

THE ROLE OF FINANCIAL ACCOUNTING IN ADVANCING EDUCATIONAL REFORMS IN GHANA "

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Abstract: This study aimed to investigate the background and needs of female and male students in senior high schools, with a focus on the factors that influence effective teaching and learning of accounting. Two senior high schools in Ghana were chosen as the study area. The study found that teaching and learning in senior high schools were abstract due to the lack of computers, internet, and reference materials. Students also lacked essential skills such as speaking, reading, and listening, which were attributed to the teaching methods used in pre-secondary education. The study also revealed that students encountered several challenges in satisfying their academic needs, including inadequate learning materials, insufficient feeding, and non-varying teaching skills of teachers. Moreover, the economic constraints experienced in the country were increasingly preventing brilliant but needy students from achieving their educational aspirations.

The study concludes that there is a need for educational reforms to address these challenges and enhance the teaching and learning of accounting in senior high schools. The introduction of student-oriented teaching methods and the provision of necessary learning materials such as computers, internet, and reference materials would promote a more practical and engaging learning environment for students. Additionally, there is a need for financial support to help students overcome economic barriers and reach their full potential. The study recommends that stakeholders in the education sector should collaborate to develop policies and programs that address the identified challenges and promote effective teaching and learning in senior high schools in Ghana.

Keywords: Educational Reforms, Senior High Schools, Accounting, Student-Oriented Teaching, Learning Materials, Economic Constraints, Ghana.

Introduction

Educational reforms in Ghana have taken various slant in recent years, as part of an economic recovery program undertaken to restore the country's old system of education and raise the hopes of the Ghanaian citizenry after a long economic decline. Among the reasons for the reforms were to improve teaching and learning efficiency and effectiveness by increasing school hours and the quality of teachers, including phasing out untrained teachers and to make education more relevant by increasing the attention paid to problem solving, environmental concerns, pre-vocational training, manual dexterity and general skills

training. Paramount to the introduction of Financial Accounting as a course in Senior High Schools is the equipment of students with the basic accounting principles and knowledge necessary to enable them contribute their quota to the socio-economic development of the nation. In the light of this, accounting teachers are doing their best to teach students all the technicalities as well as inculcating in them the spirit of learning. Students on the other hand, are trying their best possible to grasp what is being taught. This is evident by the recent transition of teaching from teacher-oriented to student-oriented; making the teacher just an instrument of facilitation.

Stoller (2018) & Farrent (1980) pointed out, “the tradition of pedagogy that stretches back to Dewey’s rejection of the classical tradition in the form of unchangeable ideas that has always argued for the active engagement of the learner in the formation of their ideas. More recent exponent of the latter tradition argued for the active engagement rather than the passive reception of giving knowledge”. Teachers therefore need to come out to know their students; for the most successful teacher is one who is in close contact with their students’ own problems and difficulty (Pratt, 1987). Many of the factors which appear to raise barriers to students’ academic achievement are in themselves the result of widening participation. As the student population has increased, teachers now teach a greater number of students. For many of these students the teaching methods which they experience at the Senior High Schools are intimidating and may not be perceived as conducive for learning. (Pratt, 1987). Most public schools across the country are in a state of neglect. The classrooms are not conducive for learning. The situation is more deplorable in most villages than in others. Is the capitation fund among other educational fund really aiding the learning process (Tetty, 2009)?

The following research questions were addressed in connection with the study aim;

- 1) How does the socio-economic problem of students affect the effectiveness of teaching of Financial Accounting?
- 2) How does the lack of students learning materials affect the teaching of Financial Accounting?
- 3) What are the effects of students’ attitudes and habits on the teaching of Financial Accounting?
- 4) How do students’ aspirations and course allocation affect their academic performance?
- 5) What are the problems associated with students’ evaluation with regards to teaching of Financial Accounting?

1.1. Effect of socio-economic problems of students on their academic work.

Socio-economic problem such as poverty, parental unemployment and hunger greatly affect the academic performance of students and effective teaching and learning (Azher et al., 2014; Agyeman, 2009). According to Susam (2009); if all the rich, all the professionals, the politicians, the traditional leaders and all of the church people were to send their children to public schools, they would feel bound to concentrate their money on improving these schools until they met the highest ideals. The World Bank (1994), indicated that in addition to direct tuition cost of Secondary education, low-income students have problem in meeting their expenses as far as education is concerned.

