

The Effect of Cooperative Method of Teaching on Secondary School Students' Achievement and Interest in Financial Accounting in Obanliku Local Government Area of Cross River State, Nigeria

¹Gazama Philemon and ²Azih Nonye

¹Federal College of Education, Obudu Cross River State, Nigeria

²Department of Business Education, Ebonyi State University, Abakaliki, Ebonyi State, Nigeria

Abstract: This study investigated the effect of Cooperative Method of Teaching on Students achievement in Financial Accounting in Secondary Schools in Obanliku Local Government Area of Cross River State. The main purpose of the study was to determine the effect Cooperative Method of 'teaching will have on Students Achievement and Interest in Financial Accounting in Secondary Schools. The study adopted pretest, post test, control group and non-randomized quasi experimental design. The population of the study was made up of all students of SS I that offer financial Accounting in Obanliku which is 366 and a sample population of 112 students was used for this study. Two instructional packages were developed, one for the treatment group and the other for the control group. The treatment group was taught using Cooperative Method of Teaching while the control group was taught using conventional method of teaching. Data was collected on the students achievement in Financial Accounting using Financial Accounting Achievement Test . The data was Analyzed using mean and standard deviation while analysis of covariance (ANCOVA) was used to test the hypothesis at an alpha level of 0.05. Summary of the result revealed that Cooperative Method of Teaching is found to be better than the Conventional Method of Teaching method in increasing students' achievement in financial accounting. The study revealed that cooperative method of teaching has significant effect on the mean achievement scores of students in financial accounting. However there was significant effect on the mean achievement scores of male and female students offering financial accounting. It was concluded that Cooperative Method of Teaching is a good method for teaching financial accounting hence recommended that cooperative teaching method should be used for teaching financial accounting.

Key words: Teaching • Cooperative • Method and financial accounting

INTRODUCTION

The method of teaching adopted to pass to the learner effective and qualitative education stand as an instrument or machine for effective change in learners behavior. [1], defined method as a particular way of doing something. He further defined methodology as a set of methods and principles used to perform a particular activity. Teaching entails imparting knowledge to a learner on how to do something in the school or any recognized programme.

According to [2], learning is a change in an individual through some form of experience. It is a known fact that learning takes place easier, faster and lastingly under

some conditions than others. Teaching methods are the strategies adopted and used by teachers in transferring knowledge, skill or idea from the teacher to the learner.

Method of teaching can be described as the vehicle through which a message is presented. It is defined as 'a means or manner of procedure especially a regular and systematic way of accomplishing something, orderly arrangement of parts or steps to accomplish any given academic task. A teaching method comprised the principles and methods used for instruction by teachers to achieve the desired learning in students. The term method of teaching can further be defined as the general principles, pedagogy and management strategies used for classroom instruction (teach.com/.../teaching method).

Financial accounting is one of the subjects offered in secondary schools. Several methods of teaching have been employed in teaching accounting for some years which include: lecture, demonstration, discussion, dramatization, enquiry, field experiment, problem solving methods, etc. Despite all the methods mentioned above the quest for better method of teaching in which learning can have better effect on the learners change in behavior has been a continuous struggle, hence the need to incorporate modern instructional strategies like cooperative method in the teaching of financial accounting [3, 4, 5].

Johnson and Holubec in [6], defined cooperative method of teaching as the instructional use of small group in which the students work together to maximize their own and each other's learning. In cooperative method of teaching, the students are assigned to small groups by the teacher for the purpose of achieving group goal; students of same group as well as personal gain in their academic work. The students of Cooperative group do not assume mastery of the effort which leads to the success of the group as each member actively contributes to the success of the group.

[7], reported that social experience can shape the cognitive process of individual in a learning situation. He believed that the construction of various points of view into personal thinking results from cooperative efforts to learn, understand and solve problems. The researcher in Supporting Vygotsky and Dikici's view; states that, learning process should be organized in such a way that learners can take responsibility for their own learning processes. In a situation where learners are allowed to study issue and be able to come up with concrete facts about the issue on ground, they will be proud of their contribution as an individual and as a group that lead to the overall success of the group over the given task.

