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Keywords: assessment, teachers' qualification; students' attitude; teaching materials; students' retention; business education.

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Assessment of Teachers' Qualification, Students' Attitude and Availability of Teaching Materials on Students' Retention in Business Education among Secondary School Students in Ibadan Metropolis

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Keywords: assessment, teachers' qualification; students' attitude; teaching materials; students' retention; business education.

I. Introduction

a) Background to the Study on Students Retention in Business Education

usiness Education programme encompasses courses like Business Administration, marketing, purchasing and supply, accountancy, Business Studies, Secretarial Studies and others. At the teacher education level, the programme is grouped into three: Accounting Education, Distributive Marketing Education and Office/Secretarial Education (Fehintola, 2017a). Typing and Shorthand are business education subjects in the area of office education. It is defined by Pitman (2017) as the art of representing spoken sounds with written signs. Shorthand has plenty utility in the business world; Secretaries in both public and organizations use it to record minutes of meetings, telephone messages and spell checking which leads to the increase of their vocabularies. According to Adeyemi and Adu (2016), it is widely accepted that business education is one of the leading tools for promoting economic development as it covers some processes individuals go through to help them develop and use their potentials.

b) Students Retention in Business Education

Despite the fact that Business education and other business related subjects are important to human progress; students still perform poorly in them. Retention is the process of relegation of the past experience in the sub-conscious mind of the individual in the form of a mental experience. Retention of material is the primary goal of every teacher. However, in present day school, it is common for a student to learn material, take a test and forget the material soon after. Retention, according to Fehintola (2017b), is a direct correlate of positive transfer of learning. This means that high retention may lead to high achievement which is a factor of many variables such as interval between learning and retrieval, intervening experiences, specific subject involved, teaching strategies/methods used, and environmental situations, among others. Evidence from researches (Obeka, 2016; Mgbado, 2018; Lee, 2016; and Okeke, 2017) showed that there is no consistency on the variables that may lead to the students' retaining more of what they have learnt. This may likely be the reason for students' poor performance in Business education especially in public examination. Students' retention in Business education is the key corner stone on which all other performance related issues on Business education is built on, as students cannot perform well in Business education and subsequently pursed related careers when retention of the subject has not been established. Thus students' retention is the proportion of knowledge retained by an individual after a specific learning or encoding interval. Research has, (Obeka, 2016; Mgbado, 2018; Lee, 2016; and Okeke, 2017) in general, proposed three main principles pertaining to retention. First, knowledge retention generally falls to 75-89% of its original level after a relatively short period of time, Secondly, retention rate decreases over time as a finding of the length of retention interval in a relatively linear manner. Thirdly, all performances regardless of their individual levels of achievement have similar knowledge retention rates. Many researchers (Hassan, Osman & Azarian, 2019: Okeke, 2017 and Fehintola, 2014b) have investigated and defined several variables that affect students' retention. According to Obeka (2016) they include the type and content of task to be learned, the amount of original learning, the instructional strategy used, the length of the retention interval and subject individual. Retention is generally affected by two very important variables which are duration of study session and temporal distribution of study time across the session. The researcher reiterates that ability of students to encode, retain and recall any material learned in the school is the hall mark of examination testing and one of the core principles of educational process as failure to do this will eventually lead to low performance.

Retention is the intermediate between encoding and recalling or retrieval of a stimulus learned. Encoding, according to researchers like (Hassan, Osman & Azarian, 2019; Okeke, 2017 and Fehintola, 2014b) has to do with sensory perception and ability of the brain to analyze, synthesis and label a stimulus based on the existing categorization or conceptual framework, retention as the second stage in the cadre of memory has to do with internalizing the understanding of the stimuli which students might have been exposed to. At encoding stage, retention is critical in the process of memory which is the bedrock of any performance especially in the formal settings because for learning to take place, it's not sufficient for an individual to be exposed to stimuli alone(encoding) understanding has to be established for the appropriate objective to be met. Also, students cannot recall or retrieve any material learnt if retention was not established. It suffixes to say that achievement and performance of any kind cannot come by without retention. Hence, students' retention in Business education studies is the process by which concepts and principles embedded in Business as a social science subject taught in the school is

understood and internalized by the individual student which will further influence their achievement, performance and career (Obeka, 2016; Mgbado, 2018; Lee, 2016; and Okeke, 2017). There are factors that influence students' retention in subjects, the lists is inexhaustible but principal among these will feature gender, socioeconomic status, teacher's qualifications etc. each one other aforementioned variables influences students' retention. Attitude is psychosocial and is built based on the biological expectations of the individual on the basis of being a male or female.

