

# **Teachers' Instructional Quality and Students' Difficulty Level in Financial Accounting at Senior Secondary Schools in Lagos State, Nigeria**

*By*

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## ***Abstract***

*The performance of senior secondary school students in Financial Accounting had not been encouraging. Several factors could be responsible for the low performance in the school system. Therefore, this study was carried out to investigate the teachers' instructional quality and students' difficulty level in Financial Accounting at the senior secondary school level in Lagos State based on students' and teachers' perceptions. The study raised and answered three related research questions and also formulated and tested two relevant research hypotheses. The descriptive survey research design was adopted for the study. The population of the study comprised all students and teachers of Financial Accounting in the public senior secondary schools under Education District IV in Lagos State. Specifically, the population was two thousand four hundred and ninety-two (2492) senior secondary school 1 and senior secondary school 2 students of Financial Accounting and ten (10) teachers of Financial Accounting from the ten selected schools. The sample size for this study was three hundred and thirty-three (333) students, using Checkmarket Sample Size Calculator at five percent (5%) margin and ninety-five (95%) confidence level, but three hundred (300) was used eventually due to logistics challenge. All the ten teachers of Financial Accounting were used as sample due to their limited number. The research instrument used was structured questionnaire. The internal consistency of the research instrument was determined using Cronbach Alpha correlation coefficient and it yielded an average index of 0.90. The research questions and hypotheses data were analysed using mean and standard deviation as well as t-test statistical tools respectively at 0.05 level of significance. The results, among others, show that*

*most of the teachers were first-degree holders and had obtained adequate teaching experiences. However, most teachers had not obtained higher academic and professional certificates. Most of the teachers of Financial Accounting were not using activity-based pedagogical strategies. In addition, the findings show that most of the topics in the Financial Accounting syllabus were difficult to students. Therefore, it was recommended, among others, that more innovative and experiential learning strategies should be adopted; proper orientation should be given to students on how to succeed in Financial Accounting; and teachers should upgrade in order to acquire high-class professional qualifications for them to have a thorough understanding of topics, which gave serious challenges to their students.*

**Keywords:** Students of Financial Accounting, Teachers of Financial Accounting, Difficulty Level, Instructional Quality, Secondary Schools.

## **Introduction**

The prevalence of unemployment in Nigeria and its attendant crises such as poverty, hunger, armed robbery, kidnapping, school drop-outs, gangsterism, poor economic growth, and such others has made it imperative for the introduction of vocational and skill-based subjects at the secondary school level (National Policy on Education, 2014). Financial Accounting subject is vocational in nature and students are expected to acquire the skills and competencies involved and apply them in managing financial transactions in any business establishment. It is expected that at the end of the secondary school education, any student who is not privileged to advance his/her career to higher institution of learning would apply the skills acquired in managing mini-businesses or work in an organization under a professional Accountant. At the same time, Financial Accounting subject at the senior secondary school level is fundamental as well as a requirement to study any Financial Accounting-related courses in tertiary institutions of learning. Having recognized the invaluable contribution of Financial Accounting to the growth

and development of any business establishment and economy as a whole, there are a lot of effort and resources, both human and non-human, released by the government for its teaching and learning in secondary schools. However, it is disheartening to experience recurrent failure of students in Financial Accounting evidenced from the external examination results such as West African Examinations Council (WAEC) and National Examinations Council (NECO) as reported by Osuagwu (2012), Uyai and Effiong (2015) and Umoru and Haruna (2018).