According to [8], Cooperative learning (CL) is a method of teaching in which students work together with the aim of achieving the purpose for which they agreed to come together. That is to promote their learning as well as their teammates learning. [9] stated that in Cooperative Learning students work together in small groups in such a way that everyone will be involved in the task clearly assigned to the group. The aim of Cooperative Method of teaching is to bring students together in a relatively small group to pursue a specific task as well as promoting teamwork among the students.

Cooperative method of teaching can be used for teaching various subjects in secondary schools. Financial Accounting is included as one of the subjects studied in

Senior Secondary Schools and tertiary institutions of learning. Financial Accounting is among the subjects taken in West Africa Senior Secondary School Certificate Examinations (WAEC), National Examination Council (NECO) and National Business and Technical Examination Board (NABTECH) respectively. The subject is aimed at equipping their recipients with the competence required to face the demand of the business world. [10], observed that Accounting does not only address itself to the teaching of principles and methods of accounting but extended to the utilization and allocation of resources as an aid to managerial decision making among users of the accounting information. Every element of the society, ranging from the individual to an entire industry or government has to make decisions on how to allocate its resources. In assembling of figures from records, accounting is an information service for effective operation of the business.

Users of financial accounting information depend and rely on how well financial accounting report or statement is prepared and its ability to conform to the required accounting standards. These users of accounting information may need the information for several reasons, e.g. investors to indicate their interest as to whether to invest into the said business or not, tax authorities for tax purpose, employees to demand for increase in salary, business men to see the organizations' credit worthiness etc. The users range from the individuals, groups, organizations and competitors. [11], further pointed out the following as users of accounting information; managers, employees, competitors, government, public, owners, creditors, analysts, tax authorities, financial analysts and banks.

Secondary education prepares students for useful living in the society as well as prepares them for higher education. Financial accounting equips students with skills that will help them earn a living. Financial Accounting graduates can further their education in the following areas at higher level of education: accountancy, business education and other management courses to enable them prepare simple business accounts, read and interpret the results of the financial statement correctly. It equally helps them to be successful entrepreneurs since they can keep adequate record of their business transactions.

Despite the importance of Financial Accounting to the various users of accounting information, enrolment of students to study the subject at secondary school level is not encouraging. Students in secondary schools seem not to show much interest in the subject.

Table 1: Summary of Students Achievement in Financial Accounting (WAEC RESULT 2012- 2015)

Year	A1	B2	B3	C4	C5	C6	D7	E8	F9	XX	Total
2012	-	1	5	6	7	1	-	-	1		21
2013	-	-	•	1	4	5	4	2	1		17
2014	-	-	2	2	1	2	3	3	-	-	13
2015	-	-	4	4	-	2	-	1	-	-	11

Source: Secondary schools in Obudu and Obanliku Local Government

Table 2: Summary of Students Achievement in Financial Accounting in (NECO examination 2012-2015)

Year	A1	B2	B3	C4	CS	C6	D7	E8	F9	XX	Total
2012	-	-	-	2	8	4	6	1	1	-	22
2013	-	-	-	-	-	13	2	6	-	1	22
2014	-	-	-	-	4	2	-	2	3	-	11
2015	-	-	-	-	8	9	1	2	2	-	22

Source: Source: Secondary schools in Obudu and Obanliku Local Government

Consequently, they do not perform well in the subject when they take the Senior School Certificate organized by National Examination Council (NECO) and West African Examination Council (WAEC) and other examination bodies. This could be attributed to poor method of teaching adopted by the teachers. Below is the summary of students achievement in financial accounting in West African Senior School Certificate Examination and National Examination Council of four (4) Schools for four years presented in the table below:

