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Effects of Cooperative Learning Method on Senior Secondary Students' Interest in Financial Accounting

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ABSTRACT

This study investigated the effects of cooperative learning methods on senior secondary students' interest in financial accounting. Three research questions and three null hypotheses guided the study. The research design adopted for the study was quasi-experimental research design using pre-test, post-test non equivalent control group. The population of the study comprised all senior secondary two (SS II) students in seventy six (76) government secondary schools in Abakaliki Education Zone totaling nine hundred and six (906) students. Simple random sampling techniques were used to select one hundred and twenty (120) students from the four sampled schools. Two schools were assigned two experimental groups while the other two schools were assigned to control group. The researcher developed two instructional packages for the experiment. Experimental group was guided using cooperative learning method while the control group was guided using individualized learning method. The instrument for data collection is financial accounting achievement Test (FAAT). The instrument is validated by three experts, two from Business Education Department and one from Science Education Department all from Ebonyi State University Abakaliki. FAAT were trial tested on SS II students of Onueke Education Zone. The reliability of FAAT was tested for internal consistency using Kuder-Richardson formula (K-R-20) and reliability of 0.97 was obtained. Data generated from FAAT is analyzed using mean and standard deviation while hypotheses were tested using Analysis of Covariance (ANCOVA) at alpha level of 0.05. The result of the study revealed that the cooperative learning approach is more effective than the conventional (individualistic learning) approach in fostering students interest in accounting, female students show higher interest in accounting than their male counterparts when they learn financial accounting using cooperative method, there is no interaction between method and gender on students mean interest in accounting. The educational implication of the findings is that cooperative learning methods should be adopted by financial accounting teacher in their instructional delivery, so that students could work cooperatively. Based on the findings, the study recommended that school administrators should train and retrain financial accounting teachers on ways of adopting and effectively using cooperative learning method in learning.

Keywords: Cooperative learning method, Secondary Students, Achievement, Financial Accounting.

INTRODUCTION

Education is a vehicle which conveys people from unknown to known or from abstract to concrete knowledge and facilitates their ability to distinguish wrong from right in all undertakings. This is why education is regarded as the totality of experiences that pave way for people in any society to understand the world they live in and be able to manage issues well. Olawoyin and Ojewale in Eremie (2018) asserted that education remains the most essential element that empowers citizens of any nation to achieve their desired interest in the world of business. The authors further posited that education is a constant means by which individuals are exposed to enable them discern right and left, acceptable and non-acceptable or normal and abnormal. The Federal Republic of Nigeria (FRN, 2023), stated that one of the aims and objectives of education is to help the child acquire appropriate productive skills, abilities and competencies both mental and physical as equipment to live in and contribute to societal development. In order to achieve the goals and objectives of education in Nigeria, government has geared efforts towards making individuals contribute to the growth of the nation's economy and become self-reliant through well-developed curriculum covering academic and vocational subjects at the secondary school level. At the junior secondary level, business studies is taught as a pre-vocational subject with Book-keeping as an integral part. At the senior secondary school level, the curriculum covers vocational and commercial subjects such as Financial Accounting (Eremie, 2018).

Financial Accounting is one of the vocational subjects taught in senior secondary schools. Financial Accounting is the systematic act of recording, classifying, selecting, analyzing and interpreting financial data which enables the users to make decisions (Chukwu in Agbede & Ba'aba 2019). The aim is to provide appropriate knowledge, skills, abilities and competencies necessary for students to study higher and/ live in, and contribute meaningfully to the development of the nation and dynamic business environment. The Federal Republic of Nigeria (2024) stated that the broad goal of secondary school education (also referred to as post basic education) is to prepare individuals for useful living within the society and higher education. To achieve this objective, at the Junior Secondary School, Bookkeeping (Prevocational subject) is taught as a component of Business Studies to prepare the students towards the choice of any of the business components including financial accounting at the senior secondary level.