Abdu-Raheem (2015) & Witzhausen and Wessler (1993) have indicated that low-income students and middle-class students who are academically good have certain difficulties in acquiring some basic essentials like calculators, textbooks, exercise books, pens, etc. and this greatly impedes the effective teaching and learning of Financial Accounting. World Bank (1994) report highlighted that low income, or those with more than one family member enrolled in education may not be able to afford tuition fees. Clearly, cost sharing cannot be implemented equitably without a functioning student, loan program, to make funds available to all students who wish to borrow for their education and without scholarship program that guarantee necessary financial help to academically qualified but poor students who are unable to absorb the direct and indirect cost of education.

1.2. Students' deficiency in learning Financial Accounting

Sutherland (2009), pointed out that most accounting students have a decreasing interest as they progress in their area of study. When students do not relate learning to their interest and abilities and when they do not see it as continuous process, learning becomes difficult which negatively affect their academic performance. Most writers in the field of mathematics and finance have estimated that, over eighty per cent (80%) of student's dislike calculations, money counting and reading of figures. According to Darge (1992), some students refuse to ask questions in class because they were discouraged from asking questions at home. Others also keep quiet in class since they do not want to advertise their ignorance. Students who think they will be forced to talk or take part in discussion in class sometimes absent themselves from class. Ahmed (2018) and Kinshaga (1992), identified that some students are unwilling to expose themselves by speaking in discussion because they are afraid that they will expose their ignorance. Also, most students fail to seek the assistance of instructors when writing homework, class test and even end- of -term examination (Sugeng & Suryani, 2020).

1.3. Instructional methods and materials used by Financial Accounting teachers

Problem of inadequate test books adversely affect the quality of student learning (Abban, 2002). For instance, lack of textbooks means that Financial Accounting teachers and students cannot have access to reading materials (Fentim, 2014). Secondly, it means that teachers must photocopy the few books available before they can read to acquire knowledge sufficient to teach the student, while those who are not financially endowed may not get enough materials on financial accounting. Percival & Ellington (1984), said that within the context of the various teaching methods that can be employed for mass instruction it is possible to make use of a wide range of audio-visual media, both hardware and software. In some cases, it may be possible to learn the required skills by undergoing suitable staff development.

Out of the numerous instructional methods like lecture (where students are made passive), discussion, extra class (tutorial), problem solving methods, most Financial Accounting instructors use almost only the lecture method due to some factors. This instructional method adversely affects students' performance. The Hale Committee's reports recognizes that the lecture method has some bottlenecks; it provides little opportunity for feedback from students to teacher; the teacher frequently has no means of assessing the effectiveness of his teaching until he marks test papers. Researches show that when the teacher's goal is to get the students to master concepts, the lecture method is less effective (Ubulom & Ogwunte, 2017).

1.4. Problems related to students' aspiration, interest and course allocation

In the context of rapid socio-economic changes and the desire to raise standard of living, the educational curricula of the second cycle institution are expected to be closely adapted to occupational standards. In view of this, students also wish to gain admission into universities and pursue courses that will offer them opportunities to meet future changes (Maltese & Tai, 2010). Matiru (1993), said that most African students are highly motivated. However, it is unusual to find some Senior High School students taking courses in which they have little interest. This suggests that students are not prepared to read a course that has no value.

Many factors influence students' academic aspirations (Acher et al., 2011). Some of these factors include personal interest, social recognition, prestige attached to a course, role models, emoluments and side benefits, parental influence and peer pressure among others. They put little value on learning; however, they recognize that education is the key to success, thereby ensuring that their wards achieve greater heights in education. Even at certain times, the parents will influence their wards to pursue a specific course rather than their preferred course. Consideration is most at times given to social recognition or prestige attached to a course or career. Students attach much importance to this. Self-interest is also a major factor with regards to students' aspiration (Darge, 1992).

1.5. Problems related to students' evaluation

According to Farrent (1980), evaluation refers to the process of making judgments, assigning value or deciding on worth. In order to find out whether you have achieved your instructional objectives, you need to evaluate the performance of your students (Bob et al., 2017). This can be done at the end of term (summative evaluation) or during the course (formative evaluation).

Spoorem et al. (2013), indicated that the limitation of evaluation cannot be over emphasized. Important as evaluation is, its emphasis in recent years has had some unfortunate sequences. The demand by administrators for publicly visible results has discouraged teachers from pursuing goals that are not readily measured. Perhaps, the most important determination of academic performance is the ability to evaluate and monitor the quality of training and research output. Recent studies indicate that, in order to evaluate the quality of teaching, self-evaluation mechanisms can promote a sense of real institutional responsibility (Pratt, 1980).