The poor performance of students is of great concern to several stakeholders such as the government, teachers, parents, employers of labour, public examination bodies, professional examination bodies, higher educational institutions management, the students themselves, and the society in general. The growth and sustenance of any economy is highly dependent on the effectiveness of industrial or commercial sector (Okolocha and Baba, 2016; Ukachi and Ejiko, 2018). In addition, commercial and industrial sector cannot be effective without adequate and proficient Financial Accounting records (Ezeagba, 2014). Therefore, poor performance in Financial Accounting at the secondary school level creates a faulty and destructive foundation for the economic growth and development of both today and the nearest future. Ezeagba (2014) emphasized that Financial Accounting, as a vocational subject as well as a commercial subject at senior secondary school is integral to the achievement of economic growth and development of any nation. A vocation or business enterprise cannot succeed without a good accounting records and analysis. Failure of businesses will definitely lead to failure in the economy and people are the end-receivers of the results. The economic recession and unemployment, with their attendant crises can be linked to lack of proper accounting in businesses and organisations. Accountants are being trained formally in schools, and the foundational knowledge and skills that are obtainable at the secondary school level can never be ignored. Lack of proper foundation in Financial Accounting at the secondary

school level, which is a reflection of poor performance in Financial Accounting, has severe effect on achieving a sustainable economic growth in Nigeria.

This situation of poor performance of students in Financial Accounting is of great concern to several stakeholders and researchers. Several authors and researchers have come up with findings and suggestions on how to improve or solve the problem. Agwu (2001) cited in Umunnakwe (2015) maintained that dominance of teacher-centred instructional strategies used mostly by teachers of Financial Accounting is traceable to the poor performance of students in secondary schools. Uyai and Effiong (2015) argued that teachers' level of industrial exposure, academic qualifications, and professional qualifications have a lot of influence on students' performance in Financial Accounting. Spear-Swerling, Bruckler and Alfano (2005) and Offorma (2010) identified lack of adequate knowledge of the subject matter, years of teaching experiences, gender, and school location as having impact on students' performance in Financial Accounting. Obidile, Amobi, Uzoekwe and Akuezilo (2017) also attributed the poor performance of students in Financial Accounting to parents' socio-economic status, institutionally-based factors, among others. Vundla (2012) maintained that poor quality textbooks, lack of laboratories, incessant transfer of teachers, inadequate teaching/learning materials as well as poor students' attitude were among the factors responsible for poor performance of students in Financial Accounting. Igwe and Ikatule (2011) also argued that inappropriate teaching methods by teachers was highly responsible for poor performance of students in Financial Accounting subject at senior secondary school.

Accounting is defined by Longe (2011) as copying, categorizing, generating, sharing, and interpreting financial information to concerned individuals for appropriate business decisions to be taken. Ndinechi and Obidile (2013) also define Financial Accounting as the knowledge and skills acquired in order to record, analyze, interpret and summarize financial data in any business establishment. Teachers' quality is very indispensable to the optimum achievement

of secondary school students in Financial Accounting subject. Teachers' quality is measured using some parameters and criteria such as teachers' academic qualifications, professional qualifications, work experience, length of service, instructional strategies, communication skills, classroom management skills, knowledge of subject matter, teacher-student relationship as well as students' performance (Uyai and Effiong, 2015). However, in this study, teachers' quality is referred to as academic qualifications, length of service, areas of specialization as well as industrial exposures of teachers of Financial Accounting. Areas of specialization of teachers of Financial Accounting can be Accounting (with education background), Business Education (Accounting option) or Accounting Education. It is also expected that teachers of Financial Accounting possess some professional qualifications and industrial experience in order to link the knowledge and skills to the current demand in the business world. Teachers of Financial Accounting are also expected to attend periodic seminars and workshops to improve their instructional quality. Teachers should not as well fail to show enough compassion on students and relate with them cordially to boost students' morale and emotional readiness for learning.

