



**Exploring Grade 9 Teachers' Experiences of Enacting
Financial Literacy/Accounting in the
Zululand District**

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DECLARE OF ORIGINALITY

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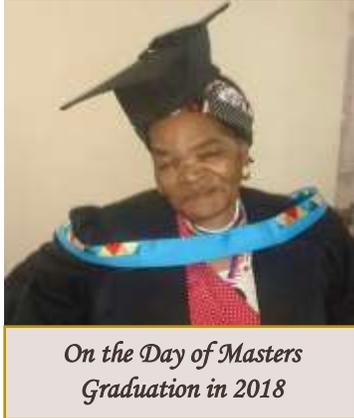
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DEDICATION

A special thank you to my late mother,



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who passed on the

14th of August 2021

and was laid to rest on the

17th of August 2021,

for encouraging, motivating and assuring me that she would be

there when I graduate with my

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Unfortunately, this did not happen.

May her soul rest in peace.

I will always love her.

This degree is dedicated to her.

ABSTRACT

The South African schooling system places more emphasis on teaching and learning of financial literacy which is directed at producing good quality learners who will pursue accounting as a subject in Grade 10, and increase the number of accountants in South Africa. However, very little increase in learner performance has been recorded and registered in the education system, despite many intervention strategies implemented to improve teaching, learning, and learner performance in financial literacy in Grade 9. Literature suggests that teaching and learning in any subject are influenced by the ways the curriculum is enacted, together with the teachers' experiences, pedagogical knowledge, technological knowledge, content knowledge, and curriculum restructuring that happens without necessary preparation and availability of resources.

Therefore, this dissertation presents the qualitative case study of six teachers from a diverse set-up of schools. This study was conducted with the main purpose of exploring the Grade 9 teachers' experiences of enacting financial literacy/accounting in secondary schools in the Zululand District. The study utilised the qualitative case-study design established within the interpretivist paradigm. As a result, reflective activity, one-on-one semi-structured interviews, and focus groups were used to generate data in order to ensure the process of triangulation during the exploration of teachers' experiences. The non-probability sampling methods, including purposive and convenience samplings, were used in choosing the specific kind of accounting and economic and management sciences teachers who have more than three years of teaching Grade 9 learners. This is because I needed teachers with in-depth knowledge of Economic and Management Sciences (EMS) and accounting, and who were also accessible. The research questions guided the study to review the relevant literature on teachers' experiences based on three spheres, namely, common, proficient, and subjective experiences. Consequently, this study adopted technological pedagogical and content knowledge (TPACK). It was then contextualised into experiences, which then yielded to the discovery of the new theory termed Common Subjective Proficient Experiences (CASPE) which emerged from this study. Issues of dependability, confirmability, credibility, and transferability were implemented in this study in order to ensure trustworthiness. Further to this, ethical issues

were also considered such as consent letters, anonymity, withdrawals, beneficence, and others.

The findings revealed that there is a lack of teacher content knowledge, technological knowledge and pedagogical knowledge. As a result, teachers are not aware that these aforementioned areas are under the proficient, common, and subjective experiences that they should always be taking into consideration if they want to improve learner performance in financial literacy/accounting. The results revealed that teachers had an understanding that learners lack interest in the financial literacy/accounting such that there are few learners pursuing accounting in Grade 10 and even those who continue with the subject do not perform well in Grade 12. As a result, a number of schools in Zululand District have removed accounting from Grade 10 to 12 and replaced it with subjects such as tourism, dramatic arts, geography, and others.

The study further highlighted the influence of teachers' experiences on teaching and learning and learner performance as a result thereof. In this study, I argue that there are various contributing factors that influence teaching, learning, and teaching practices which should be adhered to in order to improve learner performance. These factors include goals, content knowledge, time, activities, teaching and learning resources; the context and the roles teachers have to play when teaching financial literacy/accounting in secondary schools. Thus, taking into cognisance teachers' experiences, teachers' knowledge, technological knowledge, teachers' professionalism and school context are paramount in order to improve teaching and learning and to produce quality results and improved learner performance in schools.