Students' Attitude and Students Retention in Business Education

Okeke (2017) said that, through education, individuals acquire knowledge, skills and attitude that are necessary for effective living. In an attempt to have sound education worldwide, many factors have been identified as being responsible for determine standard of education where it is perceived and established. Among such factors is the issues of "student attitude". According to Qwenvbiugie, & Egbiri (2020), among the personality factors that contributes to academic performance is learners' attitude. A learner's attitude relates to all the factors of his education. According to Odufuye (2018), the attitude of a learner towards Typing and Shorthand will determine measure of the learner's attractiveness or repulsiveness to Typing and Shorthand. This invariably will influence the learner's choice and even, achievement in that subject.

Typing and Shorthand are taught right from junior secondary schools in business education studies to tertiary institutions such as Polytechnics, Colleges of Education and some universities. The acquisition of typing and shorthand skills by a trained secretary makes him/her relevant in the Business world. A trained secretary is an indispensable figure in every aspect of an organization which performs secretarial duties most effectively. A successful shorthand student has brighter future ahead because shorthand is useful in almost all professions. For example, shorthand notes are legal documents that can be used in a court case. Shorthand is a vital skill for court reporters because in most jurisdictions cameras and recorders are not allowed in court during proceedings. Further transcripts are hard to get from court officials and they take time to be released to the media.

However, as valuable as the usage of typing and shorthand and the need for a trained secretary is, typing and shorthand at Nigerian Certificate in Education (NCE) and university levels are faced with problems. These problems have also made a lot of students to run away from the course and thus formed wrong attitude towards the courses. These problems may include: awkward outlines, misinterpretation of words, lack of punctuation, low societal value for typing

and shorthand, lack of qualified shorthand teachers, and invention of new technologies (Adeboye, 2016).

In some secondary schools, colleges of education, polytechnics and universities, lessons/ lectures of typing and shorthand are taught like those of other subjects or courses. Despite concerted efforts of teachers/lecturers, school administrators, parents and all other education stakeholders to enhance learning of typing and shorthand among students, performance and success in learning typing and shorthand is still not satisfactory in Nigeria. According to Udo (2014), the reasons for poor performance in typing and shorthand examination are as a result of poor learning of the subjects and are likely to be due to formed attitudes towards the subjects by the students; teaching methods which are not appropriate and lack of resources among others.

d) Teachers' Qualification and Students Retention in Business Education

Moreover, the quality of education of a nation could be determined by the quality of her teachers. Qualification is a special skill or type of experience or knowledge that makes someone suitable to do a particular job or activity (Hassan, Osman & Azarian, 2019; Okeke, 2017 and Fehintola, 2014b). Therefore, teachers' qualification is a particular skill or type of experience or knowledge someone possesses to make him or her suitable to teach. Teachers' qualifications could, therefore, mean all the skills a teacher required to teach effectively. Such skills include formal education, experience, subject matter knowledge and mastery, pedagogy studies, duration of training, certificate/ licensing and professional development. Someone might have a teaching certificate at hand but without adequate knowledge of subject matter, this individual has no teaching qualifications yet (Adeboye, 2016 and Sale, 2016). Similarly, someone without proper knowledge of pedagogy or someone who spent few years in training without completing the required years does not possess teacher qualifications. Professional development and experience also count for teachers' qualifications because several studies have revealed this. Qualification is one of the critical factors that drive students' retention and academic performance. perspective of the researcher was that teachers' qualifications can go a long way to bring about students' higher subjects retention. Teachers' qualification relates to competence in instruction and management of students and materials in the classroom. Teachers' qualifications, therefore, might not only be the certificate someone is holding as erroneously conceived by some people. Teachers' qualifications are more than just holding a certificate of any institution.