Umunnakwe (2015) identified several instructional methods that can achieve the goals of Financial Accounting education at the senior secondary level. Some of these methods are problem-solving methods and experiential, activity-based, or service-learning methods. Other instructional methods for Financial Accounting subject are simulation, role-playing, field-trips, demonstration, and individualized instruction. It was argued by Mtsem (2011) that the aforementioned instructional methods would arouse learners' interest and also improve their motivation for learning. Osuala (2009) opined that Financial Accounting subject cannot be taught effectively without using variety of instructional strategies. In other words, Osuala emphasized the need for teachers of Financial Accounting to be able to differentiate between approaches and methodologies. Approaches are used for introducing students to the study of Financial Accounting while methodologies are the actual

teaching methods used. Osuala (2009) maintained that teaching of Financial Accounting requires theoretical teaching of knowledge and practical teaching of skills. In other words, for students to be well taught in Financial Accounting classes, teachers must go beyond classroom lecture methods to using experiential approaches through practical involvement of students in book-keeping and Financial Accounting practices. Okolocha and Oyeneke (2013) also argued that instructional quality of teachers of Financial Accounting depends on their professional experiences as well as their ability to effectively use the various pedagogical strategies to impart the needed competencies in the students. Therefore, the adoption and utilization of the recommended instructional methodologies and approaches by teachers of Financial Accounting would help reduce the rate of failure and difficulty level of students of Financial Accounting at senior secondary school in Nigeria.

### **Statement of the Problem**

The general impression about the difficulty nature of Financial Accounting has been fundamentally affecting the expected performance of students in the subject at the senior secondary school level. A good number of researchers and scholars such as Osuagwu (2012), Bolarinwa (2014) and Umoru and Haruna (2018) have confirmed the occurrences of poor performance of secondary school students in Financial Accounting. If this trend of poor performance in Financial Accounting continues, the students will be liabilities to the nation because no commercial organization will employ half-baked graduates or school certificate holders. If they are mistakenly employed, they will drive the organizations that employ them into bankruptcy. The unemployed graduates or school certificate holders may be forced to join bad gangs, armed robbers, kidnappers, assassination, and other social vices, which may eventually make the country's economy and the entire society to be adversely affected. Therefore, the instructional quality of teachers of Financial Accounting needs to be examined alongside students' difficulty level

in Financial Accounting so that appropriate and adequate remedy can be provided to the problem of poor performance of students in Financial Accounting at senior secondary schools in Nigeria, as a whole.

The purpose of the study was to investigate the teachers' instructional quality and students' difficulty level in Financial Accounting at senior secondary schools in Lagos State, Nigeria. The study answered the following research questions and tested the research hypotheses respectively.

### **Research Questions**

- i. How qualified are the teachers of Financial Accounting subject at senior secondary schools in Lagos, Nigeria?
- ii. What is the perception of students on the instructional quality of the teachers of Financial Accounting at senior secondary schools in Lagos, Nigeria?
- iii. What is the perception of students and teachers on students' difficulty level of the topics at senior secondary school Financial Accounting syllabus in Lagos, Nigeria?

### **Research Hypotheses**

- i. There is no significant difference in the male and female students' perception of instructional quality of teachers of Financial Accounting in senior secondary schools in Lagos, Nigeria.
- ii. There is no significant difference in the perceptions of students and teachers of Financial Accounting on students' difficulty level of topics in Financial Accounting syllabus at senior secondary schools in Lagos, Nigeria.

### **Methodology**

This study adopted a descriptive survey research design. The study adopted multistage sampling technique. First, random sampling technique was used to select one out of the six Education Districts in Lagos State. Stratified sampling technique was adopted to select