The poor performance as well as low enrollment of students in Financial Accounting is shown in the summary of result of students offering financial accounting in the secondary schools in Obudu and Obanliku local government. This could be attributed to the poor method of teaching. The learner's change in behavior being the central or targets in teaching and learning can be seen through their performance and have always been a point of concern to all stakeholders in education (curriculum developers, curriculum implementers, government, examination bodies, parents etc.). Financial Accounting seems to have failed to make serious impact on the learners Achievement and interest irrespective of the fact that some teaching methods like lecture method have been used. [12], asserted that these methods of teaching are not challenging enough to the needs of the students. He emphasized that the method of teaching employed by a teacher determines the level of students understanding of Financial Accounting. Ezeilo in [13] equally observed that most of the teachers do not make use of the appropriate method of teaching in teaching the subject. The level of instruction provided by the teacher must be challenging to the students capable of attracting their interest to learn Financial Accounting as well as be able to meet their needs. Learning is said to have taken place only when the outcome is seen through the change in the behavior of the learner with practical proof and the display of the skill and knowledge acquired.

Gender has to do with the differences in sex (male or female). [14], defined gender as the fact of being male or female, efficiently when considered with reference to social and cultural difference. Gender referred to the varied socially and culturally constructed roles, qualities, behavior and so on that are ascribed to men and women by different societies [15]. Some people assumed that female students are afraid of subjects involving calculation. Financial Accounting being a subject that involves calculation of figures may be assumed to be one of the subjects that females are afraid of studying. However, today many female students have gone into the field of accounting competing with their male counterparts in the accounting profession as can be seen; holding positions in various sectors that involve the use of Accounting skills and competencies. Thus, there is need to determine empirically the effect of Cooperative method of teaching on the achievement and interest of students in Financial Accounting in Obanliku Local Government Area of Cross River State.

Statement of the Problem: The poor performance of students in financial Accounting in secondary schools is worrisome. Several teaching approaches have been used in teaching Financial Accounting in secondary schools which include lecture method, demonstration method, project method, to mention but few, yet they seem not to have improved the performance of students in Financial Accounting. This is evidenced by the poor summary of students' performance as well as students' enrolment in West African Examination Council (WAEC) and National Examination Council (NECO) as shown in Tables 1 and 2, hence the need to explore the effect of cooperative method of teaching on the improvement of achievement of students in financial accounting.

Cooperative Method of Teaching seems to be an effective method of teaching if its elements are observed and encouraged. It is assumed that it will give positive

result when used in the right way and helps to promote students' achievement in various subjects offered in secondary schools. This is obtainable in some subjects and schools but the effect Cooperative Method of Teaching will have on the achievement of students in secondary schools in Obanliku Local Government Area of Cross River State is yet to be explored hence the need for the study.

Purpose of the Study: The main purpose of this study was to determine the effect of Cooperative method of Teaching on the achievement in Financial Accounting. Specifically the study sought to:

- Determine the effect of Cooperative Method of Teaching on students' mean achievement in Financial Accounting.
- Ascertain the effect of Cooperative Method of Teaching on the mean achievement of male and female students in financial accounting.
- Ascertain the interaction effect of Method of teaching and gender on the mean achievement of students in Financial Accounting.

Research Questions: The following research questions guided the study:

- What is the effect of Cooperative Method of teaching on the mean Achievement scores of students in Financial Accounting?
- What is the effect of Cooperative Method of Teaching on the mean Achievement scores of male and female students in financial Accounting?
- What is the interaction effect of Cooperative Teaching Method and gender on students' Achievement in Financial Accounting?

Hypotheses: The following null hypotheses tested at an alpha level of 0.05 guided the study.

H₀₁: There is no significant difference in the mean achievement scores of students taught using cooperative method and those taught using conventional method of teaching.

H₀₂: There is no significant difference in the mean achievement scores of students taught financial accounting using Cooperative Method of Teaching in secondary schools based on gender.

H₀₃: There is no significant difference in the interaction effect of Teaching Method and gender on students' mean Achievement in Financial Accounting.