e) Teaching Materials and Students Retention in Business Education

The study by Adeboye, (2016) revealed that students taught with instructional materials performed significantly better than those taught instructional materials and also that the use of instructional materials generally improved students' understanding of concepts and led to high academic achievements. Teaching as an important task of the teachers should enable them to improve students' learning by using various instructional materials in the classroom to teach business studies. More so, students are in school to learn and for instructors/teachers to share this goal means they should utilize instructional materials. From the situation of things and the observations by few researcher like (Sale (2016) and Adeboye (2016) it seems as if the use of instructional materials in teaching business studies in the senior secondary schools have not attainable owina to some challenges. Ahmed further attested that there is poor teachers' utilization of instructional materials in most schools. This situation is not too far from what is being experienced in Oyo State. Conversely, there are so many factors which determine appropriate utilization of instructional materials for teaching of business studies at the senior secondary schools (Serjali, & Abdul Halim, 2020). The researcher's observation in the area of study showcases a situation where many teachers complained about the difficulties in teaching business studies as regards to not getting hold of most of the printed and non-printed instructional materials for effective instructional delivery. It seems as if that many secondary schools in Ibadan metropolis State cannot boast of having instructional materials when it comes to teaching of business studies. This situation seems to have been responsible for poor students' academic performance and teachers' ineffectiveness towards instructional delivery in the schools. This situation degenerated to other problems affecting teaching in various subject areas including business studies. Poor utilization of instructional materials in the classroom has negative effect on teacher efficiency in providing sound instructional delivery which has negative consequences on students' academic performance, achievements and their dedication, interest and active participation towards learning. Whereby instructional materials for teaching are found wanting, learners become passive in learning and integrated learning will be difficult to achieve. For teachers utilization of instructional materials in teaching of business studies in the junior secondary schools, effective strategies should be adopted to improve the usage as observed from the studies of Effiong & Igiri (2015). It is based on this background that the present conducted an investigation in order to find out teachers'

utilization of printed and non-printed instructional materials for effective teaching of business studies in senior secondary school in Ibadan metropolis, Oyo State. Also, to determine the extent of this utilization and strategies to improve business studies teachers' utilization of these instructional materials.

STATEMENT OF THE PROBLEM

It has been observed that Business Education in Nigeria is in the increase, and the demand of various global trends is that every student must be given quality education in which Business Education is one of them, this call for more efforts on the part of all stakeholders to make necessary business education programmes available for all categories of students in Nigeria (Serjali, & Abdul Halim, 2020 and Effiong & Igiri, 2015). Students in the South-West, Nigeria are faced with challenges that affect the quality of life they live. Therefore, students should be empowered through different business education programmes, acquisition of basic skills, reorientation of values and productive culture, and active participation in the society which invariably translates to independence (Hassan, Osman & Azarian, 2019 and Okeke, 2017). This has become necessary because of the fact that unemployment is on the increase in the country especially among secondary school graduates. Students possess some untapped or under-tapped resources that could be useful if harnessed. Fehintola (2019) opined that the essence of business education programmes is to equalize opportunities for all students. Lack of necessary business education programmes where they exist, has not only impoverished secondary school graduates or lowered their quality of life, but has also, widened the gap between them and their counterparts with affluence family background. Thankfully, the six states of South-West, Nigeria have deemed it worthwhile to establish some business education centers and schools that offer business education programmes. There is now therefore, a need to undertake a study to know the impacts of teachers' qualification, students' attitude towards business education and availability of teaching material for business education viz-a-viz identifying areas of needs and, also, providing necessary recommendations that would make these programmes more comprehensive and more result oriented. Despite government's effort, the implementation of business education programmes in Nigeria is still facing some challenges, thereby making it difficult for the programmes to effectively achieve its stated objectives. number of issues attending to implementation have also cropped up over the years. These range from societal attitudes to trainees with lack of qualified personnel, insufficient of necessary equipment and ineffective programmes and learners attitude to business education. Business Education

programmes should therefore, be adequately addressed in all Business Education centres for learners. Students deserve specialized attention to be able to benefit maximally in Business Education programmes, these include: qualified teachers, students right attitude to business education programme and availability of special equipment and materials for teaching business education. This is why a national policy on Business Education and employment of secondary school graduates is so essential. Secondary school graduates have the right to work, but they must be given the means to enable them to exercise that right. This study assessed the relationship among teachers' qualification, students attitude to business education and availability of teaching materials on business education students' retention. This is in terms of the extent to which the objectives are currently being achieved, the relevance of the programmes' objectives to the needs of the trainees and society, the suitability of the qualified teachers, attitude of students to business education and availability of teaching business education on students' retention in business education programme. This study is therefore, designed to provide empirical data that could inform the future policy decisions on business education programmes for the learners in Ibadan metropolis, Nigeria.

