

## UTILIZATION OF MODERN INSTRUCTIONAL MATERIALS FOR TEACHING BUSINESS SUBJECTS IN SECONDARY SCHOOLS IN ANAMBRA STATE, NIGERIA

C. M. Ile<sup>1</sup> & Ikechukwu Samuel Ndubuisi<sup>2</sup>

Department of Technology and Vocational Education, Nnamdi Azikiwe University, Awka  
ilechika2011@yahoo.com; cm.ile@unizik.edu.ng  
ndubisiekene2@gmail.com

---

### Abstract

*The need to improve the teaching of business subjects necessitated this study to ascertain the level of utilization of modern instructional materials for teaching business subject in secondary schools in Anambra State, Nigeria. One research question guided the study and three null hypotheses were tested. Descriptive survey research design was adopted and 249 male and female business subjects teachers were studied without sampling. A structured questionnaire was used for data collection. The questionnaire was validated by three experts in the field of business education and measurement and evaluation from the Faculty of Education, Nnamdi Azikiwe University, Awka. A total of 249 copies of questionnaire were distributed to the respondents, 241 copies were correctly filled, retrieved and used for data analysis. Data collected was analyzed using mean and standard deviation to determine the homogeneity of the respondents' ratings while t-test was used to test the null hypotheses at 0.05 level of significance. Findings revealed that business subjects teachers rarely utilized modern instructional materials for teaching business subjects. The findings also showed that school location and gender were significant factors on respondents' ratings of level of utilization of modern instructional materials while years of experience was not a significant factor. The researchers recommended among others that business subjects teachers should endeavour to utilize available modern instructional materials in the teaching of business subjects to enable students acquire relevant skills and competencies for gainful employment or self-employment.*

**Key Words:** Business Subjects Teachers, Utilization, Modern Instructional Materials

### Introduction

Education is an essential element of human development and existence. Universally, education is an instrument for social, political, scientific and technological development. It empowers young people with knowledge and skills, which in turn provide them with access to productive employment and meaningful contribution to national development. As affirmed by Ubulom and Ogwunte (2017), education is the most powerful agent for social transformation, national stability, security, unity, and prosperity. This is why the Nigerian Government sees education as an instrument per excellence for individual and national development. Therefore, it is important to give secondary education a solid foundation through effective teaching and learning.

In Nigeria, secondary education curriculum is designed to meet the national objective of preparing individuals for useful living within the society and higher education (Federal Republic of Nigeria (FRN, 2013). The FRN provides for secondary education in two stages - the upper basic also known as Junior secondary level and post basic secondary also known as senior

secondary level. At the junior secondary level, typewriting, shorthand, book keeping, office practice and commerce are integrated as business studies while at senior secondary level, business subjects offered include financial accounting, keyboarding, economics, commerce, insurance, marketing, salesmanship, office practice among others, out of which students choose two or three business subjects in addition to other areas to make up for West African School Certificate Examination. The main aim of business education whether at junior level or senior level is to bequeath students with relevant job skills, knowledge and necessary attitudes for paid or self-employment as well as for higher education in business-related areas (FRN, 2013).

In order to equip students with vocational skills and competencies required in modern offices and schools, teaching of business subjects requires the use of appropriate instructional resources. In agreement, Monsuru (2015) stated that teaching in this modern period is increasingly becoming more complex and technological to be teaching with traditional tools (such as chalkboard, textbooks, chart, pictures, and map among others) alone. Monsuru further stated that, developments in modern technology has made available a wide range of instructional materials to supplement teachers' effort in teaching-learning process. Nwagwu and Azih (2016) posited that vocational education which is the vehicle through which business subjects hope to accomplish their objectives is susceptible to changes with innovations in technologies especially those used in modern offices and schools. This is why business subjects teachers are expected to utilize appropriate modern instructional materials in teaching so that students can have opportunity to see, touch and manipulate them.

