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Reflective Autoethnography of a Teacher: Cooperative Learning in Economic Literacy Classes

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ABSTRACT

The aim of this study is to provide a reflective autoethnography of the author, who is an economic literacy teacher, and to explore the role of cooperative learning in these classes. These experiences were narrated by the author in extracurricular classes during the years 2021 and 2022 in high schools in Tehran province. The data for this research were collected through a teaching diary, self-interviews, and documentation of classroom activities. The teaching diary includes daily records of the teacher's experiences, reflections, emotions, and observations using cooperative learning. Data analysis revealed that cooperative learning increased teachers' motivation, job satisfaction, and self-confidence, and also improved teacher-student relationships and student learning outcomes. Additionally, various challenges and opportunities in implementing cooperative learning were identified. This study demonstrates that cooperative learning can be used as an effective approach in teaching economic literacy, assisting teachers and educational policymakers in enhancing the quality of education and promoting student success.

KEYWORDS: Cooperative learning, economic literacy, reflective autoethnography, sanctions, education

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1. Introduction

In the complex and unstable economic conditions of Iran, influenced by numerous sanctions, economic literacy has become one of the most critical educational topics for Iranian students. Teaching economic skills to students can prepare them for future economic challenges. On the other hand, cooperative learning, as one of the effective educational methods, has extensive impacts on teaching economic literacy. This method, emphasizing group interactions and collaborative activities, not only enhances student learning but also influences teachers' attitudes and teaching methods. Studies have shown that cooperative learning, which focuses on student collaboration and interaction, brings many benefits. Research indicates that this method can improve learning, increase student motivation and satisfaction, and develop social and critical thinking skills (Johnson & Johnson, 2023). However, this method requires a shift in teachers' perspectives and an adaptation of teaching methods to meet new needs. In the current economic conditions of Iran, the importance of teaching economic concepts and skills to students is increasingly evident. Given the economic challenges and existing sanctions, educating students on economic literacy can prepare them for making smarter financial decisions and managing financial resources in the future. Nevertheless, teaching these subjects using traditional methods may not be effective and requires innovative educational methods such as cooperative learning (Smith et al., 2023). This research examines the impact of cooperative learning on teaching economic literacy through the reflective autoethnography of one of the economic literacy teachers. This qualitative research method allows teachers to deeply analyze their personal experiences and understand the effects of this educational method (Chang, 2022). Focusing on the teacher's experiences in extracurricular classes over two academic years, this study aims to identify changes in the teacher's attitudes and teaching methods, as well as the challenges and opportunities teachers face in implementing cooperative learning. Essentially, the goal of this research is to explore the impacts of cooperative learning on teaching economic literacy through the reflective autoethnography of an economic literacy teacher. These experiences were narrated in extracurricular classes during the years 2021 and 2022 by the article's author in high schools in Tehran province. Given the current educational and economic needs of the country, conducting such research is essential to improve the quality of education and enhance students' economic literacy. This research can provide teachers and educational policymakers with new insights and effective strategies to improve the educational process.

2. Theoretical Framework

Cooperative learning is an educational method that significantly impacts the teaching of economic literacy. This research aims to investigate the effects of cooperative learning on changing teachers' attitudes, improving teacher-student relationships, enhancing learning processes and outcomes, and developing teaching and social skills. This section addresses the theoretical foundations of cooperative learning and reflective autoethnography, as well as a review of related research.

Cooperative learning is an instructional method where students learn in groups and use interaction to solve problems and understand concepts. This method is based on social learning theories and constructivism. Vygotsky (1978) emphasized the importance of social interactions in the learning process, believing that learning is deepened through interaction and shared experiences. John Dewey (1938) also stressed the role of experiential learning in education, viewing learning as a dynamic and continuous process that occurs through collaborative activities. Cooperative learning not only affects student learning but also changes teachers' teaching methods. Teachers act as facilitators in this method, creating

interactive learning environments and supporting group activities to enhance the learning process. This approach requires teachers to shift their perspectives on their roles and adopt active and interactive teaching methods. Research shows that cooperative learning can increase teacher motivation, job satisfaction, and self-confidence, while also reducing the stress and psychological pressures associated with teaching (Hyeman et al., 2023).

