FORMATIVE ASSESSMENT: IMPROVING TEACHING AND LEARNING BUSINESS EDUCATION IN NIGERIAN UNIVERSITIES

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Abstract
Assessment is vital to the education process. In schools, the most visible assessments are summative used to measure what students have learnt at the end of a unit, to promote students, to ensure they have met required standards on the way to earning certification for school completion or to enter certain occupations, or as a method for selecting students for entry into further education. But assessment may also serve a formative function. It refers to frequent, interactive assessments of students’ progress and understanding to identify learning needs and adjust teaching appropriately. Teachers using formative assessment approaches and techniques are better prepared to meet diverse students’ needs – through differentiation and adaptation of teaching to raise levels of student achievement and to achieve a greater equity of student outcomes. This paper identifies the principles of formative learning, the strategies to be adopted in formative learning. It shows how formative assessment promotes the goals of life-long learning, including higher levels of students’ achievement, placing emphasis on the process of teaching and learning in business education, and actively involving students in that process, building students’ skills for peer- and self-assessment, helping students understand their own learning, and developing appropriate strategies for learning. The paper discussed barriers to wider practice of formative assessment and ways in which those barriers can be addressed.

Keywords: Formative Assessment, Teaching and Learning, Business Education.

Introduction
Most recently, assessment of student achievement in business education has been receiving the attention of teachers, parents, researchers and education systems. This attention has highlighted assessment as integral to the teaching and learning process. Assessment practices need to reflect changes based on understandings of learning theories, new knowledge and skills that are necessary for the 21st Century and the accountability requirements of systems and governments. In this respect assessment of student achievement is changing as today’s students face a world that demands new knowledge, skills and behaviours that have not yet been defined (Segers, Dochy & Cascallar,2003). Formative assessment is probably the most important thing one can do to help students learn. The success of any school in meeting its goal depends to a large extent on the teachers and in the process of teaching and learning. Assessment for learning is any assessment for which the first priority in its design and practice is to serve...
the purpose of promoting students learning. An assessment activity can help learning if it provides information to be used as feedback by business teachers, and by their students in assessing themselves and each other, to modify the teaching and learning activities in which they are engaged.

Business Education is a vocational education that is directed towards developing the learner to become productive in teaching, get paid employment and become self-employment. It prepares beneficiaries for gainful employment and sustainable livelihood. Formative assessment in Business Education helps to provide student opportunities to express themselves, appraise the teaching and learning process, motivates students to study and also provide feedback on learning. Nigerian universities are established to achieve some of the following goals; contribute to national development through high level relevant manpower training, develop and inculcate proper values for the survival of the individual and society, develop the intellectual capability of individuals to understand and appreciate their local and external environment, (FRN, 2004).

The purpose of formative assessment in business education in the university education system is to make value judgement on the adequacy or otherwise of a business education programme. Formative assessment facilitates decision-making, maintain external and improve existing business education curriculum and programmes. Kehinde (2012) noted that the purpose of formative assessment in business education is to influence the methods of study employed by students, provide a basis for location of errors resulting from learning, provide basis for marks and reports of progress and motivate students to study especially when they are informed of their progress. Formative assessment in business education helps the teacher to assess the progress made, and therefore, help in developing and modifying the objective, course content, and teaching methods of the programme through the feedback information.

According to Ubulom (2003) the objectives of business education at the university level in Nigeria are to:

- Produce well-qualified and competent graduates in business education who will be able to teach business subjects in the secondary schools.
- Produce business graduates who will be able to inculcate the vocational aspects of business education into Society in the secondary schools.
- Produce graduate business teachers who will start the so much desired revolution of vocational development right from the Nigerian primary and secondary schools.
- Produce teachers who will engage in professional studies of business education.
- Produce strong advocates and promoters of viable industrial and business enterprises.
- Enable graduates of the programmes have an intelligent understanding of the interesting complex of the business world.
Therefore, formative assessment which monitors individual student progress toward achieving their goals, gives feedback and involve students in the learning process will go a long way in achieving the objectives of business education at university level.

What is Formative Assessment?