Secondary school, according to Ikegbusi (2016), is the intermediate between elementary school and tertiary institution and usually offering general, technical, vocational or tertiary school preparatory courses. It runs for six years in Nigeria. The period is divided into three years junior secondary school and three years senior secondary school. Senior secondary school is the upper and last part of secondary school at the end of which a student writes external examinations known as Senior Secondary Certificate Examination (SSCE) organized by West African Examination Council (WAEC) and/or National Examination Council (NECO). Secondary education is the education that is concerned with the provision of competencies required for useful living to those whose education is terminated at the secondary school level (Federal Republic of Nigeria, 2024). The general objectives of financial accounting in senior secondary education as stated in the National curriculum for senior secondary schools (NERDC, 2019) are: to provide specialized instruction that will prepare students for careers in book-keeping and accounting fields; to provide fundamental instruction that will help students to assume their economic role as consumer, workers and citizen; to provide background instruction that will assist students in preparing for other professional careers requiring advanced study in book-keeping and accounting skills for personal use in the future with particular emphasis on wise planning of income and expenditure. The objectives are geared towards making the students to value the principle and importance of financial accounting, lay a solid and sound foundation for further studies in accounting at the tertiary level, and also assess students' knowledge of basic accounting concepts, conventions and principles and their application to modern business activities.

Financial accounting is one of the subjects offered in Senior Secondary Schools and tertiary institutions of secondary schools. Several methods of teaching have learning. Financial Accounting is among the subjects been employed in teaching accounting for some years taken in West Africa Senior Secondary School Certificate which include: lecture, demonstration, discussion, Examinations (WAEC), National Examination Council dramatization, enquiry, field experiment, problem solving (NECO) and National Business and Technical Examination methods, etc. Gazama and Azih (019) noted that 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.

Cooperative method is an instructional method in which students work in small group to accomplish a common learning goal under the guidance of the teacher. Johnson and Holubec in Gazama and Azih (2019) defined cooperative method of learning 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 learning, 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. Cooperative learning methods offer students the possibility to learn by applying knowledge in an environment more similar to the one they will encounter in their future work in life.

Cooperative learning is a method of learning in which students work in small groups of mixed abilities under the guidance of their teacher. The learners are placed in groups of four to six. The students in each team are responsible not only for learning the materials themselves but also for helping their team mates to learn. A study conducted by Ayuba (2019) revealed that students taught using cooperative learning method performed better than those taught using conventional method. Cooperative learning method allows the learners to freely ask questions and clarify doubts among peers. Uzoegwu in Eya (2022) noted that the emphasis in cooperative learning method is to bring out and nourish what are assumed to be natural intelligence, creative and expressive tendencies among learners. Cooperative learning has edge over other teaching methods in terms of its effectiveness for improved cognition, social skills and motivation. Igboanugo (2011) revealed that cooperative learning method was more efficacious than the peer-teaching in enhancing students' achievement and interest in difficult chemistry concepts. Umaru, Umma and Mustapha (2014) which revealed that cooperative learning method significantly affected students' interest and achievement in Biology. Eze in Azih, (2018) observed that some students do not have interest in financial accounting because of the technicalities involved in the treatment of accounting problems and concepts. Eze further stressed that some financial accounting teachers use to work out some problems on the chalkboard for students to copy without explanation. This contributes to why students do not find it easy to understand and develop interest in financial accounting. Ukamaka (2014) stressed that interest is an important variable in learning because when one is interested in an activity; one is likely to perform better. He further buttressed that interest is a major factor in students‟ academic achievement. It is referred to as differential likelihood of investing energy in one set of stimuli rather than another. Interest according to him is characterized by a situation in which one shows differential preference towards certain events, actions and objects. The interest of students in office management is determined by their level of activeness during learning process. Allowing learners to actively participate in teaching and learning enhances their creative and elaborative thinking ability thereby positioning them for better understanding and consequently improving learning outcome. Oteh and Akumah in Kulo (2021) noted that in progressive's concept of child education, interest of the learner being the consumer of the knowledge and idea should occupy very prominent position in teaching/learning, meaning that all activities of learning should be directed towards meeting up with the interest of the learner that is capable of influencing change in his behaviour. Ibrahim, Hamza, Bello and Adamu (2018) stated that instructional methods that encourage learners' activeness can improve their storage of such instruction over a given period of time. Financial accounting being a vocational subject taught in secondary schools requires students' active participation and practical situation to achieve the objectives. Teachers are, therefore, required to complement innovative strategies to improve the Interest of students.