1.6. Problem of students' attitudes and habits

Some of the students' attitudes and habits interfere with instructional process (Reylan et al., 2019). Behaviors such as cheating in exams, refusing to ask questions in class and absence from class have adverse effect on teaching and learning (Douglas, 1984). Oke & Brown (1982), posited that a teacher actually likes most, if not all of the students; those he finds it difficult to like will require an extra effort. Students are very perceptive and if they note a certain positive attitude or warmth in a teacher, they are likely to respond. However, if they sense that the teacher does not really care whether they succeed or not they will become discouraged and may even cause a discipline problem for the teacher concerned. Whatever your physical appearance; whatever your personality; if the students sense that you care about their academic performance and succeeding generally, you are not likely to experience any serious discipline problems (Botty et al., 2015).

2. RESEARCH METHODOLOGY

2.1. Population

The population for the study focused on Form 2 students offering Financial Accounting and their teachers (four in number). Out of the population frame of sixty (60) students in Efutu Secondary Technical School, our sample population was fifty-six (56) students, which is 93.33% of the total population. The population of University Practice Senior High School Form two business students was seventy (70), our sample frame was sixty-four (64) students, representing 91.43% of the population. In addition, two (2) teachers in University Practice Senior High School and two (2) teachers from Efutu Secondary Technical School were chosen.

2.2. Sample and Sampling Procedures

The research was conducted on students who read accounting as an elective subject. In all, one hundred and twenty (120) students together with all their teachers (4) were chosen. Simple random sample method for students and the purposive sampling for teachers.

2.3. Research Instrument

In collecting data for the study, the researcher made use of questionnaires and interview. There were two set of questionnaires designed; one for the students and the other for the teachers.

The first set of questionnaires was designed for the students which consists of thirty-six (36) items, out of which eighteen (18) were opened-ended items and seventeen (17) being close-ended items.

3. FINDINGS

3.1. Socio-Economic Problems of Student Respondents

Ninety-two (77%) students responded that their inability to access basic essentials such as provisions, clothing, textbooks, etc. adversely affect their academic performance. This means that majority of the

students will have low academic performances, if such basic essentials are lacking. Furthermore, fifty-eight (48%) out of the ninety-two (92) students above, gave reason that, it is very difficult for them to concentrate in class without these basic needs. Also, the remaining 34 students representing 28%, said that their access to textbooks enhanced their studies.

The subject teachers (4) (100%) responded that students are not able to buy textbooks prescribed for them and this affects their class attendance and independent studies. The absence of such necessities adversely affects students’ performance. This claim was confirmed by the research of Stoller (2018) and Witzenhausen et al. (1993), that low-income students and middle-class students have certain difficulties acquiring some basic essentials and this greatly impedes the effective teaching and learning.

3.1.1. How students’ education is financed

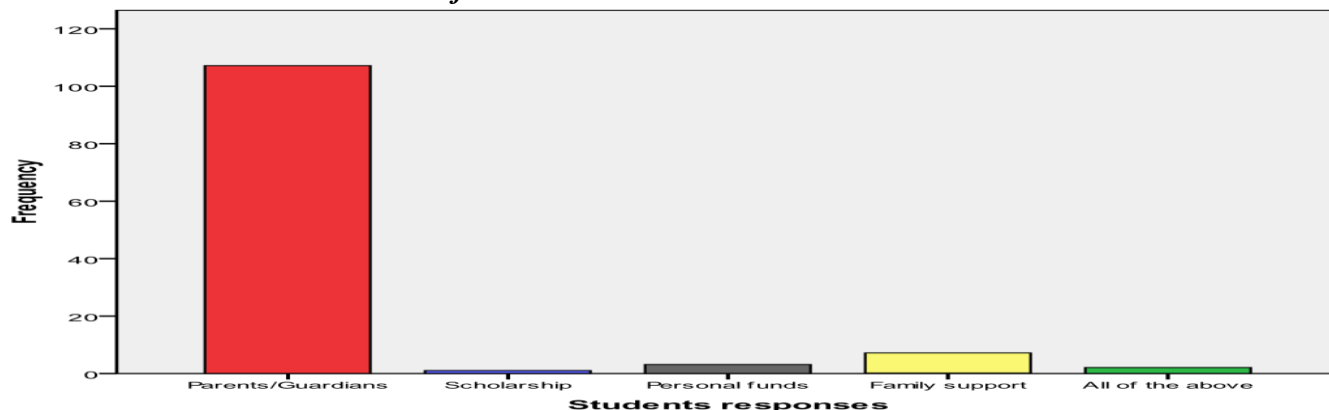


Figure 1: A Group Bar Chart showing how students’ education is financed

Figure 1, depicts that one hundred and seven (107) (89%) students’ education was financially supported by their parents and guardians. Only one student, representing less than one (1) per cent, has his education being supported by scholarship. This means that the financing of most students’ education is dependent on their parents and guardians. Scholarship scheme has not been the major concern of the Ghana Ministry of Education, to motivate lazy students, appraise brilliant students and reduce the burden of some parents and guardians.