Economic Literacy

Economic literacy refers to an individual's understanding and ability to use economic concepts and skills in daily decision-making. These concepts and skills include personal financial management, understanding markets and economic institutions, and the ability to analyze economic issues. Economic literacy helps individuals make smarter financial decisions, effectively manage their financial resources, and respond to daily economic issues with informed insights (Lusardi & Mitchell, 2014). Economic literacy is important not only at the individual level but also at the societal level. Individuals with high economic literacy can better understand economic policies, their impacts on their lives and society, and participate more effectively in economic discussions. Increasing economic literacy can improve individuals' and communities' economic well-being and prevent financial and economic problems (OECD, 2021). In education, economic literacy helps students acquire essential skills for managing their financial resources and making informed financial decisions. Teaching economic literacy in schools can prepare students for independent and responsible financial lives (Jump\$tart Coalition, 2022). In Iran, given the economic challenges and multiple sanctions, teaching economic literacy to students has gained special importance. Students need to acquire the ability to analyze and manage economic issues in their daily lives to effectively face complex economic conditions. Research shows that cooperative learning can improve the teaching and learning of economic concepts and provide students with a better understanding of economic concepts (Mullis et al., 2020).

Reflective Autoethnography

Reflective autoethnography is a qualitative research method that examines the researcher's personal experiences and reflects them in the research text. This method is based on phenomenological and narrative theories and allows researchers to use their personal experiences as sources of research data. Reflective autoethnography enables teachers to examine the impact of cooperative learning from their personal and professional perspectives and share their experiences and insights. Chang (2022) demonstrated in her research that reflective autoethnography helps teachers deeply analyze their personal experiences and use these experiences to improve their teaching methods. This method allows teachers to utilize their reflections in the learning and teaching process and gain a better understanding of their roles in the educational process.

Literature Review

Numerous studies have examined the impact of cooperative learning on teaching and learning. Hyeman et al. (2023) showed that cooperative learning helps improve teachers' job satisfaction and mental health, increasing their motivation and job satisfaction, reducing stress and psychological pressures, and enhancing their sense of success and self-confidence. This study also revealed that cooperative learning changes teachers' perspectives on their roles and the teaching process, defining them as facilitators in the learning process. Cruz et al. (2023) found that cooperative learning strengthens teacher-student relationships and improves classroom interactions. This study indicated that teachers using cooperative

learning pay more attention to students' roles as partners in the learning process, increasing positive interactions between teachers and students. James et al. (2023) examined the impact of cooperative learning on improving student learning outcomes. The findings showed that cooperative learning increases students' interest in subjects, improves learning progress, and enhances positive feedback from students. Smith et al. (2023) explored the impact of cooperative learning on developing teachers' teaching skills. This research showed that cooperative learning enhances classroom management skills, increases the use of active learning techniques, flexibility, and motivation for innovation in teaching.

The results of the above studies indicate that cooperative learning has widespread positive impacts on teaching and learning. These impacts include increased teacher motivation and job satisfaction, improved teacher-student relationships, better learning outcomes, and the development of teaching skills. Cooperative learning also reduces teachers' stress and psychological pressures and helps create a more interactive and dynamic learning environment. Given the positive results of cooperative learning and its importance in improving the teaching and learning process, more research in this area is necessary. This study uses reflective autoethnography to examine the impacts of cooperative learning on teaching economic literacy, analyzing teachers' personal experiences in this context. This research can provide teachers and educational policymakers with a better understanding of the impacts of cooperative learning and offer effective strategies to improve the quality of education.