William and Keahy (2007) stated that formative assessment provides feedback within the system and is actually used to improve the performance of the system. It is both to the teachers and to the students about present understanding and skill development in order to determine the way forward. It refers to assessment that is specifically intended to provide feedback on performance to improve and accelerate learning.

Jones (2005) explained that formative assessment is the assessment used by teachers on an on-going basis to help their students achieve to the best of their abilities and is a very important part of the learning process. In other words, identifying and responding to the students’ learning needs.

Black and Williams (2003) explained formative assessment as formal and informal processes teachers and students use to gather evidence for the purpose of improving learning. In the classroom, assessment is done formally through assignments, tests, quizzes, performances, projects, and surveys; or informally through questioning and dialogue, observing, and note taking.

Organisation of Economic Co-operation and Development (2005) noted that formative assessment offers a powerful means for meeting goals for high-performance, high-equity of student outcomes, and for providing students with knowledge and skills for lifelong learning. OECD came up with key elements in formative assessment as establishment of a classroom culture that encourages interaction and the use of assessment tools; establishment of learning goals, and tracking of individual student progress toward those goals; use of varied instruction methods to meet diverse student needs; use of varied approaches in assessing student understanding; feedback on student performance and adaptation of instruction to meet identified needs; and active involvement of students in the learning process.
In formative evaluation teachers make frequent, interactive assessments of student understanding which enable them to adjust their teaching to meet individual student needs, and to better help all students to reach high standards. Teachers also involve students in the process, helping them to develop skills that enable them to learn better.

Areas of Formative Assessment in Business Education

Some of the areas of business education programme requiring assessment according to Kehinde ((2012) are:
(a) Students learning outcome.
(b) Physical facilities and teaching equipment.
(c) Business education publications and professional literature.
(d) Efficiency of the programme of instruction.
(e) Quality and quantity and effectiveness of teachers.
(f) Availability and effectiveness of instruction.

The Principles of Formative Assessment

Office of Learning and Teaching (2005) postulated the following principles of formative assessment.
a) The primary purpose of assessment is to improve student performance. Good assessment is based on a vision of the kinds of learning we most value for students and how they might best achieve these. It sets out to measure what matters most. Assessment in business education should be based on an understanding of how students learn.

b) Assessment is most effective when it reflects the fact that learning is a complex process that is multi-dimensional, integrated and revealed in student performance over time.

c) Assessment should be an integral component of course design and not something to add afterwards. The teaching and learning elements of each program should be designed in full knowledge of the sorts of assessment students will undertake, and vice versa, so that students can demonstrate what they have learned and see the results of their efforts.

d) Good assessment provides useful information to report creditably to parents on student achievement. A variety of assessment methods, fit for purpose, provides business educators with evidence of what students know and can do, and their particular strengths and weaknesses. Business Educators then can report to parents on how far their children have progressed during the year, where they are compared to the relevant standards, and what the student, the parent and the teacher need do to improve the student's performance.

e) Good assessment requires clarity of purpose, goals, standards and criteria. Assessment works best when it is based on clear statements of purpose and goals for the course, the standards which students are expected to achieve, and the criteria against which we measure success. Assessment criteria in particular need to be understandable and explicit so students know what is expected of them from each assessment they encounter. Staff, students, parents and the community should all be able to see why assessment is being used, and the reasons for choosing each individual form of assessment in its particular context.

f) Good assessment requires a variety of measures. It is generally the case that a single assessment instrument will not tell all we need to know about a student achievement and how it can be improved. Therefore, business educators need to be familiar with a variety of assessment tools so we can match them closely to the type of information we seek.

g) Assessment methods used should be valid, reliable and consistent. Assessment instruments and processes should be chosen which directly measure what they are intended to measure. They should include the possibility of moderation between teachers where practical and appropriate to enhance objectivity and contribute to shared understanding of the judgments that are made.
h) Assessment requires attention to outcomes and processes. Information about the outcomes students have achieved is very important to know where each student ends up, but so too is knowing about their experiences along the way and, in particular, the kind of effort that led to these outcomes.

i) Assessment works best when it is on-going rather than episodic. Student learning is best fostered when assessment involves a linked series of activities undertaken over time, so that progress is monitored towards the intended course goals and the achievement of relevant standards.

j) Assessment for improved performance involves feedback and reflection. All assessment methods should allow students to receive feedback on their learning and performance so assessment serves as a developmental activity aimed at improving student learning. Assessment should also provide students and staff with opportunities to reflect on both their practice and their learning overall.