This was confirmed by the World Bank (1994), that low income or those with more than one family member enrolled in education may not be able to afford tuition fees. Clearly, cost sharing cannot be implemented equitably without a functioning student, loan program, to make funds available to all students who wish to borrow for their education and without scholarship program that guarantee necessary financial help to academically qualified but poor students who are unable to absorb the direct and indirect cost of education.

3.1.2. Special problems students have in Financial Accounting

Table 1. Some special problems students have in financial accounting

Special problems	Frequency	Percent	Valid %	Cumulative %
Inadequate textbooks	42	35	35	35
Don’t understand some of the accounting topics	66	55	55	90
Inadequate qualified teachers	6	5	5	95

Inadequate teaching learning Materials	6	5	5	100
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The data from Table 1 shows that sixty six (66) (55%) of the student respondents do not understand some of the accounting topics taught in class. Six (6) (5%) students associated their problems in Financial Accounting to inadequate qualified teachers; also, 6 (5%) students associated their problems in Financial Accounting to inadequate teaching learning materials. This portrays that, majority of the students find it difficult to understand some of the topics in Financial Accounting. This was confirmed by Azher et al., (2014) & Agyeman (2009), that tools for practical lessons, qualified teachers to handle specific subjects, textbooks, classroom blocks, science equipment, and teachers' accommodation, among others were inadequate.

3.2. Deficiency in learning Financial Accounting

Sixty (60) (50%) students had knowledge about most of the Financial Accounting concepts before admission into the Senior High School. This depicts that exactly half of the students had fair knowledge of the Financial Accounting concepts before admission and this is quite impressive. Thirty nine (39) (33%) students out of the 60 students gave the reason that, they were only introduced to the Financial Accounting concept at Senior High School.

Table 2a, shows the responses of students on basic study skills that student's lack

Skills	Frequency	Percent	Valid %	Cumulative %
Listening	14	12	12	12
Speaking	28	23	23	35
Reading	14	12	12	47
Writing	11	10	9	56
Don't lack any skills	53	44	44	100
Total	120	100	100	

Table 2b. Teacher's response on skills student's lack

Skills	Frequency	Percent	Valid %	Cumulative %
Speaking skills	3	75	75	75
Reading skills	1	25	25	100
Total	4	100	100	

This reveals that fifty-three (53) (44%) of the students do not lack any of the skills while 28 (23%) students lack speaking skills. Most of the students said that their handicap in areas such as listening, reading, speaking and writing skills developed at the Junior High School level. Teacher respondents were asked to indicate some study skills that their students lack in Financial Accounting. This is shown in Table 2b.

Table 2b sought teachers' opinion on the skills that students lack. Data collected from teacher depicts that majority of students lack speaking skills. This was posited by three (3) (75%) teachers. This is in contradiction with one of the fundamental aims for the introduction of Financial Accounting by Tetey (2009), who sought to assess the students' knowledge of basic accounting principles and their application to modern business.

From the survey conducted, sixty six (55%) students responded that the deficiency they had in Financial Accounting was as a result of the way they were taught in Junior High School. From the above, it could be predicted that majority of the students had their academic deficiency resulting from the way they were taught in Junior High School; the Junior High School curriculum is less structured.

3.2.1. Strategies students use to overcome their academic deficiencies

Researcher sought information on the strategies that students used to overcome their academic deficiencies by asking student respondents to choose from various alternatives such as mnemonics, repetition and memorization. This is shown in Table 3.

Table 3. Strategies students use to overcome their academic deficiencies.

Learning strategies	Frequency	Percent	Valid %	Cumulative %
Mnemonics	5	4	4	4
Repetition	28	23	23	28
Memorization	85	71	71	98
Any other	2	2	2	100
Total	120	100	100	

The following data relates to the responses made by student respondents concerning their learning strategies shown in table 3. Eighty-five (85) (71%) students use memorization in learning and overcoming their academic deficiencies. In conclusion, memorization is highly used due to the introduction of the new system of education which enhances the chance of very young students being admitted into Second Cycle Institutions. Most of them lack analytical thinking but have high retentive memory hence the adoption of memorization. Ahmed (2018) and Kinshaga (1992), in the same study said that some students are unwilling to expose themselves by speaking in discussion because they lack the requisite speaking skills to enable them to express themselves. This assertion therefore, supports this claim.