MATERIALS AND METHOD

This study made use of pre-test, post-test, control group, non-randomized quasi experimental research design and the area of the study is secondary schools in Obanliku Local Government Area in Cross River State, Nigeria. Both experimental and control groups were used and there was no randomization of subjects hence intact classes were used. The population of the study comprised of 306 senior secondary school students in the 7 secondary schools in Obanliku Local Government Area. Two schools out of the 7 schools were used for the study and they are co-educational schools. One school was used as the treatment group while the other was the control group. Only the SS1 students with the population of 102 were used for the study. The instrument for data collection was Financial Accounting Achievement Test (FAAT) designed to measure students' achievement in financial accounting.

The experiment was carried out as follows: Two instructional packages for both the experimental and control groups were developed. At the beginning of the experiment a pre- test was administered to the students. After the pre test the teaching of the financial accounting topics began which lasted for 8 weeks. The experimental group was taught using cooperative method of teaching whereby the students are divided into groups and topics assigned to them to teach. All done with the supervision of the teacher while the control group was taught using the teacher's conventional method of teaching. At the end of the teaching period a post test comprising the same questions with the pre test was given to the two groups. The students' pre-test and posttest scores were subjected to descriptive and inferential statistics. The research questions were answered using mean and standard deviation whereas the null hypotheses were tested at 0.05 level of significance using the Analysis of Covariance (ANCOVA).

RESULTS

Research Question 1: What is the effect of Cooperative Method of Teaching on the mean Achievement scores of students in Financial Accounting?.

Table 3: Mean Achievement score of Students in Financial Accounting taught using Cooperative Method of Teaching and the group taught with Conventional method of Teaching

Group	N	Mean	S D
For entire population	112	53.1607	16.4632
Cooperative Method of Teaching	43	59.3488	15.6340
Traditional Method of Teaching	69	49.3043	15.8794

Table 4: Mean Achievement scores of Students in Financial Accounting taught using Cooperative Method of Teaching based on Gender.

Group	N	Mean	S D
Entire Population	43	59.3488	15.6340
Male	16	59.5000	18.4468
Female	27	59.2593	14.0893

Table 5: Interaction Effect of Method of Teaching and Gender on Students' Mean Achievement in Financial Accounting

Group	Male	Female
Cooperative Method of Teaching	59.50	59.26
Traditional Method of Teaching	49.09	49.51

The researcher used Financial Accounting Achievement Test (FAAT) to answer the above question for both experimental and control groups. The pre-test and post test mean were adjusted statistically in the analysis to take care of the initial equivalence of the two groups under study. The result of the study is presented in the below table:

The result of the study on the effect of Cooperative method of teaching on the achievement of students in Financial Accounting showed that cooperative method of teaching improved students achievement in financial accounting than conventional method as can be seen from the mean achievement of the two groups (Cooperative teaching has a mean of 59.3488 and standard deviation of 15.6340 while Conventional method has a mean of 49.3043 and standard deviation of 15.8794).

Research Question 2: What is the effect of Cooperative Method of Teaching on the mean Achievement scores of students in financial Accounting based on gender?

Financial Accounting Achievement Test was developed to answer question on the mean achievement of male and female and the result presented in the below table.

The findings from the analysis as appeared in the above table revealed that male has a mean of 59.50 and standard deviation of 18.45 while female has a mean of 59.26 and standard deviation of 14.09. In cooperative method teaching there is no differences in students' achievement based on gender.

Research Question 3: What is the interaction effect of Cooperative Method of Teaching and gender on students' Achievement in Financial Accounting?

The below Table 5 revealed the interaction effect of method of teaching and gender in students achievement in Financial Accounting

The higher result of mean performance of both male and female in cooperative method of teaching over conventional method shows that there is no interaction effect between teaching method and gender in students' achievement in financial accounting as revealed by the cooperative method mean score as against conventional method mean score in both male and female respectively.

Hypotheses: The following null hypotheses were tested at an alpha level of 0.05.

H₀₁: There is no significant difference in the mean achievement scores of students taught using cooperative method and those taught using conventional method of teaching.

The ANOVA table as can be seen above shows that F-calculated (10.861) is greater than F-critical (0.001) at alpha level of (0.05). The decision rule says that when F-calculated is greater than F-critical, the null hypothesis will be rejected. The researcher therefore rejected the null hypothesis that says there is no significant difference in the mean achievement scores of students taught financial accounting using cooperative method and those taught using conventional method of teaching and concluded that there is significant difference in mean achievement of scores of students taught financial accounting using cooperative method of teaching and those taught using traditional method of teaching.