OECD (2005) developed policy principles to promote wider, deeper and more sustained practice of formative assessment and teaching that is responsive to students needs. They are:

a. Keep the focus on teaching and learning. Policy focuses on teaching and learning should recognize complexity, be concerned with the process of learning and look at a broad range of indicators and outcome measure to better understand how well schools and teachers are performing. Policy focused on teaching and learning takes a long-term view toward change. Align summative and formative assessment approaches. Both summative and formative approaches to assessment are important. The learning –to-learn skills emphasized in the formative model—such as the ability to define goals, adjust learning strategies, and to assess one’s own and one’s peer’s work— are sought after in the world beyond school. At the same time, student marks, diplomas and certificates serve as important tools in the wider community.

b. Ensure classroom, school and system level evaluations are linked and are used formatively to shape improvements at every level of the system. Formative assessment when applied at each level of the system means that all education stakeholders are using assessment for learning.

c. Invest in training and support formative assessment. Policy makers need to provide teachers in the workforce opportunities to participate in professional development programmes and to test out new ideas and methods in order to translate abstract ideas into concrete practice.

d. Encourage innovation. Policy makers and school leaders can encourage innovation by fostering confident teachers, peer support and involvement in
research. Pilot projects to test research-based innovations in schools and classrooms are also crucial.

e. Build stronger bridges between research, policy and practice. More researchers are needed on effective formative strategies and teaching repertoires in different subject areas.

f. Actively involve students and parents in the formative process. Formative assessment by definition is an interactive process involving both students and teachers. Schools also need to gain parent support for innovative approaches in order to engage parents more actively in their children’s learning.

**Strategies of Formative Assessment**

Black and Williams (2003) came up with seven strategies of formative assessment which builds on one another as a collection of actions that will strengthen students’ sense of self-efficacy, their motivation to try, and ultimately, their achievement. These include:

(a) To provide business students with a clear and understandable vision of the learning target. Florez and Sammons (2013) explained that the first strategy is to provide students with a clear and understandable vision of the learning target. Motivation and achievement both increase when instruction is guided by clearly defined targets. Activities that help students know what the learning is all about will set the stage for all further formative assessment actions. Jones (2005) also explained that learning does not happen incidentally, it has to be carefully planned. Planning is an essential part of a teacher’s workload. Teachers need to plan and create opportunities within each session for both the learner and the teacher to obtain information about a learner’s progress towards the learning goals defined by the teacher at the start of the session. It is crucial that the learning goals are communicated to the learner, and of equal importance is that the teacher checks to ensure that the learner not only understands the learning goals, but also appreciates the assessment criteria which will be used to assess the work.

(b) Use examples and models of strong and weak work. Carefully chosen examples of the range of quality can create and refine students’ understanding of the learning goal. Jones (2005) noted that for learners to understand the learning goals, it is important that teachers explain and check that they comprehend what they have to do during the task, what they have to learn from doing it and why they have to learn it. Often learners do not understand why they have to undertake a task and how it fits into the curriculum; if they did, they would be more inclined to do it. The learning outcomes, in terms of the work that learners have to produce, have to be clearly communicated to learners and involve them in the learning process. Learning cannot be done to individuals; it has to be done with them and by them. It is evident, therefore, that effective two-way.
Communication is the key to unlocking learners’ full potential to learn and ultimately achieve. Encourage learners to observe how others are responding to a task, so that they will begin to apply the assessment criteria to their own work.

(c) Offer regular descriptive feedback.