Interest means the feeling of wanting to know or learn about something or someone. It is the excitement, curiosity and attention someone displays in learning. Interest stands as an instrument for motivation that directs one's willingness and desire to study and investigate a subject matter with the view of arriving at concrete and qualitative output (Oteh & Akuma, 2018). Sejcova (2016) noted that the important factor contributing to good results of students is their interest in the subject taught. Interest to learning is associated with academic achievement. Students with poor academic achievement, in most cases, have a negative interest in learning the subject believing that school and learning will not help him/her to be successful in the future (Candeias, Rebelo & Oliveira, 2020). Kubiatko (2023) noted that if students' interest in a subject and school are positive, also the academic achievement of such students gets better. Ogah, Eze, Mbah and Emesira in Kulo (2021) stated that interest is a very crucial child factor in selecting curriculum objectives because it is natural for people to refuse to engage in what they are not interested in. Furthermore, McCarthy in Kulo (2021) declared that students' interest in a topic holds power. He further observed that when a topic connects to what students like to, engagement deepens as they willingly spend time thinking, dialoguing and creating ideas in meaningful ways. Akumah in Kulo (2021) agreed that learners learn most and best when those aspects they are interested in are taught. He added that if the experience involves the kind of behaviour, which does not interest them the zeal to learn is dampened, and then the learning experience fails to achieve its purpose. Agu (2017), Adie (2018), Ureme (2013), Azih (2018) and Okoli (2018) that interactive instructional methods developed students' interest in financial accounting. Agu (2017) summarized that instructional delivery method and understandability of learning materials were relevant in capturing and maintaining learners. Akinbola (2016) observed that cooperative learning methods in physics had significant academic difference between male and female physics students. Akinbola (2016) showed that studies on gender and academic achievement remain inconclusive. Ezemoka (2017) in studying the effect of graphic advance organizers on students' achievement, interest and retention in Biology using GAO revealed that female exhibited higher interest than their male counterparts. Slavin (2018) opined that students learn more when they work under cooperative condition because communicating and sharing ideas with peers can enhance learners' interest in learning. Slavin (2018) observed and concluded that cooperative learning which is interactive in nature should be used in instructional delivery in schools at all levels. Okoro in Agim (2016) confirmed that interest is an emotionally oriented trait which determines the vigor of the learner tackling education and other activities; and results in the tendency to seek out and participate in activities of choice as against others.

Gender is one factor confronting students' interest in secondary schools. Okon in Gazama and Azih (2019) 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. Neboh in Eya (2022) stated that in Nigeria boys shows interest in science courses like engineering, architecture, building technology and woodwork, auto-mechanic, electrical/electronics, medicine while female are interest in other arts and management courses like accountancy, banking and finance and education. Gender has to do with the differences in sex (male or female). Studies by researchers have shown that gender influences student's interest and achievement. 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. Merickel in Okoli (2018) that males and females do not possess outstanding instructional stress that could warrant trait interaction in financial accounting classes. The author further opined that masculinity and feminist were not pronounced in issues in accounting classes. Gadzama (2017) observed that cooperative learning method promoted higher achievement and interest of students in financial accounting than individualized methods of learning. The empirical studies revealed that students centered instructional methods which encouraged students' participation in learning process aroused students' interest. It also promotes higher academic achievement. Ogah, *et el* in Kulo (2021), the differences are mainly as a result of allowing students in experimental group to actively participate in the learning process as this clarifies students doubt about certain tasks leading to better assimilation and interest of the concepts. Diovu in Eya (2022) revealed that the interaction effects of treatment by gender on students' overall cognitive interest in chemistry were not significant. This finding was contrary to the findings of Ureme (2023) who revealed that there was a difference in the mean interest scores of male and female students taught economics using project method in favour of females. This shows that there is an inconsistent finding about gender differences and academic achievement. Due to this divergent finding from different studies on students' interest, the present study concentrated on finding the effects of cooperative learning method on senior secondary students' interest in financial accounting.