Modern instructional materials are technology-based teaching aids that make teaching easier for teachers and learning more effective and enjoyable for students. Modern instructional materials are collections of materials and equipment that help the teacher to effectively deliver instruction to the students. According to Amali (2014), modern instructional materials refer to visual, audio and audio-visual category in that help to make abstract concepts and ideas concrete in the teaching and learning process. They include overhead projectors, films, white board, digital camera, television and computers. Onah and Okoro (2010) stated that modern instructional materials for teaching business subjects include personal computers, scanners, digital cameras, phones, faxes, modems, teleconferencing, compact disks, projectors and digital video disk player. Incorporating these materials in teaching can present, support and reinforce the teaching of business subjects in senior secondary schools.

Modern instructional materials have motivational value to develop the interest of students and can promote retention. They save time and energy because what someone will explain in ten minutes will be possible in less time with the use of modern instructional materials. The creative use of a variety of modern instructional materials will increase the probability that students would learn more, retain better and acquire the skills they are expected to perform (Uzuegbu, Mbadiwe & Anulobi, 2013). Modern instructional materials according to Usman (2016) form a vital aspect of teaching and learning of business subjects in secondary schools. Without these materials, the teaching and learning of business subjects in secondary schools might not yield the expected results. This means that effective teaching of business subjects could be achieved by ample utilization of modern instructional materials.

Utilization entails making use of available resources at an individual's disposal. Ogbu (2016) viewed utilization of modern instructional materials as the process of using procured and accessible modern materials, component materials and appliances to make the teaching and

learning process easier, interesting and rewarding. Utilization of instructional materials in the teaching of business subjects would promote meaningful communication between the teachers and students, enhance effective teaching and motivate individualized instruction through which learning is assured (Ugwuanyi, 2013). Proper utilization of instructional facilities serves a useful purpose in promoting understanding of concepts and principles of business subjects (Ugwu, 2016). According to Muhammed (2017) low utilization of instructional materials by teachers is due to factors such as unavailability, non-functionality of few available ones, inability and inadequate time to apply them in teaching and irrelevance to subject matter. Similarly, Ubulom and Ogwunte (2017) noted that due to Nigeria's present economic predicaments, many teachers in secondary schools that offer vocational subjects lowly utilize modern instructional materials for effective teaching. As a result of this, business subjects seem to operate at a pseudo level, a situation that negates the basic tenets of vocational education.

The situation is not different in Anambra State as Ugwu (2016) revealed that the high rate of poor performance of students in business subjects in both internal and external examinations could be attributed to inadequate utilization of instructional materials by teachers. According to Chukwuka (2017) there are various factors responsible for the poor performance of students in business subjects one of which is low utilization of instructional materials by business subject teachers in the teaching process.

Utilization of modern instructional materials by business subject teachers could be influenced by school location, gender and years of teaching experience. It could be that secondary schools in urban areas have more modern instructional materials than those in rural areas which could make business subject teachers in urban areas to utilize the materials in teaching more than their rural counterparts. However, Usman (2016) revealed no significant difference between urban and rural teachers' responses regarding the utilization of instructional materials for teaching. Similarly, male teachers could utilize instructional materials for teaching more than their female counterparts. In relation to this, Ngeru (2015) found out that a significant difference existed between male and female teachers on the extent of utilization of instructional materials for teaching. Furthermore, years of experience could influence business subject teachers' responses on the utilization of modern instructional materials. Experienced business subject teachers (above 5 years) could differ significantly with their inexperienced counterparts (0 – 5 years) on level of utilization of modern instructional materials for instructional delivery. Amuzu (2018) revealed that years of experience of teachers influence their utilization of instructional materials for teaching. It is against this background that this study assessed the utilization of modern instructional materials in the teaching of business subjects in Anambra State.

### **Statement of the Problem**

Business subjects are generally skill-based which cannot be effectively taught using only traditional instructional materials but also with modern instructional materials. Considering the need for technological development, coupled with the fact that business subjects are skill-oriented subjects, their teaching and learning as well as students' academic performance in the subjects have become a source of concern to stakeholders especially the parents and employers.