3. Research Methodology

This research is qualitative and uses reflective autoethnography to examine a teacher's personal experiences with cooperative learning's impact on teaching economic literacy. This method allows the teacher to identify and interpret the impacts of cooperative learning through deep reflection and analysis of their experiences. The experiences studied were narrated in extracurricular "Introduction to Economic Literacy" classes during the years 2021 and 2022 by the article's author in high schools in Tehran province. The theoretical framework of this research is based on cooperative learning and economic literacy theories, used to analyze and interpret the experiences. Data for this research were collected through a teaching diary, self-interviews, and documentation of classroom activities. The teaching diary includes daily records of the teacher's experiences, reflections, emotions, and observations using cooperative learning. Self-interviews involved deep, open-ended questions for further reflection and deeper analysis of experiences. Classroom activities were documented through video or audio recordings of class sessions and reviewed for detailed extraction and deeper reflections.

In the preparation stage of the teaching diary, a diary was set up for daily recording of the teacher's experiences and reflections on economic literacy classes, identifying and recording key events and situations demonstrating the impact of cooperative learning. In the self-interview stage, deep questions were prepared for self-interviewing to reflect and analyze experiences. Sample self-interview questions included, "How has using cooperative learning changed my perspective on teaching economic literacy?", "What changes in my teaching methods have I observed after implementing cooperative learning?", and "What challenges and opportunities exist in implementing cooperative learning in my classes?"

Documenting classroom activities involved video or audio recording class sessions using cooperative learning, which were reviewed and analyzed for more detailed extraction and deeper reflections. In the data analysis stage, diaries and interviews were read and re-read to identify main themes and patterns. Initial coding identified and coded key phrases and sentences in the diaries and interviews, followed by the aggregation of similar codes to identify primary and secondary themes. Further interpretation and

analysis of themes extracted concepts and overall patterns. In the review and validation stage, analyses and interpretations were reviewed and revised to ensure accuracy and validity. If necessary, consultations with colleagues and experts were conducted to review and validate the results.

To increase the validity and reliability of the results, data triangulation (teaching diary, self-interviews, documentation of classroom activities) was used. Initial analyses were reviewed and validated by several other researchers, and preliminary results were presented to colleagues for feedback to improve and strengthen the analyses. Ethical considerations included obtaining informed consent from students

and their parents when using student information and documenting classroom activities, as well as maintaining the privacy and confidentiality of students' and colleagues' personal information.

4. Research Findings

The purpose of this study was to investigate the impacts of cooperative learning on teaching economic literacy through reflective autoethnography. The teaching experiences examined in this study indicate that cooperative learning can bring about significant positive changes in teaching attitudes and methods. Data for this study were collected through a teaching diary, self-interviews, and documentation of classroom activities. The findings revealed 35 key responses to the first question, 32 responses to the second question, and 31 responses to the third question.

In this section, the research findings are examined in detail, analyzing the effects of cooperative learning on teachers' motivation and job satisfaction, the improvement of teacher-student relationships, the enhancement of learning processes and outcomes, and the challenges and opportunities teachers face in implementing this educational method.

Question 1

The key phrases related to the first question are presented in the table below: How has using cooperative learning changed my perspective on teaching economic literacy?

Row	Key Phrases
1	Cooperative learning has increased my motivation for teaching.
2	I have gained a deeper understanding of the teacher's role in learning.
3	Cooperative learning has led to more interaction with students.
4	I pay more attention to the individual needs of students.
5	I feel more satisfied with my teaching job.
6	My view of teaching as a collaborative process has changed.
7	My confidence in teaching has increased.
8	I have gained a better understanding of individual differences among students.
9	I have accepted students' roles as partners in the learning process.
10	I use student feedback to improve my teaching.
11	My focus is more on the learning process of students.
12	My stress and pressure in teaching have decreased.
13	I have observed positive outcomes of cooperative learning in students.
14	My classroom management skills have improved.
15	My perspective on evaluation as a learning tool has changed.
16	I collaborate more with colleagues in lesson planning.
17	My sense of success in teaching has increased.
18	I place more importance on my role as a guide.
19	My emphasis on teaching as knowledge transfer has decreased.