Purpose of the Study

The general and specific purposes of this study are to assess the relationship between the independent variables and dependent variable. It found out the level of qualification of teachers, students attitude to business education and availability of teaching materials on students retention of business education programmes. This was done by examining the relationships, composite and relative contribution of teachers' qualification, students' attitude to business education and availability of teaching materials (independent variables) on students' retention in Business Education (dependent variable). The study has helped to determine the efficiency of business education programmes. This study has created more awareness about business education studies and the programmes meant for students. One of the purposes of this study is to determine the relationship and relative contribution of teachers' qualification on students' retention in business education. To know the relative contribution of students' attitude towards business education programme on students' retention in Business education. To ascertain the relationship and contribution of availability of teaching materials on students' retention in Business education and to determine the composite and relative contribution of teachers qualification, students' attitude to business education and availability of teaching materials on students' retention in Business education. Finally, on objective of the study is to know the

composite contribution of the teachers' qualification, students' attitude and availability of teaching materials for business education on students' retention in business education.

a) Research Questions

To achieve the purpose previously outlined, the following research questions were raised:

- 1. Are there significant relationships between the independent variables (teachers' qualification, students' attitude to business education and availability of teaching materials) and dependent variable (students' retention in Business education) of secondary school students?
- What is the composite contribution of the independent variables (teachers' qualification, students' attitude to business education and availability of teaching materials) and dependent variable (students' retention in Business education) of secondary school students?
- 3. What is the relative contribution of the independent variables (teachers' qualification, students' attitude to business education and availability of teaching materials) and dependent variable (students' retention in Business education) of secondary school students?

IV. METHODOLOGY

a) Research Design

The research design for this study is descriptive research design of correlational type. Correlational research seeks to find out facts that are associated with certain occurrences or types of behaviours by undertaking the analysis of past events and already existing conditions. Descriptive research design is considered as the best method available to social scientists and other educators who are interested in collecting original data for purposes of describing a population which is too large to observe directly (Nwakwo, 1990 in Adeyinka, 2005). This research design was therefore found suitable in studying students' retention, since the researcher would not have to manipulate such factors as they had already occurred.

b) Population

The target population for this study comprises of all secondary school students in senior secondary class that are offering business education subject and the teachers that are teaching business education.

c) Sample and Sampling Technique

This study employed stratified random sampling because the participants are from private, State and Federal secondary schools. Though, the participants were exposed to same curriculum in Business Education studies but qualification of teachers differs and availability of teaching material in each school

according to school ownerships also differs. Students' attitude to business education studies also differs along the gender line. Therefore, this study employed stratified random sampling from the target population and was accorded equal chance of being included in the final sample hence ascertaining objectivity in sample selection. 314 participants were used for the study using simple random sampling procedures to select the participants from each of the stratum. 24 teachers teaching business education were selected with 9 male and 15 female teachers. 7 of them have Nigerian Certificate of Education (NCE) while 12 of them have first degree in Business education studies and the rest 5 of the have postgraduate degree in business education studies. 290 of the participants were students with 155 of them are male and 135 are female students with age range between 13.5 to 17 years of age.

d) Instrumentation

Four research instruments were used for the study. The first one is Achievement test on business education prepared by West African Examination Council and so there is no need to assess the reliability of the instrument since it was prepared by public examination body. The achievement test paper for 2017 on Business education studies was used for the study to measure students' retention in Business education studies. The second instrument is Availability of teaching materials in Business education questionnaire (BEATM) was prepared for both teachers and students with 'Section A' measuring the demographic information of the respondents (teachers and students). The assessment of availability of teaching material for business study was measured with likert response format, where A - (1) adequately available, B - (2) available, C - (3) fairly available and D - (4) poorly available, with reliability coefficient of 0.82. The third instrument is Students' attitude towards business education programme (SATBEP). This instrument is meant to measure the attitude of students towards business education, with four response likert formats viz: A - (1) strong agree, B - (2) Agree, C - (3) Disagree and D - (4) strongly disagree. The reliability of SATBEP instrument is 0.78. The fourth instrument is teachers' qualification which was measured on section A of Availability of teaching materials in Business education questionnaire (BEATM) was prepared for both teachers and students. Section A of this instrument was graded with teachers with qualification of Nigerian Certificate of Education in Business Education equal to 1, Higher National Diploma (HND) qualification in Business Education studies equal to 2, First degree in Business Education qualification equal 3 and Postgraduate degree qualification in Business Education equal to 4.

e) Method of Data Collection

Data were collected by administering the instrument to the respondents by using

administering questionnaire and this exercise lasted for four weeks. The researcher visited the respondents with the questionnaire and after introducing himself to the respondent s the questionnaires were given out and the researcher waited to collect the data back. This makes the precision of the study to be very high.