The problem of poor achievement of students in internal and external examination has remained unsolved. This poor performance has been attributed to many factors including poor method of teaching, lack of laboratories, non-availability and non-utilization of instructional materials in most secondary schools in Nigeria. The consequence is that the teaching of business subjects is faced with challenges of producing the needed manpower for the world of

work as well as preparing students for higher education in business related courses. Hence, the need to ascertain the level of utilization modern instructional materials for teaching business subjects in secondary schools in Anambra State.

### **Purpose of the Study**

The main purpose of this study was to ascertain the level of utilization of modern instructional materials for teaching business subjects in secondary schools in Anambra State. Specifically, this study determined the:

1. level of utilization of modern instructional materials by business subjects teachers in secondary schools in Anambra State.

### **Research Questions**

The following research questions guided the study:

1. What is the level of utilization of modern instructional materials by business subjects teachers in secondary schools in Anambra State?

### **Null Hypotheses**

The following null hypotheses were tested at 0.05 level of significance:

1. There is no significant difference in the mean ratings of urban and rural business subjects teachers on the level of utilization of modern instructional materials for teaching business subjects in secondary schools in Anambra State.
2. Male and female business subject teachers in secondary schools in Anambra State do not differ significantly in their mean ratings on the level of utilization of modern instructional materials for teaching business subjects.
3. There is no significant difference in the mean ratings of business subjects teachers on the level of utilization of modern instructional materials for teaching business subjects in secondary schools in Anambra State based on years of experience (0-5 years and above 5 years).

### **Literature Review**

For effective utilization of modern instructional materials, business subject teachers should have knowledge the of various types of modern instructional materials because it is believed that this kind of knowledge can influence positively, attitude and efficiency in the selection of, and utilization of instructional materials (Chukwuka, 2017). Also, Apagu and Wakili (2015) stated that business education as a discipline requires adequate modern instructional materials such as the ICT so as to make teaching and learning more effective. Teaching of business subjects involves the use of modern instructional materials such as laptop computer, mobile phone, multimedia projector, smart board, interactive television, internet, e-banking/ commerce facilities, internet facilities, e-mail facilities, computer software among others (Usman, 2016). The use of instructional materials provides the teacher with interesting and compelling platforms for conveying information since they motivate learners to learn more. Furthermore, the teacher is assisted in overcoming physical difficulties that could have hindered effective presentation of a given topic. The use of instructional materials in secondary schools

has been widely researched and the findings indicate that the benefits of using them are immense.

However, Ugwu (2016) noted that the utilization of instructional materials in the teaching and learning of business subjects is not only the issue, but the appropriateness of the selected materials by the teacher to the topic at hand, which sometimes make the lesson lose effectiveness.

Diosur and Igyuve (2013) investigated the use of audio-visual materials in the teaching and learning processes in colleges of education in Benue State. The results of the survey indicated that lecturers in the college of education rarely used audio visual resources in teaching. Another survey was conducted by Aina and Ademola (2013) in Abakaliki Education Zone. The finding revealed that audio-visual resources are lowly utilized by teachers. According to Mbah (2016), most ICT facilities were not utilized in the teaching and learning.

In another study conducted by Jeptanui (2011) in public primary school on the efficiency use of instructional resources in Wareng district, Kenya. It was found that chalkboard and textbooks were widely used while other instructional resources were not utilized. Nwafor and Eze (2014) in their study on availability and utilization of instructional materials in teaching and learning of basic science in selected junior secondary school in Abakaliki education zone of Ebonyi State-Nigeria. They also revealed that teachers did not effectively and frequently use instructional materials to facilitate their teaching.

According to Uwaifo in Ugwu (2016), proper utilization of instructional materials serves a useful purpose in promoting understanding to concepts and principles. In relation to that Ugwu posited that proper utilization of relevant equipment, materials tools or instructional facilities in teaching business subjects facilitates learning and enhances student's achievement. Utilization of instructional modern instructional materials by business subjects teachers will improve more the standard of teaching and learning of business subjects in secondary schools. It is therefore important that the business subjects teachers should be conversant with different modern instructional materials and effectively utilize them while teaching. Ngeru (2015) posited utilization of these materials promotes meaningful communication, enhance effective teaching, encourages the interest of learners and motivates individualized instruction in which learning is assured.