20	I give more importance to creating a positive and supportive learning environment.
21	My use of active learning techniques has increased.
22	I have a better understanding of the social impacts of cooperative learning.
23	I have observed clear progress in students' economic literacy.
24	I have accepted shared responsibility with students for learning success.
25	I am more flexible in my teaching.
26	My focus is more on continuous feedback from students.
27	I have observed increased student interest in economic topics.
28	I have more motivation to innovate in teaching methods.
29	My emphasis is more on simultaneous learning of social and economic skills.
30	I give more importance to cooperation and interaction in the classroom.
31	I have a deeper understanding of students' learning processes.
32	I have observed positive impacts of cooperative learning on students' self-assessment.
33	I have created stronger connections with students.
34	My perspective on the teacher's role as a facilitator has changed.
35	I have accepted learning as a dynamic and continuous process.

These findings highlight that cooperative learning significantly enhances teachers' motivation and job satisfaction, improves relationships between teachers and students, and positively impacts the learning process and outcomes. Additionally, it underscores the necessity for teachers to adapt their teaching methods to foster a more collaborative and interactive classroom environment. The research further identifies various challenges and opportunities in implementing cooperative learning, providing valuable insights for teachers and educational policymakers to enhance the quality of education.

Question 2

The key phrases related to the second question are presented in the table below: What changes have I observed in my teaching methods after implementing cooperative learning?

Row	Key Phrases
1	I use group activities more frequently.
2	My use of direct teaching methods has decreased.
3	I encourage more student interactions in the classroom.
4	I design lessons more based on projects.
5	I have increased the time for group discussions.
6	I have changed the classroom structure to small groups.
7	I encourage students to share their ideas and opinions.
8	I use gamification techniques in teaching.
9	I have incorporated more diverse learning resources.
10	I use digital tools for collaboration and interaction.
11	I have increased opportunities for continuous feedback.
12	I encourage students to engage in self-assessment and peer assessment.
13	I conduct group review sessions.
14	I place more emphasis on student responsibility in the learning process.
15	I use real-life examples more frequently in teaching.
16	I design more interactive and collaborative activities.
17	My use of practical and simulation activities has increased.
18	I place more emphasis on group problem-solving.
19	I use various techniques to facilitate cooperative learning.
20	My role as a guide and facilitator has changed.
21	I have increased opportunities for cooperative learning in each session.
22	I have adjusted the classroom environment to encourage collaboration.
23	My focus is more on practical economic topics.

24	I use cooperative learning techniques in assessments.
25	I have developed learning activities based on group needs.
26	I design diverse group projects for each term.
27	I have created more open spaces for discussion and exchange of ideas.
28	I have adjusted class schedules to fit group activities.
29	My attention is more focused on the individual and group learning needs of students.
30	I have provided support systems for group learning.
31	I use student feedback to improve group activities.
32	I set group and individual learning goals for each lesson.

Question 3

The key phrases related to the third question are presented in the table below: What challenges and opportunities exist in implementing cooperative learning in my classes?

Row	Key Phrases
1	I struggle with time management in group activities.
2	It is challenging to align group activities with the curriculum.
3	I face conflicts among students in groups.
4	I need to change the physical structure of the classroom.
5	I need more resources for group activities.
6	I endure psychological pressures from collaboration.
7	I need to motivate students for active participation.
8	Fairly assessing group performance is a challenge.
9	I need to mix students with different ability levels.
10	I need to increase tolerance and empathy among students.
11	I need to strengthen leadership and collaboration skills in students.
12	My teaching pressures have decreased.
13	I have more opportunities for cooperative learning.
14	I can utilize students with different abilities.
15	Critical thinking and problem-solving skills in students have strengthened.
16	I have more interactions with parents to support cooperative learning.
17	I have created a dynamic and motivating learning environment.
18	The culture of cooperation and interaction in the class has strengthened.
19	Students' confidence has increased.
20	Opportunities for continuous feedback have been provided.
21	I have adapted to the cultural and social differences of students.
22	Students' interest in economic topics has increased.
23	Stress and pressure in the learning process have decreased.
24	I encourage students to innovate and be creative in teaching.
25	Individual and group growth opportunities for students have been provided.
26	Students' communication and social skills have improved.
27	Positive interactions among students have increased.
28	I have created a supportive and encouraging learning environment.
29	I use student feedback to improve teaching.
30	Time and resource management skills in the class have improved.
31	Students' motivation and commitment to learning have increased.

