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Curbing Financial Accounting Phobia Through Teacher-Student Relationship in Atiba Local Government Senior Secondary School

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Abstract: *Financial Accounting is part of the Business Studies Curriculum in the group of Vocational Subjects in secondary schools and tertiary institutions. Hence, this paper inquires into a method to curb financial accounting phobia through the teacher-student relationship in Atiba Local Government Senior Secondary Schools. The descriptive method was used. In this paper, conceptual clarifications of terms were made while attachment theory was adopted for the study. Also, it traces the historical background of Atiba Local Government, highlights the Provisions of the National Policy on Education on Finance, and highlights the Role of Teachers in Curbing Financial Accounting Phobia. Equally, the causes and remedies of the horror were discussed. The findings revealed that some teachers are not capable of teaching the subject matter in financial accounting which causes student phobia and leads to failure during exams. Based on the discussion of the relevant literature and opinions, it was recommended that governments at all levels should sponsor financial accounting teacher for ensuring training and retraining in the form of workshops, conferences, and seminars for them to make their class interesting and inspiring. There must be collaborative efforts between Parents Forum and School Administrators in supervising Financial Accounting students to comply with standards to enhance good academic performance.*

Keywords: phobia, financial accounting, Atiba lga, teacher-student relationship

INTRODUCTION

The principles of financial account are regarded as one of the major subjects of the commercial department in the secondary education curriculum. It is also parts of the Business Studies Curriculum in the group of Vocational Subjects in Secondary schools and tertiary institutions; financial accounting involves financial education basics, mathematical calculations, money theories, and statistical evaluation. Financial accounting is an essential requirement in the business and banking field and helps with the development of the business and economic status of the nation. Despite the importance of financial accounting, the learning interest and performance of students in the subject have been of great concern to stakeholders in education (Akinloye and Osayawe, 2022).

Ubulom and Nwaonumah, (2024) stressed that Accounting is an integral part of the curriculum, providing students with essential knowledge about financial management. Accounting is the process of delivering financial information regarding a business's transactions, enabling stakeholders to make informed decisions about the organization's financial activities. According to Oladele (2019), accounting involves maintaining financial records of revenue and expenditure, as well as tracking the flow of funds into and out of an organization. There are two main branches of accounting: financial accounting and commercial studies. This study focuses on financial accounting, as it includes key aspects such as manufacturing accounts (manufacturers' final accounts), control accounts, bank reconciliation, to mention but few. Financial accounting could be defined as the process of identifying, measuring, and communicating economic information. The authors realize that student phobia of principles of financial account relate to students and parents attitude. This is observed as common phenomenon in Atiba Local Government Area in Oyo State.

Atiba Local Government Area (LGA) in Oyo State, Nigeria, was established on December 4, 1996, during General Sani Abacha's military administration, as part of the creation of 183 new local councils, increasing the total number in the country to 774. The administrative headquarters of Atiba LGA is located in Ofa-Meta, a site of historical significance in Oyo history. The LGA is named after Alaafin Abiodun Atiba, an 18th-century ruler who played a pivotal role in preserving Yoruba heritage during colonial times. He was the first Alaafin to be crowned in the present Oyo city, which falls within the council area.

Before its establishment, the area now known as Atiba LGA was part of the larger Oyo Local Government, with its headquarters at Kosobo. In December 1996, this original council was divided into three distinct LGAs: Oyo East (headquartered at Kosobo), Atiba (headquartered at Ofa-Meta), and Oyo West (headquartered at Ojongbodu). Since its inception, Atiba LGA has been administered by various officials. Notably, Prince Akeem Adeniyi Adeyemi served as the Local Government Chairman from 2007 to 2010 and as Caretaker Chairman from 2011 to 2014. He later represented the Afijio, Oyo East, Oyo West, and Atiba federal constituency in the House of Representatives following the 2015 general elections. A significant event in the LGA's recent history is the Akesan Market fire incident. In the early hours of January 5, 2020, the historic Akesan market, located near the Alaafin's palace, was destroyed by fire, resulting in losses exceeding ₦20 billion and affecting over 900 traders. In response, Governor Seyi Makinde allocated ₦781.7 million for the market's reconstruction, and the newly rebuilt market was unveiled in June 2021.