In short, transposing all the various kinds of experiences (common, subjective and proficient) in the process of teaching and learning accurately provide flair to the interconnectedness of experiences that should always balance out and suppress the dominance of one experience over the other.

Keywords: Teachers' Experiences, Technological Knowledge, Curriculum, Enactment, Financial Literacy

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CHAPTER ZERO

RESEARCHER'S ANGLE OF CONCENTRATION OF THE STUDY

The researcher's angle of concentration represents my positionality in this study, and thus provides meaning to all readers, and the reason behind my choice of undertaking a study on teachers' experiences. I started teaching in 1992 at a primary school when not trained to teach; however, with a love of teaching, it came naturally. Another reason was my personal experiences of not having enough knowledge to teach with confidence after matric. I had to rely on remembering what my favourite teachers used to do when they were teaching.

I continued to struggle with the teaching and learning process. While I was good at mathematics and English, it was not easy to help learners from primary school understand the content. I decided to go to a College of Education to undertake a Secondary Teachers' Diploma for three years, majoring in accounting and mathematics. Later during my years in college, I passed well in my subjects and demonstrated knowledge in accounting and mathematics, being awarded a bursary to complete my diploma. In my second year I was appointed part-time by a private company to teach Grade 12 learners during weekends. That developed me further in teaching strategies because learners in the programme were highly gifted, motivating me to be part of the programme. The offer to teach on weekends made me realise that teachers' experiences, lack of content knowledge, and pedagogical knowledge are implicated as reasons why the learners were not doing well in accounting.

I taught accounting for 16 years and I found it interesting and easy to pass. Appointed as an accounting coordinator, I noticed that teachers were struggling to teach the subject, and accounting became one subject that caused underperformance in their schools. I saw the teachers changing from teaching higher grade to standard grade. That triggered my interest to find out more about their experiences of teaching the subject.

Currently, I am a Senior Education Specialist in Economic and Management Sciences, focusing on Grades 7 to 9. The subject has three themes, namely: the economy, entrepreneurship, and financial literacy. The financial literacy part is accounting, and I noticed that learners were not responding to the questions, with poor performance in most schools. Some schools have removed accounting from Grade 10, and the majority of learners were not pursuing accounting in Grade 10. Through school visits, I noticed that teachers are not professionally qualified to teach. Most of them have completed their B. Com degrees in various fields. Therefore, it is assumed that they can teach, because accounting was part of the module in their studies. There are many workshops and materials that are developed to assist teachers; however, the problem seems to persist. This was one of my reasons for studying for my master's degree and focusing on teachers' experiences of teaching financial literacy in Grade 9. The findings confirmed what I have mentioned. I noticed that there is a gap in understanding, interpreting, and reinterpreting (enactment of) financial literacy, especially in Grade 9.

Through understanding these challenges, I therefore decided to pursue my PhD studies, further exploring teachers' experiences in enactment, preparation, managing content, choosing relevant resources, and teaching approaches. As a teacher, I was motivated and eager to make a difference. I strongly believed that the knowledge (cognitive) that I had accumulated over the years was sufficient to support teachers, adding value to my teaching experiences.

In a world that is constantly changing, I considered the technological knowledge that is required to assist teachers to integrate financial literacy/accounting and technology for the benefit of society. Therefore, I believe that this study will provide educational authorities, curriculum designers, and teachers with more understanding of their three type of experiences that contribute immensely to the enactment of the subject. My intention in conducting this study was to gain an in-depth understanding of teachers' experiences of enacting financial literacy/accounting in Grade 9. Further to that, I provide a clear understanding of teachers' experiences and the enactment process around the subject.