After selecting the above key phrases, initial coding was performed to identify and code key phrases and sentences in the diaries and interviews. Subsequently, similar codes were aggregated, and the main and sub-themes were identified. The following tables include the initial code, category, and main themes for each section, followed by an analysis of each theme.

Table 1: Coding Table for the First Research Question

Initial Code	Consistent Themes	Category	Theme
Increase in teaching motivation, increase in job satisfaction, increase in self-confidence, reduction in stress and pressure, increase in sense of success	Improvement in job and psychological status	Individual changes in teacher	Impacts of Cooperative Learning

Theme: Impacts of Cooperative Learning

Cooperative learning has resulted in an increase in teaching motivation, job satisfaction, self-confidence, reduction in stress and pressure, and a heightened sense of success for teachers. These individual changes have helped improve the job and psychological status of teachers, making them better prepared for effective teaching. Cooperative learning has led to a shift in teachers' attitudes towards their roles and the teaching process. Teachers have developed a deeper understanding of their roles as guides and facilitators and have paid more attention to the learning process and evaluation as learning tools. The emphasis on knowledge transmission has decreased, and more importance is given to the guiding role. Cooperative learning has improved interactions and relationships between teachers and students. Teachers have increased their interaction with students, accepted students' roles as collaborators in the learning process, and established stronger connections with them. Emphasis on collaboration and interaction in the classroom has also increased. By using cooperative learning, teachers have paid more attention to the individual needs of students and better understood individual differences. Observing the positive effects of self-assessment and continuous feedback is another result of this approach, contributing to the improvement of the learning process. Cooperative learning has improved learning outcomes. Teachers have used student feedback to improve teaching and observed positive learning outcomes, learning progress, and increased student interest. Teachers have enhanced their classroom management skills, utilized more active learning techniques, and demonstrated increased flexibility and motivation for innovation. Cooperative learning has fostered the development of social and economic skills among students. Teachers have observed the social impacts of cooperative learning and emphasized simultaneous learning of social and economic skills. Cooperative learning has contributed to creating a supportive and dynamic learning environment. Teachers have accepted shared responsibility with students for learning success and have prioritized creating a positive and supportive learning environment. Additionally, learning has been accepted as a dynamic and ongoing process.

Table 2: Coding Table for the Second Research Question

Initial Code	Consistent Themes	Category	Theme
Use of group activities, reduction in the use of direct teaching methods, encouragement of classroom interactions, encouragement of idea sharing	Active teaching methods	Changes in teaching methods	Teaching Methods
Project-based design, increased time for group discussions, use of gamification techniques	Project-based and interactive design		
Diverse learning resources, use of digital tools, use of real-world examples	Diverse learning resources		
Encouragement of self-assessment and peer assessment, use of cooperative techniques in assessment, conducting group review sessions	Group assessment and review		
Emphasis on student responsibility, acceptance of shared responsibility, setting group and individual learning goals	Responsibility and goal-setting		
Increased use of practical and simulation exercises,	Practical and		

emphasis on group problem-solving, design of interactive and collaborative activities	simulation activities		
Changing class structure to small groups, arranging the classroom environment for collaboration, changing scheduling structure for groups	Structuring the classroom for collaboration	Changes in classroom environment	
Providing supportive systems, attention to individual and group learning needs, development of learning activities based on group needs	Support systems and attention to needs		
Increasing opportunities for cooperative learning, creating an open space for discussion and exchange of ideas	Cooperative learning opportunities	Changes in classroom activities	
Increased use of various techniques, use of student feedback, changing the role of the teacher to facilitator	Teaching techniques and feedback		
Emphasis on practical economic topics, observing learning progress, observing increased interest	Practical economic topics		