Effective feedback shows students where they are on their path to attaining the intended learning. It enables students to know their strengths, what to work on, where they went wrong and what to do for improvement. Brown (2004) explained that for formative assessment to be integral to learning, feedback must be at the heart of the process because it will help students to understand not only where they have gone wrong, when they have done well, to help them understand what is good about their work and how they can build on it and develop further. Brown went further to state that formative feedback is crucial and needs to be detailed, comprehensive, meaningful to the individual, fair, challenging and supportive, which is a tough task for busy academics. One must consider using the whole range of means available to make this possible, including computer-aided assessment and strategies for giving feedback efficiently such as assignment return sheets, assignment reports, in class collective feedback and other means. Florez and Sammons (2013) stated that formative feedback is generally recognized as a tool for improving learning, changing traditional classroom practices, clarifying learning criteria and raising achievement. Jones (2005) noted that feedback should be something that learners look forward to receiving—not because it gives praise and offers false hope of success, but because it contains honest, professional judgments that clearly articulate to learners at the appropriate level. It should be a commendation for what they have done well, coupled with constructive advice and guidance on how to improve areas of their work that need developing.

(d) Teach students to self-assess and set goals.

The information provided in effective feedback models the kind of evaluative thinking we want students to be able to do themselves. It teaches students to identify their strengths and weaknesses and to set goals for further learning. It helps them to know what they are good at. Brown (2004) also explained that self-assessment, peer-assessment and group assessment also encourage deep learning rather than surface learning and very valuable in helping students interpret criteria and encourage metacognition – learning about their own. Florez and Sammons (2013) noted that peer assessment is regarded as particularly valuable in terms of providing additional formative feedback. It is argued that students demonstrate a greater acceptance of observations about their work when they come from a peer rather than from a teacher. The use of a similar language by their peers also contributes to making feedback more accessible and understandable. This
requires, however, the previous development, among the student body, of learning how to work well together in a group. Jones (2005) also explained that self-assessment is a very powerful teaching tool and crucial to the assessment for learning process. Once learners can engage in peer-assessment activities, they will be more able to apply these new skills to undertaking objective assessment of their own work which will help them to identify the gap in their own learning; this will aid learning and promote progress and contribute to the self-management of learning.

(e) Design lessons to focus on one learning target or aspect of quality at a time. When assessment information identifies a need, one can adjust instruction to target that need. In this strategy, one scaffolds learning by narrowing the focus of a lesson to help students master a specific learning goal or to address specific misconceptions or problems.

(f) Teach students focused revision. When a concept, skill, or competence proves difficult for students, one can let them practice it in smaller segments, and give them feedback on just the aspects they are practicing. This strategy allows students to revise their initial work with a focus on a manageable number of learning targets or aspects of quality.

(g) Engage students in self-reflection, and let them keep track of and share their learning. Long-term retention and motivation increase when students track, reflect on, and communicate about their learning. In this strategy, students look back on their journey, reflecting on their learning and sharing their achievement with others.

Benefits of formative assessment in business education

Black and William (2003) explained that formative assessment has yielded the largest achievement gains in the use of classroom discussions, classroom tasks, and homework to determine the current state of student learning/understanding, with action taken to improve learning/correct misunderstandings, provision of descriptive feedback, with guidance on how to improve, during the learning, development of student self- and peer-assessment skills.

Formative assessment integrates assessment into the learning and teaching process and establishes the teacher’s role in assessment. Through it, teachers ascertain students' knowledge, perceptions and misconceptions and use this evidence to inform curriculum planning and teaching practice in order to support students to operate at the edge of their competence. Teachers use a range of assessment tools and teaching approaches integrating assessment in the learning and teaching process. Assessment goals are explicit and students are assisted to understand clearly what they are trying to learn and what is expected of them. Assessment is seen positively as supportive of student
learning and assisting students to close the gap between their current achievement and the expected goal. It recognizes the influence that assessment has on the motivation and self-esteem of students and provides them with constructive feedback. Formative assessment encourages the active involvement of students in their learning and it depends on teachers’ diagnostic skills to make it work (Earl 2003).

Spiller (2009) noted that formative assessment gives feedback to the student on their learning process which makes them to improve in their studies, help clarify what good performance is (goals, criteria, standards), encourage more time and effort on challenging learning tasks, deliver high quality feedback information that helps learners self-correct, provide opportunities to act on feedback, to close any gap between current and desired performance, ensure that summative assessment has a positive impact on learning, encourage interaction and dialogue around learning (peer and teacher-student), facilitate the development of self-assessment and reflection in learning and involve students in decision-making about assessment policy and practice.