Statement of the Problem

Financial accounting is a crucial subject in secondary schools, providing students with essential skills and knowledge for future careers in business and finance. The teaching and learning of financial accounting in secondary schools have been plagued by low student interest and engagement, which can negatively impact their academic performance and future career prospects. Traditional teaching methods have been criticized for being ineffective in promoting student interest and motivation, leading to a need for innovative and student-centered approaches. Cooperative learning methods have been recognized as a potential solution to this problem, as they promote active learning, teamwork, and social interaction among students. However, there is a need to investigate the effect of cooperative learning methods on secondary school students' interest in financial accounting, including the impact of gender on students' interest scores. However, many students often exhibit low interest and poor performance in financial accounting, which can hinder their academic and professional prospects. One potential solution to this problem is the use of cooperative learning methods, which have been shown to enhance student engagement, motivation, and academic achievement in various subjects. Despite its potential benefits, there is a dearth of research on the effect of cooperative learning methods on secondary school students' interest in financial accounting.

Purpose of the Study

The main purpose of this study is to determine the effects of cooperative learning method on senior secondary students' interest in financial accounting. Specifically, the study sought to determine the:

1. Mean interest scores of students that learnt financial accounting using cooperative learning methods and those that learnt using individualized method.
2. Mean interest scores of male and female students that learnt financial accounting using cooperative learning methods.
3. Interaction effects of methods and gender on students mean interest scores in financial accounting using cooperative learning methods.

Research Questions

The following research questions guided the study

1. What are the mean interest scores of students that learnt financial accounting using cooperative learning methods and those that learnt using individualized learning methods?
2. What are the mean interests scores of male and female students' that learnt financial accounting using cooperative learning methods?
3. What are the interaction effects of methods and gender on students' mean interest scores in financial accounting using cooperative learning methods?

Hypotheses

H$_{O1}$: There is no significant difference between the mean interest scores of students that learnt financial accounting using cooperative learning methods and those that learnt using individualized learning methods.

H$_{O2}$: There is no significant difference in the mean interest scores of male and female students' that learnt Financial Accounting using cooperative learning methods.

H$_{O3}$: There is no significant interaction between methods and gender on students' means interest scores in Financial Accounting.

METHODOLOGY

The research design adopted for the study was quasi-experimental research design using pre-test, post-test non equivalent control group. The population of the study comprised all senior secondary two (SS II) students in seventy six (76) government secondary schools in Abakaliki Education Zone totaling nine hundred and six (906) students. Simple random sampling techniques were used to select one hundred and twenty (120) students from the four sampled schools. Two schools were assigned two experimental groups while the other two schools were assigned to control group. The researcher developed two instructional packages for the experiment. Experimental group was guided using cooperative learning method while the control group was guided using individualized learning method. Financial Accounting Interest Inventory (FAII) was used to generate data on students' interest in financial accounting. These instruments were validated by three experts, two from Business Education Department and one from Science Education Department all from Ebonyi State University Abakaliki. FAAT and FAII were trial tested on SS II students of Onueke Education Zone. The reliability of FAAT was tested for internal consistency using Kuder-Richardson formula (K-R-20) and reliability of 0.97 was obtained. FAII was divided into four clusters and were also tested for internal consistency using Cronbach Alpha method. The individual clusters yielded the following coefficients: 0.62, 0.64; 0.74; and 0.66. Data generated from FAAT and FAII were analyzed using mean and standard deviation while hypotheses were tested using Analysis of Covariance (ANCOVA) at alpha level of 0.05.

RESULTS

Research Question 1: *What are the mean interest scores of students who learnt financial accounting using cooperative learning method and those that learnt using individualized learning method?*

Data collected with the Financial Accounting Interest Inventory was used to answer this research question. Pretest and posttest data for both the treatment and control groups were analyzed simultaneously using adjusted mean approach. Summary of result is shown on Table1

Table 1: ***Effect of Cooperative Learning Approach on Students Mean Interest in Accounting***

Groups	N	Adjusted Mean	Standard dev.
Cooperative Learning approach	56	75.32	5.06
Individualized (Conventional) Approach	58	62.48	3.51

Result of data analysis summarized on Table1 shows that the cooperative learning method is more effective than the conventional (individualistic learning) approach in fostering students interest in accounting.