H₀₂: There is no significant difference in the mean achievement of students taught financial accounting using Cooperative Method of Teaching in secondary schools based on gender.

Hypothesis 2 was tested using Analysis of covariance as shown in Table 11 below.

The result shows that F-calculated (0.003) was less than the F-critical value (.957) at alpha level of (0.05). The researcher therefore upholds the null hypothesis which states that, there is no significant difference in the mean achievement of students taught financial accounting using Cooperative Method of Teaching in secondary schools based on gender.

Table 6: Analysis of Covariance of students' achievement in Financial Accounting based on Teaching Method and Gender

Sources of Variation	Sum of Square	DF	Mean Square	F	Sig of F
Covariates	2.568	1	2.568	.010	.920
Preachiv.	2.568	1	2.568	.010	.920
Main effects	2815.126	2	1407.563	5.524	.005
Methods	2767.487	1	2767.487	10.861	.001
Gender	3.952	1	3.952	.016	.901
2 way interaction	2.672	1	2.672	.010	.919
Method X Gender	2.672	1	2.672	.010	.919
Explained	2820.367	4	705.092	2.767	.031
Residual	27264.741	107	254.811		
Total	30085.107	111	271.037		

Table 7: Analysis of Covariance of students' achievement in Financial Accounting using cooperative method based on Gender

Sources of Variation	Sum of Square	DF	Mean Square	F	Sig of F
Covariates	1.764	1	1.764	.007	.934
PreAchiv	1, 764	1	1.764	.007	.934
Main Effects	.755	1	.755	.003	.957
Gender	.755	1	.755	.003	.957
Explained	2.519	2	1.260	.005	.995
Residual	10263.248	40	256.581		
Total	10265.767	42	244.423		

H₀₃: There is no significant difference in the interaction effect of Teaching Method and Gender on students' Achievement in Financial Accounting.

The above hypothesis was tested using Analysis of Covariance in Table 6 showing the interactive effect of Teaching Method and gender on students' Achievement in Financial Accounting. The result shows that the F-calculated (0.01) is less than the F-critical value (.919) at alpha level of (0.05). Going by the decision rule, the null hypothesis which says that there is no significant difference in the interaction effect of teaching method and gender on students' achievement in Financial Accounting was accepted by the researcher.

DISCUSSION

Effects of Cooperative Method of Teaching on the Mean Achievement of Students in Financial Accounting:

The result in Table 4 showed that cooperative method of teaching has a mean score of 59.35 with a standard deviation of 15.63 while conventional method has a mean score of 49.30 with a standard deviation of 15.88, this shows that cooperative method is better than conventional method of teaching in improving students achievement in financial accounting at secondary school in Obanliku Local Government Area of Cross River State. The test of significance of difference in the mean achievement of students taught using cooperative method and conventional method as shown by the

ANCOVA table revealed that F calculated (10.861) was greater than F critical (0.001) at alpha level of 0.05. The researcher owing to the above result rejected the null hypothesis and upholds that there is a significant difference in the mean achievement of students taught using cooperative method and that of conventional method. This finding agrees with the view of [16] who found that there is significant effect of cooperative learning strategy on the learning outcome of students in reading comprehension at a level of significance of 0.05. [17] indicated that cooperative learning produces higher achievement and productivity under certain condition of: (a) clearly perceived positive independence which supports personal responsibility to achieve the goals of the group. (b) Multiple face-to-face interactions. (c) Frequent and regular use of interpersonal and small group skills, (d) individual accountability and (e) group processing to improve the group's future effectiveness. Cooperative method as the null hypothesis as compared to other methods of teaching offer greater opportunity for students to explore their best in the subject matter through cooperative effort promoting students' center method of teaching.