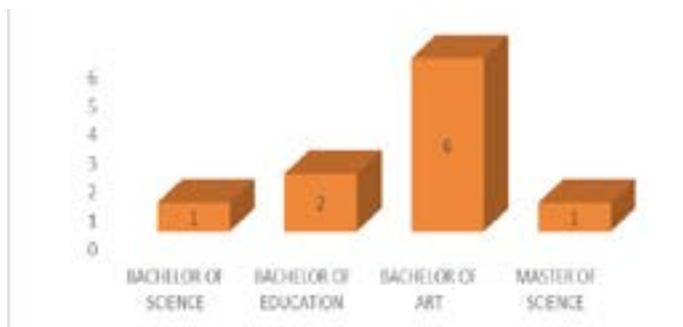
the ten senior secondary schools from the three zones (Local Government Areas) under the District IV. Again, random sampling technique was used to select the schools under each zone. Purposive sampling technique was used to select senior secondary school students one and two, who were taking Financial Accounting as a subject as at the period of this study. Finally, random sampling technique was employed to select students in each selected school. On the part of the teachers, purposive sampling was used to select them due to their limited number and because they were the only ones teaching Financial Accounting in the selected schools. Therefore, the population of this study comprised two thousand, four hundred and ninety-two (2492) senior secondary school 1 and senior secondary school 2 students of Financial Accounting and ten (10) teachers of Financial Accounting in the ten selected public senior secondary schools under Education District IV of Lagos State. Using Checkmarket Sample Size Calculator at five percent (5%) margin and ninety-five (95%) confidence level, the sample size was three hundred and thirty-three but three hundred (300) was used eventually.

The main instrument used for the study was structured questionnaire for both students and teachers. Two experts from the field of Business Education examined the questionnaires to ascertain both the content and construct validity of the instruments. The internal consistency of the research instrument was determined using Cronbach Alpha correlation coefficient and it yielded an average index of 0.90. The statistical tools that were used for this study were mean, frequency count, standard deviation, pie-chart, and bar-graph to analyze the data for the research questions while t-test statistical tool was used to test the research null hypotheses at 0.05 level of significance, at relevant degrees of freedom using Statistical Package for Social Sciences (SPSS).

## The Results

### Qualifications of Teachers of Financial Accounting Subject

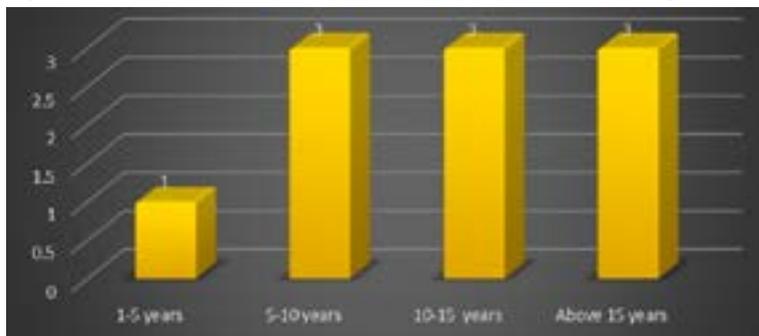
Research question one sought to find out whether teachers who were teaching Financial Accounting subject were qualified. Figures 1 and 2 show the results obtained.



*Fig. 1 Showing the Academic Qualifications of Teachers of Financial Accounting*

The results presented on figure 1 show that one of the teachers' respondents was a BSc. degree holders, two were BEd. degree holders, six were BA degree holders and one was a MSc. degree holder.

### Length of Service of Teachers of Financial Accounting



*Fig. 2: Showing the Length of Service of Teachers of Financial Accounting*

The results presented on figure 2 show that 10% of the teachers' respondents had been in service between 1-5 years, 30% had been in service between 5-10 years, 30% had been in service between 10-15 years and 30% had been in service for over 15 years.

### **Instructional Quality of Teachers of Financial Accounting**

Research question two sought to find out the perception of students on the instructional quality of teachers of Financial Accounting at senior secondary level in Lagos, Nigeria. Table 1 shows the results obtained.

**Table 1:** Perception of Students on the Instructional Quality of Teachers of Financial Accounting

S/N	Instructional Quality of Teachers of Financial Accounting	Mean	SD	Remark
1.	My teacher of Financial Accounting is not very knowledgeable in Financial Accounting subject.	1.87	.92	Disagreed
2.	My teacher of Financial Accounting does not present current and accurate information, while teaching Financial Accounting.	2.35	1.26	Disagreed
3.	My teacher of Financial Accounting does not give clear explanation while teaching Financial Accounting.	2.27	1.04	Disagreed
4.	My teacher of Financial Accounting does not present subject matter suitable to our grade level.	2.08	.94	Disagreed
5.	My teacher of Financial Accounting does not give clear explanation while teaching Financial Accounting.	2.35	1.16	Disagreed
6.	My teacher of Financial Accounting does not present subject matter suitable to our grade level.	2.43	1.13	Disagreed
7.	My teacher of Financial Accounting does not use inquiry questions to help student understand Financial Accounting concepts.	2.50	1.15	Agreed