Research Question 2: *What are the mean interest scores of male and female students that learnt financial accounting using the cooperative learning method?*

Data collected with the Financial Accounting Interest Inventory for male and female students for the treatment group only were used to answer this research question. Pretest and posttest data were also analyzed simultaneously using adjusted mean approach. Summary is presented on Table2

Table 2: ***Mean Score of male and female students who learnt accounting using the Cooperative Learning approach***

Location	N	Adjusted Mean	Standard deviation
Male	25	73.52	5.08
Female	31	76.77	4.62

Results summarized on Table 2 indicate that female students show higher interest in financial accounting than their male counterparts when they learn accounting using cooperative method.

Research Question 3: *What is the interaction effect of methods and gender on students mean interest in accounting?*

Data on interest for male and female school students who learnt Accounting using cooperative learning method and those that learnt with the conventional individualistic method were used to answer this research question. Summary of result is presented on Table3

Table 3: ***Interaction effect of method and gender on students means interest scores in accounting***

Method	Gender	
	Male	**Female**
Cooperative learning method	73.52	76.77
Conventional Method	63.88	61.34

As shown in Table3 the cooperative learning method is superior to the conventional method at the two levels of gender. For both male and female students the mean interest scores are higher for the cooperative learning method. This implies that there is no interaction between method and gender on students mean interest in financial accounting.

Hypotheses

HO₁: *There is no significant difference in the mean interest scores of students who learnt financial accounting using the Cooperative Learning method and those that learnt using the conventional (individualized) method*

HO₃: *The interaction effects of methods and gender on students mean interest in financial accounting will not be statistically significant*

Data collected with the Accounting Interest Inventory for both the treatment and control groups were used to test hypotheses 1 and 3. Pretest and posttest data for both the treatment and control groups were analyzed simultaneously using Analysis of Co-Variance (ANCOVA). Summary of result is shown on Table4

Table4*: Analysis of Co-Variance for students Overall Accounting Achievement Scores by Learning Methods and Interactions*.

Source of variation	Sum of squares	DF	Mean square	F	f-probability
Covariates (Pretest)	138.129	1	138.129	9.517	.003
Main Effects	4976.119	2	2488.060	171.424	.000
Method	4972.291	1	4972.291	342.584	.000
Gender	3.929	1	3.929	.271	.604
2-way Interactions: (Method and Gender	21.664	1	21.664	1.493	.318
Explained)	5222.912	4	1305.728	89.963	.000
Residual	1582.035	109	14.514		
Total	6804.947	113	60.221		

For hypothesis 1, the ANCOVA table shows that the level of significance (0.05) is greater than the F-probability value (.000). Based on the decision rule the null hypothesis was rejected. The researcher, therefore, concludes that there is a significant difference between the mean interest scores of students who learnt accounting using the Cooperative Learning Method and those that learnt using the conventional method.

Summary of data analysis for hypothesis3 on this same Table3 reveals that for two way interactions between methods and gender, the f-probability value at 0.05 significance level is .318. Because the alpha level (0.05) is less than the F. probability value (.318), the researcher upholds the null hypothesis and infers that there is no statistically significant interaction between instructional methods and gender on students’ mean interest in financial accounting.

HO₂: *There is no significant difference in the mean interest scores of male and female students that learnt accounting using the Cooperative Learning Method*

Pretest and posttest data from the treatment group only were used to test this hypotheses using ANCOVA. Summary of data analysis is presented on Table5

Table 5: ***Analysis of Co-Variance of mean Interest Scores of students by gender who learnt accounting using cooperative learning method (Treatment group only).***

Source of variation	Sum of squares	DF	Mean square	F	F- probability
Covariates (Pretest)	93.984	1	93.984	4.112	.048
Main Effects (Gender)	102.853	1	102.853	4.500	.039
Explained	196.837	2	98.418	4.306	.019
Residual	1211.377	53	22.856		
Total	1408.214	55	25.604		

For hypothesis2 the summary of result shows that the alpha level (0.05) is greater than the F-probability value (.039). In line with the decision rule the researcher also rejects the null hypothesis and concludes that there is significant difference in the mean interest scores of male and female secondary school students that learnt Financial Accounting using the Cooperative Learning Method.