CHAPTER ONE

ORIENTATION OF THE STUDY

1.1 Introduction

The major purpose of Chapter One is to give a clear and logical structure to my study. This chapter demonstrates all key areas and provides information on the study. It further provides the paths it will take, making this clear in readers' minds from the beginning. Further to this, key areas which include the title, purpose, location, rationale, problem statement, and outline of the study are described. A brief outline is given of the literature that has been reviewed, and how the issue of a gap in knowledge as it has been addressed by the study. In addition, research questions and objectives are outlined in this chapter, including a summary of the research design and methodology. I further explain the following: qualitative approach, paradigm, style, sampling, data generation methods, data analysis, trustworthiness, ethics, and limitations of the study. Finally, a summary of chapters in this study is provided to give the reader an idea of how this study unfolds.

1.2 Background and context of the study

South Africa currently reflects a failure rate in accounting in Grade 12, which has been associated with lack of content knowledge in Grades 8 and 9. It is important to note that Grade 7–9 learners take Economic and Management Sciences (EMS), which comprises three fields – the Economy, Entrepreneurship, and Financial Literacy. According to the curriculum and assessment policy statement (CAPS), financial literacy is full of accounting content. Therefore, it suggests that teachers who are eligible to teach financial literacy in Grade 9 should have taken accounting up to Grade 12 and be professionally trained in tertiary institutions. That means the teacher will major in accounting and EMS and be able to teach EMS and financial literacy/accounting in both the General Education and Training (GET) and Further Education and Training (FET) phases. Therefore, it is imperative for this study to define both accounting and financial literacy, to bring more clarity to the study at hand.

In Section 2 of the CAPS for Accounting, the Department of Basic Education (2011) defines accounting as a subject that:

Focuses on measuring performance and processing and communicating financial information about economic sectors. The discipline ensures that principles such as ethical behaviour, transparency and accountability are adhered to. It deals with the logical, systematic and accurate selection and recording of financial information and transactions, as well as the compilation, analysis, interpretation and communication of financial statements and managerial reports for use by interested parties.

Hung, Parker, and Yoong (2009, p. 5) define financial literacy as:

... the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being and also it is a combination of skills, actions, and attitudes required for an individual to make good financial decisions and in due course attain personal financial well-being.

Looking at the two definitions, they both indicate the systematic and accurate recording of financial transactions and involve personal financial well-being. The study further indicates how these two subjects have become one subject in most countries. In comparison with financial literacy around the world, South Africa focuses on the basic recording of cash and credit transactions of the trading business. The Financial Literacy framework covers money and transactions, planning and managing finances, risk and reward, and the financial landscape. The interest of this study is to establish the structure of South African Financial Literacy in relation to other countries. The implementation of the CAPS resulted in the interpretation, reinterpretation, contextualisation and reconceptualisation and redesign of the subject of financial literacy/accounting in Grade 9 (Department of Basic Education, 2019). This implies that the subject is regarded as a vehicle for communicating financial information in a way that best serves the purpose of making appropriate financial decisions. This interpretation, contextualisation, and reconceptualisation has a direct bearing on teachers' knowledge, pedagogical knowledge, teaching, learning and the assessment process. It implied a need to transform teaching and assessment practices: teachers now had to follow new approaches to lesson planning, actual teaching, and methods of assessment. The change in the content of the discipline and the conceptual approach to it is reflected in the restructuring of old and new topics in the revised annual teaching plans (ATPs) and in new ways of facilitating

learners' learning. The challenge facing financial literacy/Accounting teachers, therefore, is to change their teaching and assessment practices and to align them with the requirements of the new curriculum. This is, however, more easily said than done, as many teachers may lack the conceptual elasticity – not to speak of the knowledge – that would enable them to bring their praxis into line with the new requirements, and such an adjustment would be particularly difficult for teachers already trained.