8.	My teacher of Financial Accounting does not tell students the goals of his/her teaching.	2.39	1.01	Disagreed
9.	My teacher of Financial Accounting does not design lessons to match the various ability levels of students.	2.45	.93	Disagreed
10.	My teacher of Financial Accounting does not incorporate previously taught concepts into new lessons.	2.25	.96	Disagreed
11.	My teacher of Financial Accounting does not encourage active participation and involvement of students while teaching Financial Accounting subject.	2.48	1.20	Disagreed
12.	My teacher of Financial Accounting does not allow the students to evaluate his/her performance in the classroom.	2.47	1.16	Disagreed
13.	My teacher of Financial Accounting does not use various methods of evaluation in the classroom.	2.45	1.04	Disagreed
14.	My teacher of Financial Accounting does not respond to the needs of individual students in the classroom.	2.59	1.13	Agreed
15.	My teacher of Financial Accounting does not involve other specialists (from the industries) to teach us.	2.89	1.12	Agreed
16.	My teacher of Financial Accounting does not treat students equally in the classroom.	2.41	.99	Disagreed

The results presented in table 1 show that majority of the students disagreed that teachers of Financial Accounting were not very knowledgeable in Financial Accounting subject. The findings of this study also revealed that teachers give current and accurate information while teaching Financial Accounting. Most of the teachers of Financial Accounting prepare the mind of their students by intimating them with the goals and objectives to be achieved at the end of a lesson. Therefore, students' interests were aroused by the teacher through personal involvement of students in the teaching-learning process. Teachers also use various instructional methods to evaluate students' performance, most especially, self-appraisal by

students. Teachers of Financial Accounting also consider students' level of understanding while teaching in the classroom.

However, majority of the students agreed that teachers of Financial Accounting do not use inquiry questions to help students understand Financial Accounting concepts; do not respond to the needs of individual students in the classroom, and do not involve other specialists (from the industries) to teach them.

### Students' Difficulty Level in Financial Accounting

Research question three sought to find out the perceptions of students and teachers on students' difficulty level of topics in senior secondary school Financial Accounting syllabus in Lagos, Nigeria. Table 2 shows the results obtained.

**Table 2:** Students' and Teachers' Perceptions of the Difficulty Levels of Topics in Financial Accounting in Senior Secondary Schools in Lagos State