Theme: Teaching Methods

The implementation of cooperative learning has significantly increased the use of active teaching methods. Teachers have reported incorporating more group activities, discussions, and interactive tasks in their lessons. This shift from traditional lecture-based teaching to dynamic, student-centered approaches has improved student engagement and participation. Teachers have designed more project-based lessons through cooperative learning. This project-based design allows students to develop practical skills and critical thinking. The increased time for group discussions has also facilitated more interaction and exchange of ideas in the classroom. Another significant outcome of cooperative learning is the integration of diverse learning resources. Teachers have utilized more digital tools, gamification techniques, and real-world examples in their teaching. These diverse resources help students view topics from different perspectives and gain a better understanding of concepts. Assessment methods have also been influenced by cooperative learning. Teachers have used cooperative techniques in assessment and conducted group review sessions. This approach helps students gain more self-awareness regarding their learning progress and better understand their strengths and weaknesses. Cooperative learning has increased student responsibility. Teachers and students share responsibility for learning success and set group and individual learning goals. This approach helps students participate more in their learning process and feel more responsible for their learning. Through cooperative learning, teachers have conducted more practical and simulation activities in their classrooms. These activities provide students with the opportunity to practice their skills in a more realistic environment and engage in group problem-solving.

Theme: Classroom Environment

Teachers have restructured their classrooms to encourage collaboration. Changing the class structure to small groups and arranging the classroom environment for collaboration helps students learn and work together in a supportive and interactive environment. Teachers have provided appropriate support systems for group learning and paid more attention to the individual and group learning needs of students. This attention to needs and development of learning activities based on them contributes to improving learning quality.

Theme: Classroom Activities

Teachers have increased cooperative learning opportunities in their classrooms. Creating an open space for discussion and exchange of ideas helps students participate more in the learning process and benefit from the experiences and perspectives of their classmates. Teachers have used various techniques and student feedback to improve their teaching. The role of the teacher as a facilitator has been emphasized more in cooperative learning, helping students better assess themselves and participate more in their learning process. Teachers have emphasized more on practical economic topics and observed positive learning outcomes in learning progress and increased student interest. This approach helps students learn economic concepts practically and become more interested in economic topics.

Table 3: Coding Table for the Third Research Question

Initial Code	Consistent Themes	Category	Theme
Time management challenges, difficulty adapting to curriculum, dealing with student conflicts	Execution and time challenges	Teaching challenges	Challenges
Need to change physical classroom structure, need for more resources for group activities	Need for appropriate resources and structure	Needs	
Bearing psychological pressures, challenges in fair assessment	Psychological pressures and assessment	Psychological and assessment challenges	
Motivating active participation, combining students with different abilities, increasing tolerance and empathy	Classroom management and motivation	Classroom management and motivation	
Enhancing leadership and collaboration skills, providing opportunities for individual and group growth	Skill enhancement and growth opportunities	Skill development and opportunities	Opportunities
Reducing teaching pressures, increasing opportunities for cooperative learning	Reducing pressures and increasing opportunities	Reducing pressures and opportunities	
Utilizing diverse student abilities, enhancing critical thinking and problem-solving skills	Utilizing abilities and skills	Utilizing abilities and skills	
Increasing interaction with parents, adapting to cultural and social differences	Social and cultural interactions	Social interactions and differences	
Creating a dynamic and motivational learning environment, fostering a culture of collaboration and interaction	Creating a learning environment and collaboration culture	Learning environment and culture	
Increasing student confidence, providing continuous feedback opportunities	Increasing confidence and feedback	Confidence and feedback	
Increasing interest in economic topics, reducing learning stress and pressure	Increasing interest and reducing stress	Interest and stress reduction	
Encouraging innovation and creativity in teaching, using student feedback	Innovation and feedback	Innovation and improvement	
Enhancing communication and social skills, increasing positive interactions among students	Enhancing skills and positive interactions	Positive interactions and skills	
Creating a supportive and encouraging learning environment, strengthening time and resource management skills	Creating a supportive environment and time management	Supportive environment and time management	
Increasing motivation and commitment to learning	Increasing motivation and commitment	Motivation and commitment	