This study has great potential to contribute to the South African context. It is believed that the findings of this study will contribute to the knowledge of policymakers, the professional development component, educational institutions, district officials, and school principals. These entities will consider these findings as the basis of their planning when they embark on their duties. This study therefore contributes to intervention strategies that assist teachers to be able to address their challenges in the teaching and learning of financial literacy/accounting constructively. Teachers' experiences are crucial, and they reveal all that is kept in the subconscious mind, including their inner judgements and opinions. It outlines powerful reasoning that explains how teachers engage in the process of adapting to policy changes that are being translated and implemented, further considering why such changes are supposed to be implemented, and what contributions are made to develop learners that are inclined to 21st century skills.

1.3 Rationale of the study

As a Senior Education Specialist responsible for EMS for Grades 7 to 9 in Zululand District, I observed that Grade 9 teachers interpret and translate financial literacy/accounting curriculum such that learners perform poorly in informal and formal activities, answering questions incorrectly. Some questions are left unanswered in tests and examinations. As I monitor and support teachers in implementation of the curriculum, I observed that learners taking accounting are underperforming in most schools. As a result, schools are categorised under particular experiences. Schools performing below 40% are regarded as T40 (from 40% to 49%), so that they will know that they are underperforming. Consequently, schools are phasing out Accounting in Grades 10 to 12, so as to improve results and perform above the 60% level. All those teachers that failed to produce the desired results in Grades 10 to 12 will be moved to teach Grades 8 and 9.

Some of those teachers are experienced and others are inexperienced; however, Adeyemi (2008) asserts that teachers' experiences are significant since schools that have teachers with more than 5 years' of teaching experience achieve better results.

Studies such as that of Kardos and Johnson (2010), as well as Kaufmann, Johnson, Kardos, Liu, and Peske (2002) and Koopman (2013) define experiences as knowledge that is gathered through engaging in educational activities in any curriculum. In support, Carson (2011); Maharajh, Nkosi, and Mkhize (2016); Muthusamy (2015) further remark that teachers' experiences are constantly contributing to the teaching strategies employed when they deliver content and choose appropriate resources to use in the classroom. These studies divulge teachers' experiences as a driving force for their enactment of financial literacy in schools. These teachers' experiences are categorised into common experiences, proficient experiences, and subjective experiences. Common experiences seem to be captured through sharing of knowledge and strategies with other teachers. Proficient experiences comprise content knowledge and methodological knowledge gained through professional training from tertiary institutions. However, subjective experiences combine the common experiences and proficient experiences, and guide teachers to enact the curriculum in a particular way.

In 1997 South Africa introduced Curriculum 2005 to improve learner performance (Adu & Ngibe, 2014). This kind of curriculum was horizontal in nature and focused on learners' experiences led by outcomes (Bernstein, 1999; Hoadley and Jansen, 2012; Kennedy 2006). The role of the teacher was as a facilitator; and social experiences were dominating in the teaching and learning. Failure to implement Curriculum 2005 and yield the desired results led to introduction of the Revised National Curriculum Statement (RNCS) in 2002, the National Curriculum Statement (NCS) in 2007, and subsequently the Curriculum and Assessment Policy Statements (CAPS) in 2012.

However, Adu and Ngibe (2014); Govender' (2018) criticised the continuous change in curriculum as affecting the performance of teachers in terms of working patterns, and the educational experiences of learners. As the CAPS is vertical, structured, and performance-based, they were guided by aims and objectives (Hoadley and Jansen (2014); Kennedy' (2006). Professional experiences seem to be dominant in this kind of

curriculum, and yet the teachers are restricted to teaching particular content; they are assessed as per requirements of the CAPS policy. Studies that were interrogated positioned themselves either in social experiences or professional experiences in the implementation of the curriculum. In bridging the gap in teachers' experiences that have been either influenced or not influenced by a socially or professionally constructed curriculum, therefore, this study aims to explore teachers' experiences that would enact or implement financial literacy/accounting curriculum in such a way that both teachers and learners would successfully participate in the teaching and learning process.