Today, Atiba LGA encompasses several areas, including Agunpopo, Aremo, Ashipa, Bashorun, and others. The local government's economy is primarily driven by agriculture, with significant cultivation of crops like rice, cocoa, and wheat. Trade also plays a crucial role, with markets such as Ajegunle and Koso serving as commercial hubs. Atiba Local Government Area, with its headquarters at Ofa-Meta, has a rich historical background rooted in Yoruba heritage. Since its establishment in 1996, it has undergone significant developments, contributing to the socio-economic growth of Oyo State.
On the development of secondary education, Atiba Local Government Area (LGA) of Oyo State, Nigeria, reflects a commitment to educational advancement despite facing challenges over the years. Atiba LGA, established in 1996, has seen the foundation of several secondary schools aimed at providing quality education to its residents. These institutions have been instrumental in fostering academic excellence and personal development among students.

In recent years, certain secondary schools in Atiba LGA faced significant challenges. Notably, boundary disputes led to the closure of 23 schools across Atiba, Afijio, Oyo East, and Oyo West LGAs for a decade. This prolonged closure disrupted the education of numerous students and posed challenges to the community. In February 2024, the Oyo State government intervened, ordering the immediate reopening of these schools. Deputy Governor Bayo Lawal emphasized the importance of resuming educational activities and tasked local government chairmen with ensuring security and peace to prevent future disruptions. Recently Efforts have been made to enhance the quality of secondary education in Atiba LGA. Initiatives include the establishment of Information and Communication Technology (ICT) centers in various schools to equip students with essential digital skills. For instance, Abiodun Atiba Grammar School in Kosobo benefited from such developments, aiming at integrating modern technology into the learning environment. In summary, secondary education in Atiba LGA has experienced growth and faced challenges. The community, with support from the state government, continues to strive towards providing quality education, recognizing its pivotal role in societal development.

THEORETICAL FRAMEWORK

Attachment Theory

John Bowlby, a British psychologist and psychiatrist, developed attachment theory based on his research into child development and separation anxiety. Influenced by psychoanalytic theories and ethology (the study of animal behaviour), Bowlby suggested that attachment behaviours are evolutionary mechanisms designed to increase survival chances by keeping infants close to caregivers (Bowlby, 1958). He proposed that early attachment experiences influence personality development and future relationships.

Attachment theory, originally developed by John Bowlby in the 1950s, describes the deep emotional bonds that form between individuals, particularly between infants and their primary caregivers. It explains how these early relationships shape an individual's social, emotional, and cognitive development throughout life (Bowlby, 1969). The theory has been further expanded by Mary

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Ainsworth, who introduced the concept of attachment styles through her "Strange Situation" experiment (Ainsworth et al., 1978).

Key Principles of Bowlby's Attachment Theory

a. Attachment as an Innate Process: Attachment behaviours, such as crying, clinging, and smiling, are biologically programmed to ensure survival by maintaining proximity to caregivers (Bowlby, 1969).
b. Internal Working Models (IWMs): These are mental representations of self and others formed based on early attachment experiences. They influence future relationships and interactions (Bowlby, 1973).
c. The Secure Base Concept: A securely attached child uses the caregiver as a safe haven to explore the environment and return to for comfort and support when needed (Bowlby, 1988).

Impact of Attachment on Development

Attachment plays a critical role in shaping an individual's emotional regulation, social relationships, and mental health.

Cognitive and Emotional Development

Securely attached children tend to have higher self-esteem, better emotional regulation, and stronger problem-solving skills (Thompson, 2008). Insecurely attached children may struggle with self-confidence and exhibit heightened anxiety or aggression (Sroufe, 2005).

Social and Relationship Outcomes

Secure attachment in childhood predicts healthy relationships in adulthood, including trust, empathy, and effective communication (Hazan & Shaver, 1987). Insecure attachments can lead to difficulties in forming and maintaining relationships (Mikulincer & Shaver, 2007).