3.3. Problem of instructional materials and methods

Student respondents were asked to indicate whether the following instructional materials such as textbooks, reference materials, computers, internet facilities and library facilities are available or unavailable. Seventy-five (75) (63%) of the students indicated that, the appropriate textbooks used in learning are available. Also, seventy-four (74) (62%) of the students indicated that reference materials are not available. Furthermore, sixty-five (65) (54%) of the students responded that, computers, which students use for research are not available. The survey made shows ninety-nine (75) (83%) of the students indicated that, no internet facilities are available. Eighty-nine (89) (74%) of the students responded that, library facilities are available. From the data gathered, it could be inferred that the government initiative on computer literacy and internet advancement has yielded fewer positive results.

Teacher respondents were instructed to indicate whether the following instructional materials ; textbooks, reference materials, computers, library facilities etc were available or not available for instruction. All four teachers claimed that such teaching materials are totally not available except for textbook for which 3 teachers confirmed that they are indeed available.

3.3.1. Students' response on illustrations often used by teachers

Student respondents were instructed to indicate illustrations often used by their teachers. They were given options such as Textbooks illustrations and Cardboard and board illustrations to choose from. This is shown in Table 4.

Table 4. Students' response on illustrations often used by teachers

Illustrations	Frequency	Percent	Valid %	Cumulative %
Textbooks illustrations	87	73	73	73
Cardboard and board illustrations	29	24	24	97
None	4	3	3	100

Total	120	100	100	
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Respondents were asked to list some instructional materials used by their Financial Accounting teachers. This table (4) reveals that majority of teachers in the Senior High School use only textbooks, cardboard and board illustrations. Eighty-seven (73%) of the students responded that Instructional materials often used by teachers are textbooks. The selection of the few teaching materials shown in table 4 above can therefore be attributed to Darge's (1993), assertion that selection of instructional material depends on the availability of the material.

3.3.2. Instructional methods used by teachers

From the survey conducted, student respondents were asked to indicate the instructional methods used by their teacher. The options provided for students to choose from were role playing, discussion, extra classes, practicals and lecture. This is shown in Table 5.

Table 5. Instructional methods used by teachers

Methods	Very often used		Not often used		Not used at all	
	No	%	No	%	No	%
Role playing	50	42	47	39	23	19
Discussion	93	78	25	21	2	2
Extra classes	18	15	35	29	67	56
Practical	35	29	53	44	32	27
Lecture	51	43	46	38	23	19

Student respondents were asked to indicate the methods used by their accounting teachers. From table 5, it could be realized that 50 out of the total number of 120 students (42%) agreed that role playing method were most often used by teachers. It was recorded that role playing as an instructional method is less applied by accounting teachers in classroom instruction. Table 5 again depicts those 93 (78%) students think discussions are used very often by accounting teachers. It indicates that majority of the students sixty-seven (56%) who responded to the question said that accounting teachers do not organize extra classes. From table 5, it could be observed that teachers do not organize extra classes for students where students' problem could be fully addressed (Ubulom & Ogwunte, 2017; Fentim, 2014; Witzenhausen et al. 1992).

From the table 5, 53 (44%) students responded that practical instructional methods are not often used by their teachers. This means that accounting teachers do not use practical in their instruction which reduces students' interest and understanding about some aspect of the course. To be effective, practical method needs enough time which will be to the detriment of the teachers. This was confirmed by Djan & Amengor (2002), that practical at times, results in time wasting. Table 5 depicts that 51 (43%) of 120 students who responded complained that accounting teachers often use lecture method in teaching of accounting. 46 (38%) and 23 (19%) students said it is not often used and not used at all respectively. However, significant proportion of students disapproved the use of the lecture method as a means of instruction since it bores and makes them passive. Djan and Amengor (2002), also confirmed this assertion that lecture method makes students less active. From the survey conducted, 63% of the students confirmed that the teaching method adopted by their teachers is influenced by the class size whiles 38% went contrary. There are numerous setbacks associated with lecture method as spelt out by Witzenhausen et al (1993) which include provision of little opportunity for students' feedback, violation of educational principles. Other methods are not used because some of them are effective when small class size is used. From the responses, students claim that class size has an impact on the required method used by teachers. It was agreed that free-

compulsory education and computerized selection has helped increase the number of students in the classroom and has also increased the workload of teachers. Teachers, therefore, resorted to less effective methods of teaching such as lecture.