Theme: Challenges

Cooperative learning presents various execution and time challenges. Teachers reported that managing time in group activities and aligning these activities with the curriculum is challenging. Additionally, dealing with conflicts between students and the need to change the physical structure of the classroom are other execution challenges. Teachers need more resources for conducting group activities. These resources include educational materials, digital tools, and a suitable physical environment for cooperative learning. Changing the classroom structure to small groups and providing appropriate resources are essential needs for effective implementation of this method. Bearing psychological pressures from collaboration and fair assessment of group performance are significant challenges faced by teachers. These pressures can affect the quality of teaching and learning, necessitating effective strategies to manage them. Classroom management and motivating students for active participation are critical challenges in cooperative learning. Teachers need to create motivation for active participation, combine students with different abilities, and increase tolerance and empathy among students to create a positive learning environment.

Theme: Opportunities

Cooperative learning provides numerous opportunities for enhancing students' leadership and collaboration skills. Teachers can help develop students' skills by providing opportunities for individual and group growth. Cooperative learning helps reduce teaching pressures and provides more opportunities for cooperative learning. By reducing teaching pressures, teachers can give students more opportunities for active participation in the learning process. Cooperative learning provides opportunities to utilize diverse student abilities and enhance critical thinking and problem-solving skills. Teachers can use these opportunities to strengthen students' skills. Cooperative learning increases teacher interaction with parents and adapts to students' cultural and social differences. Teachers can create a positive learning environment by increasing interaction with parents and adapting to cultural and social differences. Cooperative learning creates a dynamic and motivational learning environment and fosters a culture of collaboration and interaction in the classroom. Teachers can create a positive learning environment by fostering a dynamic learning space and promoting a culture of collaboration and interaction. Cooperative learning increases students' confidence and provides continuous feedback opportunities. Teachers can create a better learning environment by providing continuous feedback opportunities and increasing students' confidence. Cooperative learning increases student interest in economic topics and reduces learning stress and pressure. Teachers can increase student interest and reduce stress and pressure by creating engaging and interactive activities. Cooperative learning encourages innovation and creativity in teaching and the use of student feedback. Teachers can improve their teaching methods by using student feedback and encouraging innovation and creativity. Cooperative learning enhances communication and social skills and increases positive interactions among students. Teachers can create a better learning environment by encouraging students to collaborate and interact positively. Cooperative learning helps create a supportive and encouraging learning environment and strengthens time and resource management skills. Teachers can create a better learning environment by creating a supportive environment and strengthening time and resource management skills. Cooperative learning increases students' motivation and commitment to learning. Teachers can increase students' motivation and commitment to learning by creating engaging and interactive activities.

5. Discussion and Conclusion

In the economic conditions of Iran, with multiple sanctions, the concept of financial literacy is one of the most important topics for Iranian students. On the other hand, cooperative learning, as one of the effective teaching methods, has extensive impacts on teaching financial literacy. The aim of this research was the reflective autoethnography of an economic literacy teacher on the impact of cooperative learning on teaching financial literacy. These experiences were narrated by the teacher in extracurricular classes. Using reflective narrative methods, the teacher's experiences were collected and analyzed as autoethnographic diaries in financial literacy classes. The findings of this study are reported, and the challenges and opportunities for teachers in implementing cooperative learning in financial literacy education are discussed. The findings of this study show that cooperative learning has multiple impacts on teachers' financial literacy teaching. The results indicate that cooperative learning increases teaching motivation, job satisfaction, self-confidence, reduces stress and pressure, and increases teachers' sense of success. These results align with the findings of Hyeman et al. (2023), which demonstrated that cooperative learning can lead to psychological and professional improvement for teachers. Teachers have developed a deeper understanding of their role as guides and facilitators and have paid more attention to the learning process and evaluation as learning tools. Cruz et al. (2023) also found that cooperative learning can enhance teachers' attitudes toward their roles and lead to greater focus on the learning process. Another significant finding was that cooperative learning improved interactions and relationships between teachers and students. Teachers have paid more attention to classroom interactions and accepted students' roles as collaborators in the learning process. This finding is consistent with the results of James et al. (2023), which showed that cooperative learning can strengthen teacher-student relationships. Based on the research findings, it can be said that teachers observed the positive results of cooperative learning and noted improvements in learning outcomes and increased student interest in academic subjects. Smith et al. (2023) also indicated that cooperative learning can improve learning outcomes and increase student engagement.