Hattie and Timperley (2007) note that the most improvement in student learning takes place when students got information feedback about a task and how to do it more effectively and is clearly related to the learning goals. Jones (2005) noted that formative assessment empowers the learner, increased ownership of their learning, provides greater understanding of the learning objectives of each session, improved feedback on their learning, greater awareness of the assessment criteria and how they are applied to their work, improved understanding of the strengths, areas of improvement and what they must do to progress, building on previous progress, learners are learning how to learn and, as a result, learner confidence is increasing, learners are now able to identify when they need help and they know how to access support and raising achievement.

Barriers to the use of formative assessment in business education

Florez and Sammons (2013) listed some of the barriers to the use of formative assessment as lack of commitment from the staff, lack of appropriate disciplinary knowledge or assessment skills in some teachers, superficial understanding of the approach which adversely affects the quality of it in practice, resistance of some schools and teachers to promoting greater student participation and less teacher control of the learning process in the classroom. The success of any school in meeting its goal depends to a large extent on the teachers and in the process of teaching and learning. Therefore, lack of commitment and support from them can be a big barrier to formative assessment.

Black and William (2003) argued that teachers need to have deep understanding of formative assessment. This way, teachers should be able to employ strategies to assist students identify the gaps between their present achievements and the desired goals. Ark (2014) noted that some of the barriers to formative evaluation stem from no common
tagging scheme for content and assessment, no agreement on competency and inadequate tools.

OECD (2005) noted the following barriers to formative assessment as follows: Perceived tensions between formative assessments and highly visible summative tests to hold schools accountable for student achievement (teachers often teach to these summative tests and examinations), lack of coherence between assessments and evaluations at the policy, school and classroom levels, fears that formative assessment is too resource-intensive and time-consuming to be practical.

**Overcoming Barriers to effective formative assessment**

Florez and Sammons (2013) listed some of the ways to overcoming these barriers to formative assessment to include:

a. Business Educators should attend well developed and recognised professional development programmes that help them to develop a flexible and deep understanding of the sense of the approach, and not just to accumulate a set of techniques they might apply without the required level of reflection. Ideally, these programmes should include discussion from a disciplinary perspective. The process of implementation should be monitored in the school, with the purpose of giving appropriate support and ensuring the approach will be adopted in practice and not remain only in the realm of theory.

b. Stakeholders in business education should give clear information to the educational community and the public about the views on assessment which are to be promoted or prioritized in an education system, in order to avoid confusion and overlapping of approaches among practitioners as well as internal disagreements within schools.

c. If a decision is made to promote formative assessment in terms of a general policy, monitoring the process of dissemination will be vital to promote quality assurance and generate the necessary conditions within schools. There should also be commitment business educators to sustain this policy over time and to avoid its replacement by another innovation after a short period, since many school improvement studies have shown that changes take several years to implement and embed.

d. This commitment at a school level also involves generating the right conditions for an adequate dissemination of formative assessment such as an explicit shift in the assessment culture of the school, some agreement on the way in which it is intended to interact with the existing marking system of the school and with external assessment procedures.

OECD (2005) noted that in overcoming the barriers to formative assessment that schools may need to gain parent support for innovative approaches. For example, many
teachers and schools using formative approaches have decreased the frequency of summative marks; parents, on the other hand, may see them as important to their child’s future. School and policy officials need to address parent concerns directly. Schools and teachers may also engage parents more actively in their children’s learning.

Conclusion

The ways business teachers assess students can really make a difference to how students learn. Formative assessment in business education builds students’ learning to acquire skills by emphasizing the process of teaching and learning, and involving students as partners in that process. It also builds students’ skills at peer-assessment and self-assessment, and helps them develop a range of effective learning strategies. Formative assessment is also a professional activity that individual educators need to undertake if they intend to continuously review and enhance the learning they are endeavoring to facilitate. However, emphasizing the use of formative assessment in business education does not preclude the use of summative assessment. When summative assessment is aligned to the curriculum and the students’ learning experiences, then it becomes integrated into the learning and assessment cycle and feeds into improving student learning rather than just measuring it.
REFERENCES