## **Method**

The design adopted for this study was the descriptive survey. The population of the study comprised 249 business subjects teachers in the 261 public secondary schools in Anambra State where business subjects are taught both in rural and urban secondary schools. There was no sampling since the population was not too large. The instrument for data collection for the study was a 30-item structured questionnaire titled "Level of Utilization of Modern Instructional Materials for Teaching Business Subjects (LUMIMTBS)". The questionnaire was structured on a five-point scale, with response categories as Very Greatly Utilized (VGU), Greatly Utilized (GU), Moderately Utilized (MU), Rarely Utilized (RU) and Not Utilized (NU) with assigned weighted values of 5, 4, 3, 2, and 1 respectively. The face validity of the instrument was established using the opinions of experts in business education and measurement and evaluation from the Faculty Education Namdi Azikwe University, Awka. The reliability of the instrument was established using trial test and data collected were analyzed using Cronbach alpha which yielded coefficient value of 0.81. Mean and standard deviation were used to answer the research question while t-test was used to test the hypotheses at 0.05 level of significance. A hypothesis was rejected where

the p- value was less than the level of significance value. Otherwise, the hypothesis was accepted. The data analysis was carried out using Statistical Package for Social Sciences (SPSS) version 23.0

**Results**

**Analysis of Research Question**

**Research Question 1**

What is the level of utilization of modern instructional materials by business subjects teachers in secondary schools in Anambra State?

**Table 2: Respondents’ mean ratings and standard deviation on the level of utilization of modern instructional materials for teaching business subjects  
N = 241**

S/N	Items on Utilization	$\bar{X}$	SD	Remarks
1	Laptop computer	2.38	1.06	Rarely Utilized
2	Cell phones	2.76	1.10	Moderately Utilized
3	Printer	1.68	1.08	Rarely Utilized
4	Interactive television	1.47	.66	Not Utilized
5	Photocopier	1.30	.81	Not Utilized
6	Computer set	1.41	.71	Not Utilized
7	Scanner	1.33	.54	Not Utilized
8	Facsimile machine	1.20	.43	Not Utilized
9	Laminating machine	1.34	.71	Not Utilized
10	Interactive white board (IWB)	1.30	.66	Not Utilized
11	Multimedia projector	1.31	.55	Not Utilized
12	Internet Facilities	1.21	.77	Not Utilized
13	Teleconferencing protocol	1.36	.65	Not Utilized
14	E-banking/commerce facilities	1.48	.81	Not Utilized
15	Quick books software	1.31	.72	Not Utilized
16	E-mail facilities	1.22	.43	Not Utilized
17	Virtual Lib	1.20	.49	Not Utilized
18	Video camera	1.45	.80	Not Utilized
19	CD-ROM accounting software	1.43	.94	Not Utilized
20	Tape recorder	1.33	.72	Not Utilized
21	Display boards	1.74	1.01	Rarely Utilized
22	Bulletin boards	1.33	.81	Not Utilized
23	Computer simulation	1.35	.65	Not Utilized
24	DVD Rom	1.44	.72	Not Utilized
25	Computer software	1.82	.93	Rarely Utilized
26	Compact disc	2.40	1.03	Rarely Utilized
27	Computer assisted instruction	1.31	.82	Not Utilized
28	Filmstrips	1.41	.58	Not Utilized
29	Flash drive	1.89	1.07	Rarely Utilized
30	Video tape instruction	1.22	.97	Not Utilized



<b>Cluster Mean</b>	<b>1.51</b>	<b>Rarely Utilized</b>
---------------------	-------------	------------------------

Data in Table 1 reveal that out of the 30 items listed on utilization of modern instructional materials for teaching business subjects, item 2 with mean score of 2.76 is moderately utilized for teaching business subjects, six items with mean scores ranging from 1.68 to 2.40 are rarely utilized while the remaining 23 items are not utilized. The cluster mean score of 1.51 indicates that on the whole, modern instructional materials are rarely utilized for teaching business subjects in secondary schools in Anambra State. The standard deviation for all the items range within 0.43 to 1.10. This shows that the respondents are not wide apart in their ratings. The analysis shows that responses to items 1,2, 3, 21, 26 and 29 have the highest deviation between 1.01 and 1.10 among respondents. This suggests that the respondents are quite divided in their opinions as to whether cell phones, printers, display boards, compact discs and flash drives are rarely utilized for teaching business subjects. Other items show homogeneity in the respondents' responses.