Mental Health Implications

Secure attachment is linked to lower risks of anxiety, depression, and stress-related disorders (Kobak & Madsen, 2008). Disorganized attachment is associated with higher risks of personality disorders and emotional instability (Lyons-Ruth et al., 1999).

Weakness of Attachment Theory

Cultural Bias: Some researchers argue that attachment styles are influenced by cultural differences. For example, collectivist cultures may emphasize interdependence, leading to different attachment behaviours (Rothbaum et al., 2000). Overemphasis on Early Childhood: While early attachment experiences are important, later life events and environmental factors also shape personality and relationships (Harris, 1998).
Determinism vs. Plasticity: Some critics argue that attachment theory may overstate the long-term impact of early relationships and underestimate human resilience and change over time (Fraley, 2002).

Attachment theory provides a comprehensive framework for understanding human relationships, emotional development, and mental health. It highlights the importance of early caregiver-child

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interactions in shaping lifelong social and psychological well-being. Although the theory has been criticized for its cultural biases and emphasis on infancy, its applications in psychology, education, and mental health continue to be significant. Attachment theory, developed by John Bowlby (1969) and expanded by Mary Ainsworth (1978), provides a well-established psychological framework for understanding human relationships, emotional development, and social behavior. Its application in this research is justified for several reasons, as outlined below:

Justification for Using Attachment Theory in this Research

Using attachment theory in this research provides insights that inform interventions aimed at improving mental health, education, and family relationships. For example, attachment-based therapy has been developed to address issues related to insecure attachment and trauma (Johnson, 2004). Research findings based on attachment theory can guide policy-making in areas such as early childhood education, foster care systems, and family counseling services. Attachment theory provides a strong predictive framework for understanding how early life experiences influence future outcomes. Longitudinal studies have shown that attachment patterns established in early childhood can persist into adolescence and adulthood, affecting career choices, emotional resilience, and relationship stability (Fraley, 2002). This predictive capacity makes attachment theory valuable for research projects examining long-term behavioral trends.

Attachment theory is a well-founded, empirically supported framework that offers deep insights into human relationships, emotional development, and psychological well-being. Its application in research of this nature enhances understanding in various fields, including psychology, education, healthcare, and social sciences. The theory's ability to explain and predict behavioural patterns justifies its use in studies which aimed at improving mental health interventions, educational strategies, and family policies.

Provision of National Policy on Education

According to National Policy on Education FRN (2024) in which principle of financial accounting is crucial for all commercial students and most included in SSCE examination. The Policy state the following objectives that the Post-Basic Education and Career Development (PBECD) are to:

1. provide holders of the Basic Education Certificate and Junior Arabic and Islamic Studies Certificate with opportunity for education of a higher level, irrespective of gender, social status, religious or ethnic background;
2. offer diversified curriculum to cater for the differences in talents, disposition, opportunities and future roles;
3. provide trained manpower in the applied sciences, technology and commerce at sub-professional grades;
4. provide entrepreneurial, technical and vocational job specific skills for self-reliance, and for agricultural, industrial, commercial and economic development;
5. develop and promote Nigerian languages, art and culture in the context of world's cultural heritage;
6. inspire students with a desire for self-improvement and achievement of excellence;
7. foster patriotism, national unity and security education with emphasis on the common ties in spite of our diversity; and

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8. raise morally upright and well-adjusted individuals who can think independently and rationally, respect the views and feelings of others and appreciate the dignity of labour.

A. Senior Secondary Education:

The Curriculum for Senior Secondary Education shall consist of the following fields of Studies: 1. Science and Mathematics 2. Technology 3. Humanities. 4. Business Studies The subject offerings at the Senior Secondary School level (i.e. Post- Basic Education curriculum) are:

1 Compulsory Cross-Cutting Subjects:

i. English Language
ii. General Mathematics
iii. Trade/Entrepreneurship Subject
iv. Civic Education