Effects of Cooperative Method of Teaching on the Mean Achievement of Students in Financial Accounting Based on Gender:

Table 5 of the study revealed the mean achievement scores of students in financial accounting at secondary schools based on gender as Male has 59.50

with standard deviation of 18.45 while female as well has a mean of 59.26 with standard deviation of 14.09. This shows that there is high gender competition in the subject area (financial accounting). The ANCOVA revealed that f calculated value of 0.001 were less than significance of F critical value of 0.957 at alpha level of 0.05. The hypothesis which says that there is no significant difference in students achievement based on gender was therefore accepted based on the outcome of the result. This finding agreed with that of [18], the findings proved that there was no significant difference in academic achievement of students based on gender, implying that gender has no influence on the achievement of students in basic science. [19] also pointed out that masters' graduate academic achievement in educational statistics and educational research method course was not affected by gender. The researcher concluded that gone were the days for gender variance in calculative courses. Females are now occupying sensitive posts as managers, directors, Accountants, etc. at various establishments with their male counterpart.

Interaction Effects of Method of Teaching and Gender on the Mean Achievement of Students in Financial Accounting: The findings in Table 6 revealed the Interaction effects of method of teaching and gender on the mean achievement of students in financial accounting as follow: cooperative method male has a mean of 59.50 with female having mean of 59.26 while in Conventional method has male a mean of 49.09 with female having mean 49.51. The ANCOVA result of the test of hypothesis at alpha level of 0.05 was less than significance of F (.919). The researcher therefore accepted the null hypothesis that there was no interactive effect between method of teaching and gender on the mean achievement of students' achievements in financial accounting.

The focus of cooperative learning is to enable the students to work as a team with each contributing to the success of the group on the given task. [20] looks at cooperative learning as that which allow students to work together in a small group in such a way that everyone will be involved in the task clearly assigned to the group. The purpose of cooperative teaching is to bring students in a relatively small group to pursue a specific task as well as promoting team work among them.

Summary: Cooperative Method of Teaching is a teaching strategy that implores the grouping of students into smaller units to discuss a particular task given to them to learn cooperatively. The method is students' centered.

Teachers' role in the method is to guide and supervise the students while learning so that he can correct certain errors in each group as he goes round the groups.

The method is not commonly used in teaching and learning in developing nations like Nigerian, however, it is an effective method if employed in teaching and learning as it helps in the improvement of students' achievement in financial accounting at all level of education.

The findings of the study showed that Cooperative Method of Teaching improves students' achievement and interest in financial accounting compared to conventional method of teaching. Educational stakeholders, curriculum developers, text book publishers etc should make it a method of teaching and learning of financial accounting at all levels of educations so as to help in the production of more personnel in the nation in the near future.

CONCLUSION

Co-operative methods of teaching is students centered method of teaching. The method accepts grouping of students into smaller units of 5-6 to discuss the task given to them cooperatively. Each member of the group participate actively all to the success of the groups goal achievement.

Cooperative method of teaching should be encouraged by all education stakeholders. Instructional material should be developed and made available to enhance teaching and learning to suite the method. Cooperative methods of teaching helps in the improvement of students' achievement and interest in financial accounting at all levels of education them the teacher centered method (conventional method).

Educational Implication of the Study: An empirical study conducted on the effect of cooperative method of teaching on achievement and interest of students' in financial accounting in Secondary schools in Obanliku Local Government Area of Cross River State has shown that the method is very important source of improving students' achievement and interest in financial accounting. Gender has no male and female are seriously competing in achievement in financial accounting in secondary schools.

Seeing the contributions of Cooperative Method of Teaching in the improvement of teaching and learning of financial accounting, more teachers needs to be trained in the use of Cooperative method in teaching and learning. Curriculum developers, Text book publishers and all

educational stake holders should develop materials and publish text books based on cooperative method in teaching and learning of financial accounting.