S/N	Topics in Financial Accounting	Student		Remark	Teacher		Remark
		Mean	Sd		Mean	Sd	
1	Introduction to Book Keeping and Financial Accounting	1.71	1.06	MD	1.40	.70	ND
2	Financial Accounting concepts and conventions	1.87	1.04	MD	2.10	.99	MD
3	Principles of Double entries	2.23	1.25	MD	1.40	.70	ND
4	Source Documents	2.05	1.14	MD	1.30	.48	ND
5	One Column Cash Book	2.29	1.27	MD	1.10	.32	ND
6	Double Column Cash Book	2.05	1.09	MD	1.30	.48	ND
7	Three Column Cashbook	1.97	1.06	MD	1.60	.70	MD
8	Petty Cash Book	1.84	1.10	MD	1.30	.68	ND
9	Posting subsidy books into Ledgers	2.33	1.21	MD	1.50	.71	MD
10	Trial Balance	2.25	1.05	MD	1.40	.670	ND
11	Trading Account	2.24	1.13	MD	1.30	.48	ND
12	Profit and Loss Account	2.35	1.13	MD	1.40	.70	ND
13	Balance Sheet	2.25	1.08	MD	1.60	.84	MD
14	Bank Reconciliation Statement	2.52	1.19	D	1.60	.84	MD
15	Depreciation of Fixed Assets— straight line method depreciation	2.49	1.07	MD	1.40	.70	ND
16	Reducing balance Methods of depreciation.	2.72	1.02	D	1.50	.71	MD
17	Preparation of Final Accounts with end of year adjustments	2.61	1.08	D	2.20	1.03	MD
18	Financial Accounting Errors	2.47	1.05	MD	2.00	1.05	MD
19	Control Account	2.64	1.16	D	1.90	1.10	MD
20	Manufacturing Account	2.59	1.11	D	1.90	1.20	MD
21	Partnership Accounts	2.57	1.15	D	2.00	1.05	MD
22	Financial Accounting Ratio	2.62	1.11	D	2.00	1.05	MD
23	Single Entry/Incomplete Records	2.47	1.14	MD	1.80	1.03	MD
24	Receipts and Payments Account	2.53	1.22	D	1.60	.97	MD
25	Income and Expenditure Account	2.83	1.19	D	2.10	.99	MD
26	Acquisition / Purchase of Business Account	2.91	1.23	D	1.90	.88	MD
27	Company Account	3.09	1.11	D	2.50	.97	D
28	Nigeria Financial System	3.25	1.06	D	1.90	.99	MD
29	Hire Purchase/ Installment Payment Account	3.32	.97	D	2.10	.99	MD
30	Consignment Account	3.37	.96	D	2.10	.99	MD
31	Joint Venture Account	3.41	.93	D	1.80	1.14	MD
32	Contract Accounts	3.39	.91	D	2.60	1.17	MD
33	Interpretation of Financial Statement	3.35	.97	D	2.20	1.23	MD
34	Departmental Account	3.41	.94	D	1.90	1.20	MD
35	Branch Account	3.47	.86	D	1.90	.74	MD
36	Public Sector Financial Accounting	3.47	.86	D	2.00	1.16	MD

In the table 2 above, some letters are used to represent the difficulty levels of students in Financial Accounting subject. The letter 'D' stands for Difficult; letters 'MD' stands for Moderately Difficult; while letters 'ND' represents Not Difficult. On the difficulty level of topics in Financial Accounting, the results presented in table 2 show that majority of the students indicated that introduction to Book Keeping and Financial Accounting, Principles of Double entries, Source Documents, One Column Cash Book, Double Column Cash Book, Petty Cash Book, Trial Balance, Trading Account, Profit and Loss Account, and Depreciation of Fixed Assets (straight line method depreciation) are moderately difficult whereas majority of the teachers indicated they are not difficult.

Furthermore, majority of the students indicated that Bank Reconciliation Statement; Reducing balance Methods of Depreciation, Preparation of Final Accounts with end of year adjustments, Control Account, Manufacturing Account, Partnership Accounts, Financial Accounting Ratio, Receipts and Payments Account, Income and Expenditure Account, Acquisition / Purchase of Business Account, Nigeria Financial System Hire Purchase/ Installment Payment Account, Consignment Account, Joint Venture Account, Contract Accounts, Interpretation of Financial Statement, Departmental Account, Branch Account and Public Sector Financial Accounting were difficult while most of the teachers indicated that these topics were moderately difficult.

Moreover, both the teachers and the students indicated that Financial Accounting concepts and conventions, Three-Column Cash Book, posting subsidiary books into Ledgers, Financial Accounting Error, Single Entry/Incomplete Records, are moderately difficult; and that Company Account is difficult.