Fields of Studies

1. Science and Mathematics: (i. Biology ii. Chemistry iii. Physics iv. Further Mathematics v. Health Education vi. Agriculture vii. Physical Education viii. Computer Studies
2. Technology: i. Technical Drawing ii. General Metal Work iii. Basic Electricity iv. Electronics v. Auto Mechanics vi. Building Construction vii. Woodwork Viii Home Management ix. Food and Nutrition
3. Humanities: i. Christian Religious Studies ii. Islamic Studies iii. Visual Arts iv. Music v. History vi. Geography vii. Government Viii Economics ix. Literature-in-English X. French xi. Arabic xii. Any Nigerian Language- that has curriculum.
   4. Business Studies: i. Stores Management ii. Accounting iii. Commerce iv. Office Practice v. Insurance 5. Trade/Entrepreneurship Subjects: i. Auto Body Repair and Spray Painting ii. Auto Electrical Work iii. Auto Mechanical Work iv. Auto Parts Merchandising v. Air Conditioning and Refrigeration vi. Welding and Fabrication vii. Engineering Craft Practice viii. Electrical Installation and Maintenance Work ix. Radio, TV and Electronic Servicing x. Block Laying, Brick Laying and Concrete Work xi. Painting and Decorating xii. Plumbing and Pipefitting Machine 8 xiii. Woodworking Carpentry and Joinery xiv. Furniture Making xv. Upholstery xvi. Catering Craft Practice xvii. Garment Making xviii. Clothing and Textile xix. Dyeing and Bleaching xx. Printing Craft Practice xxi. Cosmetology xxii. Photography xxiii. Mining xxiv. Tourism xxv. Leather Goods Manufacturing and Repair xxvi. Stenography xxvii. Data Processing xxviii. Store Keeping xxix. Book Keeping xxx. GSM Maintenance and Repairs xxxi. Animal Husbandry xxxii. Fishery xxxiii. Marketing xxxiv. Salesmanship

Causes of Financial Accounting Phobia Among Senior Secondary School Students

Financial accounting is an essential subject in the secondary school curriculum, yet many students develop a phobia towards it. Several factors contribute to this fear, including teacher-related issues, student attitudes, societal influences, and institutional challenges.

Teacher-Related Factors

The quality of teaching plays a crucial role in shaping students' perceptions of financial accounting. Studies indicate that when teachers rely on traditional, lecture-based methods rather than interactive, student-centered approaches, students struggle to grasp accounting concepts, leading to anxiety

(Olaleye & Omotayo, 2020). Umoru and Oluwafemi (2019) have argued that one of the factors affecting students learning outcomes in business subjects is the teacher and the teaching methods. This suggests that teachers who lack professional qualifications and industry experience may not effectively convey the practical relevance of accounting, making the subject appear more difficult (Adebayo, 2019).

Student-Related Factors
Students' attitudes and prior experiences with accounting significantly influence their learning outcomes. Many students perceive financial accounting as complex and abstract, leading to low motivation and interest (Uche & Nwafor, 2021). Additionally, test anxiety and a fear of failure contribute to students avoiding the subject altogether (Adekunle, 2022).

Parental and Societal Influences
Parental expectations and societal perceptions of financial accounting also impact students' attitudes. Parents who exert excessive pressure on their children to excel in accounting may inadvertently increase their anxiety (Eze, 2020). Furthermore, societal stereotypes that depict accounting as a tedious and rigid subject discourage students from actively engaging with it (Okafor, 2018).

Institutional Factors
A lack of adequate learning resources, such as textbooks, accounting software, and practical exposure, can hinder students' understanding of financial accounting (Njoku, 2021). Poorly funded schools with outdated curricula often fail to provide students with the necessary tools to grasp accounting principles effectively, further exacerbating their fear of the subject (Ogundele, 2023).

Ways to Curb Financial Accounting Phobia Among Senior Secondary School Students
Financial accounting is often perceived as a difficult and intimidating subject among senior secondary school students. This phobia can hinder students' academic performance and career aspirations in business and finance-related fields. To address this issue, the following strategies can be implemented:

Use of Interactive Teaching Methods
Traditional teaching methods that focus on rote learning can make financial accounting seem abstract and difficult. Teachers should incorporate interactive teaching techniques such as group discussions, case studies, role-playing, questioning and assignment teaching methods; and real-life simulations to make learning more engaging (Adeyemi & Ogunyemi, 2020; Oluwafemi, Umoru, Oyedele & Okereke, 2019; Umoru & Oluwafemi, 2020).

