZAMBIA
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APPROVAL OF STUDY

IORG No. 0005376
HSSREC IRB No. 00006464

18th April, 2024

REF. NO. HSSREC: 2024-APR-044

Ms. Gloria Mwenda Sishekanu
University of Zambia
P.O. Box 32379
LUSAKA

Dear Ms. Sishekanu

RE: "EXPLORING PERFORMANCE INHIBITING FACTORS IN BUSINESS STUDIES EDUCATION: A CASE OF SELECTED SECONDARY SCHOOLS IN MBALA DISTRICT".

The University of Zambia Humanities and Social Sciences Research Ethics Committee IRB has approved the study noting that there are no ethical concerns.

On behalf of The University of Zambia Humanities and Social Sciences Research Ethics Committee IRB, we would like to wish you all the success as you carry out your study.

In future ensure that you submit an application for ethical approval early enough.

Yours faithfully,

Dr. J. T. Ziwa

CHAIRPERSON
THE UNIVERSITY OF ZAMBIA HUMANITIES AND
SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE - IRB

CC: Director, Directorate of Research and Graduate Studies
Assistant Director (Research), Directorate of Research and Graduate Studies

APPENDIX II Approval to conduct Research in Mbala District from The DEBS

2nd April, 2024.

The District Education Board Secretary
P.O. Box 420240
MBALA

UFS: The Head Teacher
Mbulu Day Secondary School
P.O. Box 420220.
MBALA



Dear Sir,

RE: REQUEST TO CONDUCT RESEARCH IN FOUR (4) SECONDARY SCHOOLS IN MBALA DISTRICT.

The above subject matter refers.

I write to request for permission to conduct a research in four (4) Secondary Schools in Mbala District.

I am the Head of Department (HOD) Business Studies at Mbulu Day Secondary School. I am currently pursuing my Master's Degree in Business Administration at the University of Zambia.

I am conducting a research to analyse the factors that inhibit the performance of learners in Business Studies Subjects in Secondary Schools of Mbala District.

The research will be conducted in the following schools:

1. Luचेche Day Secondary School
2. Mbala Secondary School
3. Mbala Central Day Secondary School
4. Mulungushi Day Secondary School

The participants will include Heads of Departments (HOD), Business Studies Teachers and Grade 12 Pupils taking Principles of Accounts and Commerce.

Your consideration will be highly appreciated.

Yours faithfully,

Gloria M. Sishekanu

TS No. 809008

Cell No. 0979 816835

APPENDIX III: Questionnaire for Pupils taking Business Studies Subjects at Senior Secondary School Level

Dear Respondent,

I am a student pursuing a Master’s Degree in Business Administration at the University of Zambia. You have been selected using purposive sampling technique to participate in this Research. I shall appreciate if you participate fully.

Title of the study: Exploring Performance Inhibiting Factors in Business Studies Education: A Case of Selected Secondary Schools in Mbala District.

Purpose of study: The reason for conducting this research is to investigate the factors that inhibit the performance of learners in Business Studies Subjects in selected Secondary Schools of Mbala District.

You are requested to give accurate and complete information so as to facilitate the quality of the study report that will eventually be compiled for this exercise.

The questions asked will be used for classification purposes only. The information gathered will not be used in any other way and will be kept strictly confidential. The identity of the participants will be kept confidential and their responses will not be shared without their knowledge.

Please place a tick [✓] where applicable

1. Gender: Male [] or Female []
2. Age: 14 - 18 Years [] 19 - 21 Years [] 22 - 26 Years []
Above 26 Years []
3. Current Grade: Grade 10 [] Grade 11 [] Grade12 []
4. Do you take Principles of Accounts [Yes] or [No] and Commerce [Yes] or [No]. if yes,
5. What is your level of motivation in learning Principles of Accounts and Commerce?
Poor [] Fair [] Good [] Very Good [] Excellent []
6. Please give reasons for your answer in Question 5
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7. How interested are you in learning Principles of Accounts and Commerce?

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8. How motivated are the teachers in teaching Principles of Accounts and Commerce at your schools?

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9. What is the attitude of learners towards learning of Principles of Accounts and Commerce?

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10. What difficulties and obstacles have you encountered as a learner in the learning of Principles of Accounts and Commerce in your school?

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11. How is your knowledge retention level as a pupil taking Principles of Accounts and Commerce when taught using demonstration instructional approach?

Poor [] Fair [] Good [] Very Good [] Excellent []

12. Do you think demonstration as a teaching methodology helps you as a learner in understanding what is being taught?

Yes [] No []

If yes, give your reason

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If no, give your reasons

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13. What are the best methodologies of teaching Principles of Accounts and Commerce?

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14. Explain the reasons for your choice of teaching methodologies

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15. Do diversity of psychological factors attribute to student's poor academic performance in Principles of Accounts and Commerce? Yes [] No []

If yes, please explain how.

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16. How can the performance of the learners in Principles of Accounts and Commerce be enhanced in Secondary Schools of Mbala district?

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17. How can the performance of teachers of Principles of Accounts and Commerce be enhanced in Secondary Schools of Mbala District?

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18. What strategies should be developed and adopted in order to improve the academic performance of the learners in Principles of Accounts and Commerce.

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THANK YOU FOR YOUR RESPONSES

APPENDIX IV: Questionnaire for Business Studies Teachers

Dear Respondent,

I am a student pursuing a Master's Degree in Business Administration at the University of Zambia. You have been selected using purposive sampling technique to participate in this Research. I shall appreciate if you participate fully.

Title of the study: Exploring Performance Inhibiting Factors in Business Studies Education: A Case of Selected Secondary Schools in Mbala District.