Methods of Data Analysis

The computer statistical package for social scientists (SPSS) was used to process all the quantitative responses from the questionnaire. The research instruments were sorted, coded and entered into computer using SPSS software program to generate frequencies and percentages and data was presented using correlation matrix, composite contribution table and relative contribution table based on independent and dependent variables at 0.05 level of significance.

RESULTS V.

Research Question One: significant Are there relationships among the independent variables (teachers' qualification, students' attitude to business education subject, and availability of teaching materials) and dependent variable (students' retention in business education) among secondary school students?

Table 1: Summary of Correlations Matrix between Independent and Dependent Variables among Secondary School Students Offering Business Education Studies

Variables	Mean	Std Dev.	1	2	3	4
Students' Retention	67.00	4.63	1.000			
Teachers' Qualification	1.98	0.72	0.324**	1.000		
Students' Attitude	184.57	0.81	0.517**	0.390**	1.000	
Avail Teaching Materials	176.59	2.88	0.728**	0.381**	0.692**	1.000

^{**} Correlation Significant at 0.01 * Correlation Significant at 0.05

The results from Table1 showed that there were significant relationships among teachers' qualification, students' attitude to business education subject, and availability of teaching materials on students' retention in business education studies among senior secondary school students. Students' retention in business education studies had significant correlation with teachers' qualification (r = 0.324, p < 0.05), with students attitude towards business education studies (r = 0.517, p < 0.05) and with availability of teaching materials (r = 0.728, p < 0.05) of the respondents respectively.

Research Question Two: What is the composite contribution of the independent variables (teachers' qualification, students' attitude to business education and availability of teaching materials) and dependent variable (students' retention in Business education) of secondary school students?

Table 2: Summary of Regression Analysis of the Combined Prediction of Students' Retention in Business Education Studies among Senior Secondary School Students

	Model	R	R Square	Adjusted R		Std. Error of the Estimate
	1	0.813	0.669	0.665		27.18589
	Model	Sum of Squares	df	Mean Square	F	Sig.
	Regression	463591.548	3	154530.516	209.087	.000 ^b
1	Residual	229851.595	311	739.073		
	Total	693443.143	314			

Table 2 showed that the prediction of the three independent variables to the dependent variable. That is, students' retention in business education studies among secondary school students correlated positively with the three predictor variables. The Table also shows a coefficient of multiple correlations (R) of 0.813 and a multiple adjusted R square of 0.669. This means that 66.9% of the variance in the students' retention in business education studies among secondary school students is accounted for by all the three predictor variables, when taken together. The joint contribution of the independent variables to the dependent variables

was significant (F = 209.089; df = 3/311: p < 0.05) and that other variables not included in this model may have accounted for the remaining variance.

Research Question Three: What is the relative contribution of the independent variables (teachers' qualification, students' attitude to business education and availability of teaching materials) and dependent variable (students' retention in Business education) of secondary school students?

Table 3: Relative contribution of the independent variables to the dependent variable (Test of significance of the Regression coefficients)

Model	Unstandardized Coefficients		Standardized Coefficients	Т	Sig.	
	В	Std. Error	Beta			
(Constant)	11.205	8.383		1.337	.182	
Teachers'Qualification	32.503	2.534	.495	12.825	.000	
Students' Attitude	3.495	2.084	.060	3.677	.035	
Avail Teaching Materials	1.589	.057	.412	10.391	.000	

Table 3 reveals the relative contribution of the three independent variables to the dependent variable, expressed as beta weights. The positive value of the effects of the three independent variables is actually determined by positive reinforcement of these three variables. Using the standardized regression coefficient determine the relative contributions of independent variables to the explanation of the dependent variable teachers' qualification made the most significant relative contribution to the prediction of students' retention in business education studies of secondary school students (B = 32.503, t = 12.825, p < 0.05); followed by students' attitude towards business education studies (B = 3.495, t = 3.677, p < 0.05) and finally followed by availability of teaching materials (B = 1.589, t = 10.391, p < 0.05) in that order among the senior secondary school students in Ibadan.