**Hypothesis One:** *There is no significant difference in the male and female students' perception of instructional quality of teachers of Financial Accounting.*

**Table 3:** T-test for Gender Difference in Students' Perception of the Instructional Quality of Teachers of Financial Accounting

	Gender	N	Mean	MD	SD	df	T	Sig
Teacher Quality:	Male	156	36.03		11.56			
	Female	144	40.62	-4.59	11.92	298	-3.39	.001

The results presented in table 3 show the perception of male students of Financial Accounting (Mean = 36.03, Sd = 11.56) and female students of Financial Accounting (Mean = 40.62, Sd = 11.92) on the quality of their teachers of Financial Accounting. The mean difference of -4.59 was found significant ( $t = .3.39, p < 0.05$ ). Therefore, the null hypothesis rejected. Though both male and female students of Financial Accounting adjudged the quality of their teachers of Financial Accounting positively, male students of Financial Accounting had higher perception of the quality of their teachers than their female counterparts.

**Hypothesis Two:** *There is no significant difference in the perceptions of students and teachers of Financial Accounting on students' difficulty level of topics in Financial Accounting syllabus at senior secondary schools in Lagos, Nigeria.*

**Table 4:** T-test for Difference in the Students' and Teachers' Perception of Students' Difficulty Level of Topics in Financial Accounting Syllabus

	Gender	N	Mean	MD	SD	df	t	Sig
Difficulty Level in Financial Accounting Topics:	Student	300	94.92		22.55			
				31.32		308	-4.33	.000
	Teacher	10	64.62		21.41			

MD = Mean Difference

The results presented on table 4 show the perception of students of Financial Accounting (Mean = 94.92, Sd = 22.55) and teachers of Financial Accounting (Mean = 64.62, Sd = 21.41) on the students' difficulty level of Financial Accounting topics. The mean difference of 31.32 was found significant ( $t = -4.33$ ,  $p < 0.05$ ). Therefore, the null hypothesis was rejected. This implies that, though both students and teachers of Financial Accounting subject indicated that the topics in Financial Accounting were difficult, the students had higher perception of the difficulty of Financial Accounting topics than their teachers did.

## Discussion of the Results

All the teachers of Financial Accounting in public senior secondary schools in Lagos State were first degree holders as confirmed by the results in figure 1. However, teachers of Financial Accounting at senior secondary school level need to be encouraged to advance their professional qualifications for better delivery of Financial Accounting lessons. Uyai and Effiong (2015) affirmed that obtaining higher academic degree and trainings would automatically and positively affect students' performance in Financial Accounting. The rate of difficulty of Financial Accounting topics will also be reduced to minimum level provided teachers of Financial Accounting make conscientious effort to obtain master degree. Higher academic as well as professional qualifications will also enhance the effectiveness of teachers' instructional methods and quality, which invariably

will have positive impact on students' performance in Financial Accounting.

The results in figure 2 also revealed positive features concerning the teaching experiences of teachers of Financial Accounting in senior secondary schools in Lagos State. The findings show that about ninety percent (90%) of the teachers of Financial Accounting were more than five years old in the teaching of Financial Accounting. "Experience is the best teacher". Therefore, the impact of experienced Teachers of Financial Accounting on the performance of students in Financial Accounting cannot be overlooked.

The perception of students on the instructional quality of teachers of Financial Accounting in public senior secondary schools in Lagos State as shown in table 1 revealed some notable areas of commendations. 81.25% of the responses in table 1 confirm that teachers of Accounting had been impacting meaningfully on the students. This finding contradicts the results of Spear-Swerling, Bruckler and Alfano (2005) and Offorma (2010) who attributed the failure of students in Financial Accounting to lack of adequate knowledge of the subject matter. However, the use of inquiry questions to help students understand Financial Accounting concepts need to be employed effectively by the teachers. Osuala (2009), Mtsem (2011) and Umunnakwe (2015) buttressed the effectiveness of result-oriented impact of inquiry-based and experiential instructional strategies on the performance of students in Financial Accounting. Even though the ratio of teachers of Financial Accounting to students was quite disturbing and abnormal, effort should be made by teachers of Financial Accounting to respond to the needs of individual students in the classroom. It has also been found out that majority of teachers of Financial Accounting lack industrial experience. These findings corroborate the research result of Igwe and Ikatule (2011) as well as Uyai and Effiong (2015) who also discovered that teachers' lack of industrial exposure and lack of adequate use of instructional methods were highly responsible for students' failure in Financial Accounting in senior secondary schools. It is now necessary and urgent at the same time for teachers

of Financial Accounting to cultivate the practice of inviting and involving other specialists from the industries on regular basis. The specialists will be there to impart professional and industrial experience into the learners in the classroom. This is necessary if Financial Accounting students as well as their knowledge and skills will be adequate and relevant to cope with the demand of the Financial Accounting firms in this twenty-first century.