3.4. Problems related to program allocation and student aspiration 3.4.1.

Factors influencing students' choice of study

Table 6. Factors influencing students' choice of study

	Frequency	Percent	Valid %	Cumulative %
Teachers guidance	36	30	30	30
Past achievements	24	20	20	50
Peer influence	13	11	11	61
Parental influence	38	32	3	93
Others	9	8	8	100
Total	120	100	100	

Information collected in table 6, shows that 32% of the students chose the course based on parental influence. This supports what Acher et al. (2012) said, that generally students choice are influenced by parents though they have high academic and vocational aspiration. This also agrees with what Djan & Amenjor (2002) said, that parents recognize that education is the key to good job and that they want their children to go further in school than they themselves had. Again, student questionnaires were designed to find out from them the kind of information needed to make informed choice of program in the Senior High School. The students admitted that information like: entry requirement, course qualification, future prospects of the course, demands of the course (in terms of resources and duration) as well as past achievements and teachers' guidance are considered.

Most of the students 86% are of the view that they were given the program of their choice while 14% objected to the idea. This implies that Senior High Schools admit students strictly according to achievement in the Junior High School. This seems to differ from the study undertaken by Maltese & Tai (2011).

3.4.2 *Expected grades of student respondents*

Table 7. Expected grades of student respondents

Courses	Expected Grades					
	A1		B2		B3	
	No	%	No	%	No	%
Financial Accounting	102	85	17	14	1	1
Cost Accounting	91	76	25	21	4	3
Business Management	111	95	9	8	0	0
Economics	85	71	31	26	4	3

From table 7, Eighty-five per cent (85%), 76%, 95% and 71% expected A1 in Financial Accounting, Cost Accounting, Business Management and Economics respectively. This shows that students have high aspiration and ambition simply because they perceive those courses as very relevant to their career. Matiru (1993), confirmed that most African students are highly motivated and are not prepared to read a course that has less value. Comparatively, students have higher ambitions or interest towards Business

Management than Financial Accounting which recorded no other grade apart from grade A1 and B2. However, students have high interest in Financial Accounting than other courses such as Cost Accounting and Economics. Darge (1992), also confirmed that self-interest is a major factor with regards to students' aspiration attached to courses or careers, though, consideration is most at times given to social recognition or prestige.

It was recorded that 75% of the students were given adequate orientation on the type of courses to register for in the school while 25% objected. This implies that some proportions of students are given enough orientation on the choice of courses. However, some students are not knowledgeable about the course they are studying. Students who provided "No" as a response, listed their reasons as no orientation (67%), late admission (17%) and ineffective orientation (16%). This confirms the fact stated by Witzenhausen et al. (1993) that most School Heads do not organize orientation due to huge cost incurred, poor administration on the part of School Heads and lack of consent or interest of form teachers. Two (50%) teachers agreed to the fact that students are given enough orientation on the type of courses they can choose. This indicates that some students only have a fair knowledge of the courses they choose. All the four (100%) teacher respondents under consideration agreed to the fact that, students who offer courses of their choice perform better than their colleagues who are forced to choose a course. Students who are given enough orientation offer courses of their choice and this enable them to obtain an excellent performance in those courses.

3.5. Problem Relating to Students Evaluation

Ninety-six 96 (80%) students said they have not experienced the situation where different teachers teach the same subject in different Forms and use different evaluation procedures. This means students are subject to one evaluation procedure, since there are no different teachers teaching the same course in other forms. Bob et al. (2017), confirmed that evaluation instrument administered by different teachers with the same objectives give the same results. The student respondents 24 (20%) who indicated 'Yes' to item 26 gave their reason as becoming confused when the teachers give different formula for the same topic. This means that different evaluation methods can affect the students' outcome and performance. Djan and Amengor (2002), suggested that though teachers could use variety of evaluation methods, they should know when and where to apply each evaluation method.