**Test of Null Hypotheses**

**Hypothesis 1**

There is no significant difference in the mean ratings of urban and rural business subjects teachers on the level of utilization of modern instructional materials for teaching business subjects in secondary schools in Anambra State.

**Table 2: Summary of t-test analysis of mean ratings of urban and rural business subjects teachers on level of utilization of modern instructional materials for teaching business subjects**

School Location	N	$\bar{X}$	SD	Df	P-value	Decision
Urban	130	48.09	7.26	239	0.04	Significant
Rural	111	47.26	7.98			

Table 2 shows that there is a significant difference in the mean ratings of business subjects teachers on the level of utilization of modern instructional materials for teaching business subjects in secondary schools in Anambra State based on school location. This is shown by the p-value of 0.04, which is less than the significance level of 0.05. The null hypothesis of no significant difference between the two groups is therefore rejected.

**Hypothesis 2**

Male and female business subject teachers in secondary schools in Anambra State do not differ significantly in their mean ratings on the level of utilization of modern instructional materials for teaching business subjects.

**Table 3: Summary of t-test analysis of mean ratings of male and female business subjects teachers on level of utilization of modern instructional materials for teaching business subjects**

Gender	N	$\bar{X}$	SD	df	P-value	Decision
Male	65	45.63	6.99	239	0.01	Significant
Female	176	48.48	7.66			

Table 3 shows that there is a significant difference in the mean ratings of male and female business subjects teachers on the level of utilization of modern instructional materials for teaching business subjects in secondary schools in Anambra State. This is shown by the p-value of 0.01, which is less than the significance level of 0.05. The null hypothesis of no significant difference between the two groups is therefore rejected.

**Hypothesis 3**

There is no significant difference in the mean ratings of business subjects teachers on the level of utilization of modern instructional materials for teaching business subjects in secondary schools in Anambra State based on years of experience (0-5years and above 5 years).

**Table 4: Summary of t-test analysis of mean ratings of business subjects teachers on level of utilization of modern instructional materials for teaching business subjects based on years of experience**

Years of Experience	N	$\bar{X}$	SD	df	P-value	Decision
0-5 years	41	49.36	9.74	239	0.23	Not Significant
Above 5 years	200	47.39	7.07			

Table 4 shows that there is no significant difference in the mean ratings of business subjects teachers on the level of utilization of modern instructional materials for teaching business subjects in secondary schools in Anambra State based on years of experience. This is shown by the p-value of 0.14, which is greater than the significance level of 0.05. The null hypothesis of no significant difference between the two groups is therefore accepted.

**Discussion of Findings**

Findings of the study disclosed that modern instructional materials were rarely utilized by business subjects teachers for teaching business subjects in secondary schools in Anambra State. The finding corroborates that of Kiarie (2014) which revealed that the extent of utilization of instructional materials by secondary school teachers was very low. Kiarie further found that some instructional materials were available for utilization, but teachers rarely utilized them in the classroom during instructional delivery. Similarly, Wakili (2015) reported that instructional materials for effective teaching and learning in Nigerian secondary schools are rarely utilized by teachers and students. Ezeani and Ishaq (2013) stated that poor performance of students in the field of business education could be as a result of teachers’ low utilization of modern instructional materials in classroom instruction. In corroboration, Amuchie (2015) posited that ICT facilities were not greatly utilized in Nigerian schools. This is because there is a correlation between availability of modern instructional materials and their utilization. This implies that modern instructional materials can only be utilized in teaching and learning if they are available. Mbah (2016) affirmed that most ICT facilities for teaching and learning were not available and consequently not utilized.