DISCUSSION

The result of research question 1 presented in Table 1 revealed that the cooperative learning approach is more effective than the conventional (individualistic learning) approach in fostering students interest in accounting. Similarly, the null hypothesis based on the data presented in Table 4 show that there is a significant difference between the mean interest scores of students who learnt accounting using the cooperative learning method and those that learnt using the conventional approach. These findings are in line with the finding of Igboanugo (2011) which revealed that cooperative learning method was more efficacious than the peer-teaching in enhancing students' achievement and interest in difficult chemistry concepts. The finding also agrees with that of Umaru, Umma and Mustapha (2014) which revealed that cooperative learning method significantly affected students' interest and achievement in Biology. Eze in Azih, (2018) observed that some students do not have interest in financial accounting because of the technicalities involved in the treatment of accounting problems and concepts. Eze further stressed that some financial accounting teachers use to work out some problems on the chalkboard for students to copy without explanation. This contributes to why students do not find it easy to understand and develop interest in financial accounting. This finding agrees with Ukamaka (2014) who stressed that interest is an important variable in learning because when one is interested in an activity; one is likely to perform better. He further buttressed that interest is a major factor in students‟ academic achievement. It is referred to as differential likelihood of investing energy in one set of stimuli rather than another. Interest according to him is characterized by a situation in which one shows differential preference towards certain events, actions and objects. The interest of students in office management is determined by their level of activeness during learning process. Allowing learners to actively participate in teaching and learning enhances their creative and elaborative thinking ability thereby positioning them for better understanding and consequently improving learning outcome. The findings is also in agreement with Oteh and Akumah in Kulo (2021) who found that in progressive's concept of child education, interest of the learner being the consumer of the knowledge and idea should occupy very prominent position in teaching/learning, meaning that all activities of learning should be directed towards meeting up with the interest of the learner that is capable of influencing change in his behaviour. This is in line with the progressive's view of education as an active process involving the active effort of the learner himself. In other words the learner learns by doing, and he will be actively engaged in doing things that he is sufficiently interested in. No wonder Ibrahim, Hamza, Bello and Adamu (2018) stated that instructional methods that encourage learners' activeness can improve their storage of such instruction over a given period of time. It is obvious that adoption of collaborative learning method allows the students to be involved in elaboration of concepts which helps them in deepening their understanding thereby improving their interest ability. As the students are allowed to exploit learning tasks, receive assistance where necessary and internalize the concepts learnt, they tend to have real life experience which also enhances their interest in the knowledge gained

The result of research question 2 presented in Table 2 revealed that female students show higher interest in accounting than their male counterparts when they learn financial accounting using cooperative methods. Similarly, the null hypothesis based on the data presented in Table 5, rejects the null hypothesis and concludes that there is significant difference in the mean interest scores of male and female secondary school students that learnt Financial Accounting using the Cooperative Learning Method. Result of the findings in this present study is in relation with Ogah, Eze, Mbah and Emesira in Kulo (2021) who stated that interest is a very crucial child factor in selecting curriculum objectives because it is natural for people to refuse to engage in what they are not interested in. Furthermore, McCarthy in Kulo (2021) declared that students' interest in a topic holds power. He further observed that when a topic connects to what students like to, engagement deepens as they willingly spend time thinking, dialoguing and creating ideas in meaningful ways. Akumah in Kulo (2021) agreed that learners learn most and best when those aspects they are interested in are taught. He added that if the experience involves the kind of behaviour, which does not interest them the zeal to learn is dampened, and then the learning experience fails to achieve its purpose.