Purpose of study: The reason for conducting this research is to investigate the factors that inhibit the performance of learners in Business Studies Subjects in selected Secondary Schools of Mbala District.

You are requested to give accurate and complete information so as to facilitate the quality of the study report that will eventually be compiled for this exercise.

The questions asked will be used for classification purposes only. The information gathered will not be used in any other way and will be kept strictly confidential. The identity of the participants will be kept confidential and their responses will not be shared without their knowledge.

Please place a tick [✓] where applicable

1. Gender: Male [] or Female []
2. Age: 20 Years - 30 Years [] 31 Years - 40 Years []
41 Years - 50 Years [] 50 Years to 65 Years []
3. Marital Status: Single [] Married []
4. Years of Teaching Experience:
Below 5 Years [] 6 – 10 Years [] 11 – 15 Years []
16 – 20 Years [] Above 21 Years []
5. Qualification: Diploma [] Degree [] Masters [] PhD []
6. State the Grades that you teach: Grade 10 [] Grade 11 [] Grade12 []
7. How are the enrolment levels of pupils taking up Principles of Accounts and Commerce at your school?
Poor [] Fair [] Good [] Very Good [] Excellent []
8. Do you teach Principles of Accounts [Yes] or [No] and Commerce [Yes] or [No]?
9. If No in Question 7, what are the reasons for not teaching Principles of Accounts and/or Commerce?

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10. How is your level of motivation in teaching of Principles of Accounts and Commerce?

Poor [] Fair [] Good [] Very Good [] Excellent []

11. Please give reasons for your answer in Question 9

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12. How motivated are the learners in learning Principles of Accounts and Commerce in your school?

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13. How motivated are you as a teacher in teaching Principles of Accounts and Commerce in your schools?

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14. How is the attitude of the learners in the learning of Principles of Accounts and Commerce?

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15. How is your attitude as a teacher towards the teaching of Principles of Accounts and Commerce?

Principles of Accounts

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Commerce

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16. What difficulties and obstacles have you encountered as a teacher in the teaching of Principles of Accounts and Commerce in your school?

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17. How is the knowledge retention level of students in Principles of Accounts and Commerce when taught using demonstration instructional approach?

Poor [] Fair [] Good [] Very Good [] Excellent []

18. Please give reasons for your answer in Question 16

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19. What are the best methodologies for teaching Principles of Accounts and Commerce?

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20. Explain the reasons for your choice of teaching methodologies

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21. Do diversity of psychological factors attribute to student's poor academic performance in Principles of Accounts and Commerce? Yes [] No []

If yes, please explain how.

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22. How can the performance of learners in Principles of Accounts and Commerce be enhanced in secondary schools of Mbala district?

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23. How can the performance of teachers of Principles of Accounts and Commerce be enhanced in Secondary Schools of Mbala district?

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24. What strategies should be developed and adopted in order to improve the academic performance of the learners in Principles of Accounts and Commerce.

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THANK YOU FOR YOUR RESPONSES

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10. How is your level of motivation in teaching of Principles of Accounts and Commerce?

Poor [] Fair [] Good [] Very Good [] Excellent []

11. Please give reasons for your answer in Question 9

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12. How motivated are learners in Principles of Accounts and Commerce in your school?

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13. How motivated are the teachers in your department in teaching Principles of Accounts and Commerce?

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14. How is the attitude of the learners in the learning of Principles of Accounts and Commerce?

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15. How is the attitude of the teachers in the teaching of Principles of Accounts and Commerce?

Principles of Accounts

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Commerce

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16. What difficulties and obstacles have you encountered as an HOD in the teaching of Principles of Accounts and Commerce in your school?

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17. How is the knowledge retention level of students in Principles of Accounts and Commerce when taught using demonstration instructional approach?

Poor [] Fair [] Good [] Very Good [] Excellent []

18. Please give reasons for your answer in Question 16

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19. What are the best methodologies for teaching Principles of Accounts and Commerce?

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20. Explain the reasons for your choice of teaching methodologies

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21. Do diversity of psychological factors attribute to student's poor academic performance in Principles of Accounts and Commerce? Yes [] No []

If yes, please explain how.

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22. How can the performance of learners in Principles of Accounts and Commerce be enhanced in Secondary Schools of Mbala district?

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23. How can the performance of teachers of Principles of Accounts and Commerce be enhanced in Secondary Schools of Mbala district?

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24. What strategies should be developed and adopted in order to improve the academic performance of the learners in Principles of Accounts and Commerce.

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THANK YOU FOR YOUR RESPONSES

APPENDIX VI: Research Budget

RESEARCH BUDGET				
S/No.	DESCRIPTION	QUANTITY	UNIT COST (ZMK)	TOTAL COST (ZMK)
1	STATIONARY			
	Pens	10	2	20
	Reams of Paper	2	140	280
	Highlighters	4	15	60
	Note Book	2	15	30
2	TRANSPORT	4	160	640
3	FOOD	4	60	240
4	MISCELLANEOUS		1000	1000
5	PRINTING/BINDING			
	Printing (Questionnaires and Interview Schedules)	10*4pages	6	240
	Photocopying Questionnaires	150*4pages	1	600
	BINDING	6	40	120
	TOTAL			3230

APPENDIX VII: Gantt Chart

ACTIVITY	PERIOD								
	NOV, 2023	DEC, 2023	JAN, 2024	FEB. 2024	MAR, 2024	APR, 2024	MAY, 2024	JUN, 2024	JUL, 2024
Proposal Writing									
Preparation and submission of Proposal to Ethics Committee									
Proposal Presentation									
Data Collection									
Data Analysis									
Report Writing									
Submission of Thesis									