Furthermore, the fact that business subjects teachers do not utilize modern instructional materials in teaching to a suitable level could be as a result of non-availability of instructional materials. According to Diosur and Igyuve (2013), teachers rarely utilized modern instructional materials for teaching due to non-availability, lack of technical support, unstable power supply and lack of ICT skills. This buttresses the assertions by Aina and Ademola (2013) that the low level of utilization of instructional materials was attributable to inadequate funding, irregular power supply, non-provision of instructional resource centers, non-appointment of professionals to man instructional resource centers and lack of teachers' competency in the use of ICT facilities.

Additionally, the findings showed that school location and gender significantly influenced business teachers' level of utilization of modern instructional materials for teaching business subjects while no significant difference was found in respect of years of experience. The years of experience is in line with Ngeru (2015) who revealed that years of experience did not influence teachers' level of utilization of instructional materials. Ngeru, however, revealed that gender and school location did not significantly influence teacher's level of utilization of instructional materials for instructional delivery. But, Manyilizu and Gilbert (2015) revealed that there was a significance difference between gender and teachers' utilization of instructional materials.

### **Conclusion**

The benefits of utilization of modern instructional materials in the field of education and especially in equipping business-related students with relevant skills and competencies for gainful employment or self-employment have been stressed by educational professionals. However, despite these benefits, the findings of this study revealed that business subjects teachers rarely utilized modern instructional materials during the instructional delivery. The findings also showed that school location and gender are determinant factors on the utilization of these materials while years of experience was a not significant factor in this regard. Based on these findings, the researchers conclude that more efforts are needed to ensure that modern instructional materials are very greatly utilized by business subjects teachers to enhance their professional practices and as well improve students academic performance and competitiveness in the labour market.

### **Recommendations**

Based on the findings of this study, the following recommendations were made.

1. Business subjects teachers should endeavour to utilize available instructional materials in the teaching of business subjects to enable students acquire relevant skills and competencies for gainful employment or self-employment.
2. Ministries of Education, both at State and Federal levels should sponsor teachers' in-service courses on teaching with modern instructional resources. This would help business subjects teachers to be more competent and literate in the operating principles of the technological resources.
3. The government should use the services of various bodies like Association Business Educators of Nigeria (ABEN) and others to organize seminars, workshop and conferences to inform and train business subjects teachers on the utilization of modern instructional materials in teaching and learning. This will help business subjects teachers to utilize these materials to a very great extent for instructional delivery.