DISCUSSION

The first research question examined the relationship between the independent variables (teachers' qualification, students' attitude to business education subject, and availability of teaching materials) and the dependent variable (retention in business education studies). The result showed that the three independent variables positively correlated retention in business education studies. This implies that high influence of teachers' qualification, students' attitude to business education subject, and availability of teaching materials will increase retention in business education studies. That is the higher the influence of teachers' qualification, students' attitude to business education subject, and availability of teaching materials will increase retention in business education studies. This result corroborated with studies of Lee (2016) who found out that parental socio- economic status is significantly related to students' retention in biology and performance. Also, Mgbado (2018) revealed that the socio-economic background of parents plays a vital role in the retention of students in not only a particular subject but in all school subjects generally. They found that the best simple predictor of the student's retention in biology is the family socio-economic status. The second variable which is students' attitude towards business education is also positively and statistically correlated with the dependent variable. According to Fehintola (2014), said that among the personality factor that contributes to academic performance is learners' attitude. They discovered that learner's attitude relates to all the factors of his education. Also, Odufuye (2018), discovered that the attitude of a learner towards Typing and Shorthand determined the measure of the learner's attractiveness or repulsiveness to Typing and Shorthand. The third variable is the availability of teaching materials, this variable also correlated significantly to students' retention in business education studies. This shows that the subject business education cannot be taught without instructional materials. According to Sale (2016) and Ahmed (2016) they both observed that the use of instructional materials in teaching business studies in the senior secondary schools have not been fully attainable and that it led to poor performance of the students as a results of poor teachers' utilization of instructional materials in most schools. The report of this finding corroborated the finding of Serjali, & Abdul Halim, 2020) that discovered that many teachers complained about the difficulties in teaching business studies due to not getting hold of most of the printed and non-printed instructional materials for effective instructional delivery.

The second research question assessed the composite contribution of the independent variables (teachers' qualification, students' attitude to business education and availability of teaching materials) on the dependent variables (retention in business education studies). The result reveals significant joint contribution of the independent variables (teachers' qualification, students' attitude to business education and availability of teaching materials) to the prediction of retention in business education studies. This result did not agree with results of the Sale (2016) who discovered that students of aged 11-13 and 13-15 year olds in Abia state indicate that about one-third or more of senior secondary school students reported low retention in biology, and a third or more reported low performance in biology. Also, Eze (2016) found that teachers' qualification did significantly predict retention in biology. Fehintola (2019) in his study in Nigeria on towards the usage of the teaching materials in science concept attainment, through the use of environmental analogies used a sample of 243 students randomly selected from Zaria Township of Kaduna State in Nigeria. The design of the study was a pre-test post-test control group quasi experimental design. On analyzing data using analysis of covariance (p < 0.05), they found that using teaching materials in the experimental groups attained an equivalent cognitive outcome after a six-week treatment period. Furthermore, Hassan (2019) carried out a study in Egypt on the relationship between abstract concept achievement and prior knowledge formal reasoning ability and use of teaching materials in Biology using a sample of 160 secondary school students, he found, after data analysis, using mean, standard deviation and regression to test research questions and analysis of co-variance to test hypotheses that the use of teaching materials did predict retention in biology.

The third research question examined the relative contribution of the independent variables (teachers' qualification, students' attitude to business education and availability of teaching materials) on the dependent variables (retention in business education studies). The result shows that the three predictors (teachers' qualification, students' attitude to business education and availability of teaching materials) are potent predictors of retention in business education studies. The most potent factor was teachers' qualification followed by students' attitude and availability of teaching materials in that order. This result corroborated with studies of Lee (2016) on the retention in business education studies among secondary school students. In other words, when students have their basic needs satisfied and their educational needs provided they had positive relationships with teachers, the teachers are highly qualified to teach business studies and there are adequate teaching facilities that could enhance teaching-learning effectiveness and the students developed positive attitude towards business education studies, presented higher levels of effort and perseverance in learning, were more likely to feel that they belonged to a school, and had higher retention in business education studies.

VII. Conclusion

This study investigated the relationships among teachers' qualification, students' attitude to business education and availability of teaching materials on students' retention in business education studies. The result showed that the three variables teachers' qualification, students' attitude to business education and availability of teaching materials are significantly correlated with retention in business education. While from the regression analysis joint and relative contribution were found to predict students' retention in business education studies. By implication students'

maximum retention in business education studies is a function of increased teachers' qualification, students' attitude to business education and availability of teaching materials.

VIII. RECOMMENDATIONS

Based on the findings of this study the following recommendations are made:

- o School administrators in Nigeria are enjoined to help students out of their retention predicament by employing qualified teachers who are specialist in business education studies and that have passion for teaching to teach the subject in public schools in Ibadan.
- Guidance counsellor and Non-governmental organizations with education as focus should come to the aids of students to enhance their attitude towards business education studies by organizing workshop, seminars and career talk on business education studies and sponsor competitions on the subjects to encourage them improve in retention of business education studies.
- Government should endeavor to provide teaching materials to all public secondary schools so as to enhance students' retention in business education studies.

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