Recommendations: The following recommendations are made based on the findings of the study:

- Educational stakeholders are encouraged to adopt the use of cooperative teaching method in the teaching and learning of financial accounting at all level of education.
- Text book publishers and other producers of financial accounting learning materials should consider cooperative method as a medium for the passing of the ideas in the materials produced.
- Curriculum developers should emphasize on the use of cooperative method of teaching as a strategy for the transmission of knowledge and ideas to the learners
- Workshop and seminars should be organized for teachers on how to use cooperative method of teaching as strategy to facilitate students' achievement and interest in financial accounting.

REFERENCES

1. Abrami, P.C., C. Poulsen and B. Chambers, 2004. Teacher motivation to implement an education innovation: Factor differentiating users and non-users of Cooperative Learning. *Educational Psychology*, 24: 201-216
2. Ahmad, Z. and N. Mahmood, 2010. Effects of cooperative learning vs traditional instruction on prospective teachers' learning experience and achievement in Ankara University. *Journal of Faculty of Educational Sciences*, 43(1): 151-164.
3. ASCD, 2017. Cooperative Method of Teaching: New circle of learning. Retrieved from www.ascd.org/publications/books/194.
4. Azih, N., 2008. Effect of instructional scaffolding on students' achievement in financial accounting in secondary schools in Abakaliki urban of Ebonyi State University, Abakaliki. An Unpublished Ph.D Thesis in the Department of Business Education, Ebonyi State University, Abakaliki.
5. Dikici, A. and Y. Yavuzer, 2006. The effects of cooperative learning on the abilities of pre-service art teacher candidates to lesson planning in turkey. *Australian Journal of Teacher Education*, 31(2): 79-90.
6. Daugherty, 2004. Availability of Instructional Materials for the Teaching of Business Studies in Nigeria. Retrieved from <http://nairaproject.com/projects/154.html> 25/4/2016
7. Daugherty, 1999. 4 Guide to Selecting Instructional Materials. National Research Council, Selecting Instructional materials: A guide for K – 12 Science. Washington, DC: The National Academic Press, 1999. doi:10.17226/9607
8. Hornby, A.S., 2010. Oxford learners dictionary of current english Oxford University Press.
9. Johnson, D.W. and R.T. Johnson, 1999. Making cooperative learning work. *Theory Pract*, 38(2): 29-35.
10. Johnson, D.S. and R.T. Johnson, 1994. Learning together and alone, cooperation, competition and individualistic learning. Needham Heights, MA: Prentice-Hall.
11. Johnson, D.W., 2009. An Educational Psychology Success Story: Social Interdependence Theory and Cooperative Learning. *Educational Research*, 38(5): 365-379. doi: 10.3102/0013189x09339057.
12. Johnson, D.W., W. David, R.T. Johnson and R.T. Smith, 1991. Active Learning: Cooperative in the college classroom. Edina: M.N. Interaction Book Company.
13. Johnson, D.W., R.T. Johnson and K.A. Smith, 1998. Active learning: Cooperation in the college classroom. Edina, MN: Interaction Book Company.
14. Longe, O.A. and R.A. Kazeem, 2008. Essential financial accounting for senior secondary schools. Ogun: Tonad Publishers Limited.
15. Okon, E.C., 2002. Strategies for improving students interest in accounting in secondary schools in Akwa Ibom State. Unpublished M.Ed. Dissertation, University of Nigeria, Nsukka.
16. Ogbu, C., 2008. Effect of Cooperative and Product Learning Strategies on senior secondary school students' achievement in essay writing in Afikpo Education Zone.
17. Uchechukwu, E.E., 2013. Effect of cooperative and guided strategies on senior secondary school students' achievement in reading comprehension in Enugu education zone. Department of Arts and Social Science Education, Ebonyi State University, Abakaliki.
18. Ogah, M.E., 2006. Effects of communicative language teaching method on junior secondary school students achievement in French language Unpublished Ph.D Thesis Ebonyi State University, Abakaliki.

19. Okoli, B.E., 2002. Methodology in business education, unpublished lecture note. Department of Business Education, Ebonyi State University, Abakaliki.
20. Okoli, B.E. and B.O. Nwosu, 2010. The effects of instructional model on achievement in Advance Financial Accounting in Nigerian Universities. *Asian Journal of Business Management*, 2(3): 73-76.