## References

- Aina, J. A. & Ademola, E. A. (2013). Audio-visual resources availability and use for library services among colleges of education in Lagos State. *Journal of Library and Information Science*, 5 (10), 417-42.
- Apagu, V.V. & Wakili B. A. (2015). Availability and utilization of ICT facilities for teaching and learning of vocational and technical education in Yobe State Technical Colleges. *American Journal of Engineering Research* 4(2), 113-118.
- Amali, O.O. (2014). Meeting the challenge of accessibility and utilization of modern instructional materials in rural secondary schools in Nigeria. *International Journal of Multidisciplinary Studies*, 1(2), 39-47.
- Amuzu, S. (2018). Bridging the gap between theory and practice; teachers' utilization of instructional resources in teaching social studies in basic schools in West Mamprusi District in Northern Region, Ghana. *International Journal of Education, Learning and Development*, 6(1), 10-25.
- Chukwuka, C. (2017). *Extent of utilization of instructional materials for effective teaching of economics in secondary schools in Aguata Local Government Area*. (Unpublished B.Sc. project), Department of Technology and Vocational Education, Nnamdi Azikiwe University, Awka.
- Doosur, A. & Igyuve, S.M (2013). The use of audio-visual materials in the teaching and learning processes in colleges of education in Benue State. *Journal of Research & Method in Education*, 1(6), 44-55.
- Ezeani, N.S.&Ishaq, A.M. (2013). Emerging issues in business education: A panacea to effective utilization and application of ICTs as a tool in business education in `Nigerian Universities. *Review of Public Administration and Management*, 1(2), 89-107.
- Federal Republic of Nigeria (2013). *National policy for technology*. Lagos: NERDX Press.
- Jeptanui, N. (2011). *Efficiency in the use of instructional resources in public primary schools. A case study of Kapseret Zone, Wareng District, Kenya*. (Unpublished Research Project). Department of Education, Kenyatta University, Nairobi.
- Kiarie M. B. K. (2014). *Availability and utilization of computers in teaching and learning of business studies in secondary schools: Westlands district Nairobi County, Kenya Kiarie*. (Published master's degree thesis), school of education of Kenyatta University. Retrieved from <https://ir-library.ku-ac.ke.123456789/12108/>
- Mbah, B. A. (2016). An Assessment on the availability and utilization of information and communication technology (ICT) for the teaching and learning of English language. *Journal of Sciences education*, 6(11), 25-65.
- Monsuru, B.M. (2015). Relevance of the use of instructional materials in teaching and pedagogical delivery: In Nwachukwu, P. O., Peter J.K., Lazarus, & Ndiku, .M.(Eds.), *Handbook of research on enhancing teacher education with advanced instructional technologies* (Pp. 145-165).doi: 10.4018/978-1-4666-8162-0.ch008
- Muhammed, M. N. (2017). *Assessment of availability and utilization of instructional materials for teaching Islamic studies in junior secondary schools in Kaduna state, Nigeria*.

- (Published master's degree thesis), Department of Educational Foundations and curriculum, Ahmadu Bello University, Zaria. Retrieved from <http://kubanni.abu.edu.ng/jspui/bitstream/123456789/10420/1/>
- Ngeru, E. W. (2015). *Influence of teacher characteristics on utilization of instructional resources in teaching number work in preschools in Westlands Sub – County, Nairobi County*. (Published master's degree thesis), Department of Educational Communication and Technology University of Nairobi. Retrieved from <http://erepository.uonbi.ac.ke/bitstream/handle/1129597341>
- Nwafor, C. E. & Eze, S.O. (2014). Availability and utilization of instructional materials in the teaching of basic science in selected secondary schools in Abakaliki Education Zone of Ebonyi State, Nigeria. *Global journal of bio-science and biotechnology*, 3 (3), 292-295.
- Nwagu, I. & Azih, N. (2016). Status of technologies in business education department of Tertiary Institution in State for effective integration of electronic learning. *British Journal of Education*, 4 (4), 49-59.
- Obidile, J. I., Amobi, S. C., Uzoekwe, H. E. & Akuezilo, J. A. (2017). Perceived factors influencing academic performance of students in accounting in secondary schools in Anambra State. *IOSR Journal of Humanities and Social Science*. 22. 96-99.
- Onah, N. & Okoro, F. (2010). Strategies for enhancing the accessibility and use of information and communication technology in the colleges of education in Enugu State of Nigeria. *Nigerian Vocational Journal*, 14(2), 104-114.
- Ubulom, W. J. & Ogwunte, P. C. (2017). Evaluation of instructional resources for teaching business subjects in public secondary schools in Rivers State, Nigeria. *International Journal of Innovative Education Research*, 5(4), 67-74.
- Ugwu, C.L. (2016). Assessment of utilization of instructional materials in teaching and learning of business education subjects in secondary schools in Enugu education zone of Enugu state. (Unpublished master's thesis), Department of Vocational Technical Education, University of Nigeria, Nsukka.
- Usman, M. (2016). *Assessment of the availability and use of instructional materials by secondary school economics teachers in Kwara State, Nigeria*. (Unpublished master's degree thesis), Department of Educational Foundations and Curriculum, Faculty of Education, Ahmadu Bello University, Zaria, Nigeria.
- Uzuegbu, C. P., Mbadiwe, H. C. & Anulobi, J. C. (2013). Availability and utilization of instructional materials in teaching and learning of library education in tertiary institutions in Abia state. *Journal of Educational Research*, 2(8), 111–120.