3.5.1 Respondents view on the nature of continuous assessment

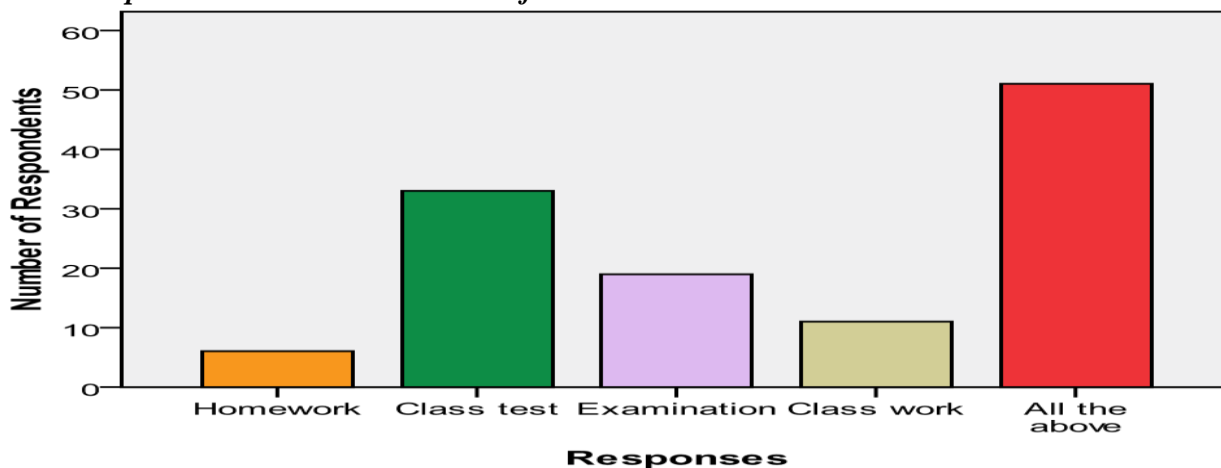


Figure 2: A Group Bar Chart showing students' responses on forms as continuous assessment taken. This figure indicates that out of 120 students, 51(42.5%) said that their teachers used assignment, homework, class test and class work for the continuous assessment. This suggests that creative and discovery learning are encouraged. From the total number of teacher respondents, 2(50%) teachers used the means of class work, class test, assignment and end of term examination to assess their students. The above statistics indicates that, about half of teachers do not give class work to their students. Spooren et al,

(2013) and Djan & Amengor (2002), confirmed that the use of class work and test helps students to prepare adequate always and to recall facts.

From the survey conducted, student respondents were asked to compare their performance in Financial Accounting with other courses. The data were sorted out through an “Average”, “Above average”, “Excellence and Poor” statement. Sixty-seven (67) (56%) of 120 students said that they have above average performance. Only few students have good or excellent performance in Financial Accounting. This then means that one of major goal of Financial Accounting as stipulated by Ministry of Education (Tetty, 2009) to lay a sound foundation for studies of accounting in the higher level of the academic ladder and provide students with excellent work performance in the area of Business Financial Accounting is lacking. Student respondents were asked to indicate whether their examination questions are structured to meet their learning needs. One hundred (100) (83%) students confirmed that examination questions are structured to meet their learning needs. Examination questions set by accounting teachers in a whole take into account students learning needs; this indicates that teachers often consider societal needs of which the schools were set to address. Pratt (1980), recent studies indicate that, in order to evaluate the quality of teaching, self-evaluation mechanisms can promote a sense of real institutional and societal responsibilities.

3.6. Methods used to check students’ attitude and habits

Table 8. Teachers’ responses on methods used to check students’ attitude and habits

Methods	Frequency	Percent	Valid %	Cumulative
Interview	2	50	50	50
Check list	1	25	25	75
Anecdotal Records	1	25	25	100
Total	4	100	100	

From the table 8, two (50%) teachers indicated that they used interview to check their students’ attitude and habits. The above statistics shows that about half of teachers use the interview method to check their students’ attitude and habits.

The survey conducted indicates that three 3(75%) teachers agreed to the fact that the time allocated to their class test and examination questions were sufficient. This reveals that, in most cases, the time allocated to class test and examination questions is sufficient.

3.6.1 Problem of Students’ attitudes and Habits

In order to gather and determine some students’ attitudes and habits that interferes with instructional process. Student respondents were asked to indicate reasons why they sometimes cheat in an examination, class test. Out of the total number of 120(100%) students, 53 (44%) students admitted to the fact that, the desire to obtain good grades causes them to cheat in an examination, 38 (32%) students accepted that if they realize they will fail. Other students were of the stand that they involve in examination malpractice in order to maintain past achievements and for other reasons. This shows that majority of students in Senior High Schools under consideration cheat in examination for the reason of desiring to obtain good grades. This is in support of Reylan et al., (2019) and Douglas’ (1984) who concluded that behaviors such as cheating in exams, refusing to ask questions in class etc. has adverse effect on teaching and learning, and that students behave in such ways due to several reasons.