The findings are in line with view of Agu (2017), Adie (2018), Ureme (2013), Azih (2018) and Okoli (2018) that interactive instructional methods developed students' interest in financial accounting. Agu (2017) summarized that instructional delivery method and understandability of learning materials were relevant in capturing and maintaining learners. The outcome of the findings is in contrast with the contribution of Akinbola (2016) who observed that cooperative learning methods in physics had significant academic difference between male and female physics students. The finding of Akinbola (2016) also showed that studies on gender and academic achievement remain inconclusive. Also, Ezemoka (2017) in studying the effect of graphic advance organizers on students' achievement, interest and retention in Biology using GAO revealed that female exhibited higher interest than their male counterparts. Slavin (2018) opined that students learn more when they work under cooperative condition because communicating and sharing ideas with peers can enhance learners' interest in learning. Slavin (2018) observed and concluded that cooperative learning which is interactive in nature should be used in instructional delivery in schools at all levels. Concomitantly, the findings of the study agreed with Okoro in Agim (2016), who confirmed that interest is an emotionally oriented trait which determines the vigor of the learner tackling education and other activities; and results in the tendency to seek out and participate in activities of choice as against others. In the learning process, interest stands out as an important determinant of success. Invariably, students' success in office management is influenced in one way or the other by their interest in the course. Concerning learning, interest is characterized as an experimental state distinguished by attention, effortless engagement, and feelings of pleasure. In the learning process, interest stands out as an important determinant of success. The application of cooperative learning methods in learning financial accounting no doubt facilitates increased learners quality of thinking and ability to be involved in the instructional delivery. It is imperative to make learning of financial accounting very meaningful, motivating and attractive to the learners by allowing them to participate actively in all the processes

Table 3 was used to present the data needed to answer research question 3 which depicts the cooperative learning method is superior to the individualized method at the two levels of gender. For both male and female students the mean achievement scores are higher for the cooperative learning method. This implies that there is no interaction between method and gender on students mean interest in accounting. Furthermore, analysis for hypothesis 3 on this same Table 4 reveals that the null hypothesis was accepted and infers that there is no statistically significant interaction between instructional methods and gender on students' mean interest in financial accounting. The finding agreed with Merickel in Okoli (2018) that males and females do not possess outstanding instructional stress that could warrant trait interaction in financial accounting classes. The author further opined that masculinity and feminist were not pronounced in issues in accounting classes. The finding of this study is also in line with Gadzama (2017) who observed that cooperative learning method promoted higher achievement and interest of students in financial accounting than individualized methods of learning. The empirical studies revealed that students centered instructional methods which encouraged students' participation in learning process aroused students' interest. It also promotes higher academic achievement. In agreement with the present findings in Table 6, Ogah, *et el* in Kulo (2021), the differences are mainly as a result of allowing students in experimental group to actively participate in the learning process as this clarifies students doubt about certain tasks leading to better assimilation and interest of the concepts. In cooperative learning methods, teachers' understanding of the students' Zone of Proximal Development where help is given to students despite their gender possibly influenced the students' greater interest. The present study showed that allowing the students to learn from solving problems and handling tasks in financial accounting can help both male and female students to have better understanding of the concepts and easily remember them when there is need.

CONCLUSION

Based on the findings, the researcher concluded that cooperative learning method is more effective than the conventional (individualized learning) method in facilitating students interest in financial accounting. Female students show higher interest in accounting than their male counterparts when they learn financial accounting using cooperative method. The higher improvement in the mean interest scores in students exposed to cooperative learning method as found in the study could be as a result of some of its attributes and elements such as individual accountability, simultaneous interaction, cooperative skill and positive interdependent. Also, cooperative learning method enables equal participation which fosters interest and positive achievement among students.

RECOMMENDATIONS

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

1 School administrators should train and retrain financial accounting teachers on ways of adopting and effectively using cooperative learning method in learning.

2 Government should organize seminars, workshops and conferences so that practicing teachers in the field would be opportune to learn how to make the best used of cooperative learning method.

3 Curriculum planners should encourage the use of cooperative learning method by prescribing necessary activities involved using it to learn financial accounting and as well incorporate it into the curriculum for pre-service teachers of financial accounting as this would popularize its use among teachers.

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