Considering the level of difficulty that Financial Accounting topics were posing to students at senior secondary schools in Lagos, Nigeria, the results are shown in table 2. Both students and teachers of Financial Accounting acknowledged that most of the topics in Financial Accounting seem difficult, though the level of difficulty on the part of students of Financial Accounting was higher than that of the teachers of Financial Accounting. However, very serious attention must be paid to topics such as: Bank Reconciliation Statement, Reducing Balance Method of Depreciation, Control Account, Manufacturing Account, Income and Expenditure Account, Company Account, Joint-Venture Account, Contract Account and Department Account, because they were perceived difficult by students of Financial Accounting while teachers perceived them as moderately difficult.

In conclusion, there was a significant difference in male and female students' perception of instructional quality of their teachers of Financial Accounting. The male students perceived the instructional quality of their teachers of Financial Accounting higher than their female counterparts did, as shown in table 3. These findings are in agreement with the research result of Offorma (2010) who maintained that gender has a significant influence on students' performance in Financial Accounting since students' perception of their teachers' instructional quality, based on gender, would affect their performance. There was a significant difference in the perception of students and teachers of Financial Accounting on the level of difficulty of topics in Financial Accounting subject. Most of the topics in Financial Accounting seemed difficult, though difficulty level on the part of the students was higher than that of

the teachers as indicated in table 4. Both students' and teachers' respondents exclaimed that most of the Financial Accounting topics recommended for senior secondary schools were difficult to students. Therefore, there is need for urgent intervention on the part of all stakeholders to solve the difficulty problems of Financial Accounting topics. This intervention will later have positive and uplifting impact on students' performance in Financial Accounting in both internal and external, and more importantly, external examinations.

### **Recommendations**

Based on the conclusions above, the following recommendations were made to proffer solutions to the identified problem areas in Financial Accounting:

The Ministry of Education as well as school management in public senior secondary schools in Lagos State should organize urgent and periodic workshops and seminars for teachers of Financial Accounting so that the gaps created by lack of industrial experience can be filled for immediate recovery and rescue of poor performance of students in Financial Accounting.

Teachers of Financial Accounting should make painstaking effort to take students on excursions to industries and Accounting Firms; use software packages to teach Financial Accounting in the classroom; use individualistic technique and role play methods during Financial Accounting lessons; use experiential learning strategies by involving students in establishing a mini-business in schools where students of Financial Accounting are supervised by teachers in the running of the mini-business.

Teachers of Financial Accounting should be inviting resource persons and specialists from the industries into the classroom to add professional inputs to the teaching and learning of Financial Accounting for better performance of students and the achievement of the objectives of Financial Accounting subject in senior secondary schools.

Teachers of Financial Accounting should embark on further studies to obtain higher academic and professional qualifications so that all the seemingly difficult topics can be made simple through additional knowledge, skills, values, attitudes as well as more appropriate instructional qualities that further trainings would produce.

It should also be added that teachers of Financial Accounting must be allowed to visit the Financial Accounting Department in selected companies or attend workshops or seminars organized by such companies so that their understanding of Company Account can be ascertained because majority of teachers respondents exclaimed that Company Account was difficult.

Students should have a positive orientation towards Financial Accounting subject and believe in themselves that they can perform excellently in it. The attitude of students towards classroom attendance, assignments, reading and studying of Financial Accounting subject should be improved upon.

Authors of Financial Accounting textbooks should apply simplified approaches to solving and discussing Financial Accounting concepts for easy comprehension by the students.

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