The responses gathered revealed that, two (2) teachers reward their students who do well in class. This indicates that half of the teachers motivate their students who do well in class. Two (2) of the teachers said, they reward students who do well in class by means of clapping. Sixty-

five 65(54%) students also agreed that students who cheat in an examination should be made to sign a bond; others were of the view that students who cheat in an examination should be made to resit or be dismissed. The above statistics shows that majority of students are in support of students being made to sign a bond of good behavior. Teacher respondents were also asked to state the kind of sanction they impose on students who misbehave in class. All the teachers (4) stated that, caning and kneeling as a sanction on students who misbehave in class. Student respondents were requested for information concerning how often they attend classes. The responses they gave are analyzed as follows. Ninety-five 95(79%) students admit that they attend classes very often. Eight-six 86(72%) students indicated that they did not attend classes late. One hundred and three 103 (86%) students ask or answer questions in class. Three 3(75%) teachers agree that student who cheat in examination are those who do not pay attention in class. If students, therefore, are made to pay attention in class, cheating in examination will drastically reduce. The findings of Botty et al., (2015) contradicts the claim that students often absent themselves from class and also refuse to ask and answer questions in class and this adversely affects teaching and learning.

4. CONCLUSIONS AND RECOMMENDATIONS

Identifying students' background and needs will help bring improvement in teaching and learning in selected Senior High Schools in the sense that, teachers will know the short-falls of students and how best they can help students to overcome them. The outcome of this study will also help curriculum planners and the Ghana Education Service (GES) at the secondary level to design programs that will benefit both students and the nation at large; taking into consideration the needs and backgrounds of students.

Based on the findings summarized above, the following conclusions have been made:

- Lack of speaking, reading, listening skills, etc. among students in the Senior High Schools were due to the way they were taught in the pre-secondary education.
- Students' habit of not speaking in class was due to lack of speaking skills and motivation (reward).
- Students in Senior High Schools face financial difficulties and this has contributed to students inability to feed themselves, buy required textbooks and also to study independently.
- Students' evaluation in Senior High Schools was not comprehensive because it was limited to cognitive and psychomotor domains.
- Students did not have much interest in the course they were offering due to the dominance of parental influence and inadequate orientation.
- Students in Senior High School had access to good and well trained teachers but they did not have understanding of some basic concepts in Financial Accounting simply because teachers have ignored innovative methods of teaching such as role playing and practicals.
- Teaching and learning in Senior High Schools were abstract because computers, internet and reference materials which make lesson lively and practical were not available.
- Innovative learning and team work have not been encouraged due to the fact that homework, project work and group work are less used to evaluate students.

Financial difficulties facing students pre-supposes that, the teaching and learning process could never be smooth. Students, however, need funds to finance their education. We would like to recommend that, scholarship, which is a minor source of fund for few students, should be researched into to find the amount that will be sufficient for each student in the study area per year. In carrying out such a study, some of the questions which need to be considered include: what category of students need the scholarship? Should all students be given the same amount? etc. The fact that majority of the students lack speaking skills means that they need further training as far as speaking is concerned. The questions that need to be asked include:

at which level should the training be done? Does the English Language instituted Senior High Schools help in improving students speaking skills? All these must be researched into.

The study had conflicting reports from teachers and students concerning the availability of appropriate textbooks. This suggests that, the library facilities in Senior High Schools must be researched into to find out what materials and books the library contains. Are these books good for various courses offered in the Senior High Schools? Which courses have the appropriate textbooks and which courses do not? Also, there is the need to find out why teachers do not often use practicals and extra classes. Are they costly to use? Do teachers lack the skills of using other methods of instruction? What course content needs the use of role playing, discussion, lecture, practicals and extra classes? These and many more questions should be answered as research is done into the problems of instructional methods.

The teachers' assistance is very important in the academic success of the students. We therefore recommend that, teachers assist students in choosing their course of study since they (teachers) are more experienced and have a large spectrum of knowledge about the details and contents of each course offered in the institution. Also, sufficient orientation must be given to students, by the school, concerning the registration of their courses. Evaluating students is a very important aspect of classroom teaching because it helps the teacher to know whether the instruction was effective or successful and whether students are learning. We therefore recommend that, teachers use variety of evaluation methods but they should know when and where to apply each evaluation method in order to reduce any negative effect on the students' outcome and performance. Also, teachers must structure examination questions to meet the learning needs of their students. As Senior High School graduates are expected to exhibit high sense of moral values, teachers should measure the affective domain aspect of education. We, therefore recommend that, teachers should use all evaluation instruments such as interview, check list, anecdotal records, etc. for the measurement of students' habits and attitudes.

The researcher is of the view that, a successful implementation of the above recommendations will go a long way to enhance the teaching of Financial Accounting in our Senior High Schools.

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