The findings also reveal that cooperative learning has significantly impacted teachers' teaching methods. Teachers have shifted their teaching methods towards group activities, project-based and interactive design, diverse learning resources, group assessment and review, and responsibility and goal-setting. By using cooperative learning, teachers have directed their teaching methods towards more group activities and increased interactions in the classroom. The reduction in direct teaching methods and encouragement of idea sharing reflect a greater focus on active and student-centered teaching activities. Teachers have designed lessons to be more project-based and interactive, with increased time for group discussions and the use of gamification techniques, providing students with opportunities to develop practical skills and creative thinking. Teachers have used diverse learning resources and real-world examples in their teaching. These diverse resources help students view topics from different perspectives and gain a better understanding of concepts. The use of digital tools also helps create an engaging and interactive learning environment. The results indicate that cooperative learning comes with both challenges and opportunities for teachers. These challenges and opportunities can be categorized as follows:

Executive and Time Management Challenges: Teachers face various executive and time management challenges, including time management, aligning group activities with the curriculum, and managing conflicts between students. These challenges can impact the quality of teaching and learning and require effective strategies for management.

Requirements: Teachers need appropriate resources and structure for implementing cooperative learning. This includes changing the physical structure of classrooms and providing more resources for group activities, which are essential for improving the quality of teaching.

Psychological and Assessment Challenges: Teachers face psychological and assessment challenges. Bearing psychological pressures from collaboration and fair assessment of group performance are significant challenges that teachers encounter, and appropriate strategies are needed to manage these pressures and conduct fair assessments.

Classroom Management and Motivation: Classroom management and creating motivation among students are critical challenges and opportunities in cooperative learning. Teachers need to create motivation for active participation, combine students with different abilities, and increase tolerance and empathy among students to create a positive learning environment.

Ultimately, cooperative learning has extensive impacts on teaching financial literacy. These impacts include individual changes in teachers, changes in attitudes, improvement in teacher-student relationships, enhancement of the learning process and outcomes, and the development of teaching and social skills among students. Additionally, cooperative learning comes with multiple challenges and opportunities that teachers must address and find appropriate strategies to manage.

Recommendations:

Given the positive impacts of cooperative learning on increasing teachers' motivation and job satisfaction, it is recommended that educational programs and practical workshops be held to develop active and interactive teaching skills. These programs can help teachers steer their teaching methods towards group activities, project-based and interactive designs, and utilize gamification techniques and digital tools.

The results indicate that teachers need appropriate resources and structure for implementing cooperative learning. Therefore, it is recommended that schools and educational institutions provide the necessary facilities and resources for group and project-based activities. Changing the physical structure of classrooms to small groups, providing diverse educational resources, and enhancing technological infrastructure can help improve the quality of teaching and learning.

Considering the psychological and assessment challenges faced by teachers, it is suggested that supportive strategies be developed to manage these challenges. Creating opportunities for continuous feedback, encouraging self-assessment and peer assessment, and conducting group review sessions can help teachers reduce psychological pressures from collaboration and conduct fair assessments. Additionally, educational programs to enhance classroom management skills and increase tolerance and empathy among students are recommended.

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ETHICAL CONSIDERATION

Authenticity of the texts, honesty and fidelity has been observed.

CONFLICT OF INTEREST

Author/s confirmed no conflict of interest.