Incorporating Technology and Digital Tools
The use of accounting software, mobile applications, and online tutorials can simplify complex accounting concepts. Studies have shown that digital learning tools improve student comprehension and retention of financial accounting principles (Adebisi & Olayemi, 2019).

Relating Accounting to Real-Life Scenarios
Students often struggle with accounting because they fail to see its real-world applications. No wonder, Oluwafemi, Adeagbo, Okunlola and Izuogu (2024) reported that emerging technologies, globalization,

employment, unemployment, human and material resources, should be taken into account when designing what to teach in business education which prepare teachers to teach financial accounting. Therefore, teachers should integrate practical examples, such as managing personal finances or budgeting for school events, to make accounting more relatable and meaningful (Owolabi, 2021).

Providing Career Guidance and Motivation

Some students develop a fear of financial accounting due to misconceptions about its difficulty and limited career prospects. Educators should highlight various career opportunities in accounting and finance while inviting professionals for career talks and mentorship programs (Johnson & James, 2020).

Creating a Positive Learning Environment

A supportive classroom atmosphere where students feel comfortable asking questions and making mistakes without fear of embarrassment is essential. Teachers should encourage collaborative learning and provide constructive feedback to boost students' confidence (Brown & Smith, 2018).

Simplifying Accounting Terminologies

The technical language of accounting can be overwhelming. Teachers should break down complex terminologies into simpler terms and use analogies to explain difficult concepts (Williams, 2019).

Regular Practice and Assessments

Consistent practice through exercises, quizzes, and mock tests helps reinforce learning and reduces anxiety. Research indicates that students who engage in continuous practice perform better and develop a positive attitude toward accounting (Okon, 2022).

Curbing financial accounting phobia among senior secondary school students requires a combination of innovative teaching techniques, real-world applications, technology integration, and a supportive learning environment. Educators play a crucial role in transforming students' perceptions and making accounting an interesting and rewarding subject.

CONCLUSION AND RECOMMENDATION

Curbing financial accounting phobia requires a collective effort involving educators, students, parents, and policymakers. By improving teaching methods, enhancing teacher training, fostering a supportive learning environment, and providing adequate resources, students' confidence and interest in financial accounting can be significantly increased.

Financial accounting phobia among senior secondary school students stems from multiple factors, including teacher-related challenges, student attitudes, societal influences, and institutional limitations. Addressing these issues requires a holistic approach involving improved teaching methodologies, student support systems, parental guidance, and better educational resources. To address the issue of financial accounting phobia among senior secondary school students, the following recommendations should be considered:

1. Improve Teaching Methods: Teachers should adopt student-centered instructional approaches, such as project-based learning, group discussions, and real-life case studies, to make accounting more engaging. The use of modern teaching aids, such as accounting software and multimedia presentations, can enhance students' understanding of abstract concepts.
2. Professional Development for Teachers: Teachers should undergo continuous professional development to stay updated on modern accounting practices and effective pedagogical strategies. Collaborations between schools and professional accounting bodies can provide teachers with industry exposure, helping them relate classroom learning to real-world applications.
3. Promote a Positive Learning Environment: Schools should provide a supportive environment where students feel encouraged to ask questions and engage in discussions without fear of failure. Guidance and counseling services should be strengthened to help students overcome anxiety and develop confidence in financial accounting.
4. Enhance Parental and Societal Support: Parents should be educated on how to support their children's learning without exerting excessive pressure that could lead to anxiety. Schools and communities should organize career talks featuring successful accountants to inspire students and reshape societal perceptions of accounting
5. Provide Adequate Learning Resources: Schools and stakeholders should invest in updated financial accounting textbooks, accounting software, and practical tools to enhance hands-on learning experiences Governments and educational authorities should support educational institutions by funding resource development and infrastructural improvements
6. Governments at all levels should sponsor financial accounting teacher for ensuring training and retraining in the form of workshops, conferences, and seminars for them to make their class interesting and inspiring, and there must be collaborative efforts between the Parents Forum and School Administrators in supervising Financial Accounting students to comply with standards to enhance good academic performance.

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