The findings would assist teachers to interpret and practice the curriculum such that the improvement in results is noticeable. Further, subject advisors would also benefit from understanding these subjective/personal teachers' experiences, and their identities, which may or may not influence teachers' social or professional experiences. This would enable them to provide the necessary assistance to teachers. Finally, the study might serve to assist curriculum planners, designers, policymakers and all interested parties to deal with complications in accounting to bridge the gap between planned and implemented/enacted curriculum in secondary schools.

1.4 Problem statement

Teaching of financial literacy/accounting in Grade 9 seems to be a challenge in most schools, while in Grade 12, this is regarded as the 'failing subject' that contributes to underperformance in most schools. Hence, schools have removed accounting from the commerce stream, to add subjects like tourism, dramatic arts, and so forth. This has been done by most schools to avoid being named as underperforming. Learners and their anticipated careers are no longer important – schools are important, as they increase their enrolments when achieving a 100% pass rate in Grade 12. These schools and principals suggest that accounting and EMS teachers are underperforming. One should note that this can be caused by a number of factors, and for this reason this study explores teachers' experiences to identify challenges in the teaching and learning of financial literacy/accounting in secondary schools.

Donsa (2017); Shoba (2018) and Chamane (2015) speculate that the majority of teachers in schools still find it difficult to understand the critical core concepts of the curriculum.

They should demonstrate how these key concepts are implemented, which includes the teaching and learning of financial literacy/accounting in secondary schools. These findings suggest that teachers are inexperienced, not fully qualified, lacking content and technological knowledge, and failing to identify technologies and teaching and learning materials to enhance the teaching process. In this way, the suspected challenges are associated with the insufficient training they receive in tertiary institutions, the nature and quality of professional development from the provinces and districts, and inadequate subject-related workshops conducted to assist teachers to improve learner performance in secondary schools.

In addition, Makunja (2016) conducted a study on challenges faced by teachers in the implementation of competence-based curriculum in secondary schools. The curriculum is different from CAPS which is implemented in South Africa; but what is of note are the findings revealed by the study. The non-participation of teachers in the restructuring of curriculum is regarded as one of the challenges. Similarly, resources are key to the implementation of the curriculum. This agrees with Maharajh et al. (2016) findings that indicated the unavailability of resources and inadequacy of teacher training, which impacts negatively on the implementation of the curriculum. All these studies focus on how teachers implement the curriculum – what remains unchallenged is the way they interpret, reinterpret, contextualise and recontextualise the curriculum.

Therefore, this study is relevant since it focuses on the exploration of Grade 9 teachers' experiences when enacting financial literacy/accounting, which speaks to how teachers employ their experiences to interpret, reinterpret, contextualise and recontextualise the curriculum content. The philosophical question focuses on why teachers experience enactment in particular ways. Similarly, teachers' experiences might be influenced by various sets of factors, that might also hinder the teaching and learning of financial literacy/accounting in secondary schools.

1.5 Significance of the study

The poor performance of learners in financial literacy/accounting in Grade 9 affects the choice of pursuing accounting in Grade 10. Inexperienced teachers and lack of content

knowledge are cited as factors that contribute to a smaller number of learners pursuing Accounting as a career. Rice (2010, p. 1) explains the importance of teachers' experiences in the teaching and learning process as follows:

... teacher experience is probably the key factor in personnel policies that affect current employees: it is a cornerstone of traditional single-salary schedules; it drives teacher transfer policies that prioritise seniority; and it is commonly considered a major source of inequity across schools and, therefore, a target for redistribution. The underlying assumption is that experience promotes effectiveness.

This suggests the significance of teachers' experiences in making policies and the effective teaching and learning of financial literacy/accounting. In contrast, learners' performance in schools and in content subjects like Accounting, Mathematics, Financial Literacy and others, is always attached to good teachers with content knowledge, better resources and the highest qualifications. Therefore, it is rare to consider teachers' experiences as a key factor in the teaching and learning process. If the majority of learners attain the symbols A (80% – 100%) and B (70% – 79%) as per the CAPS document, that suggests that the teacher has been trained at a good university and obtained the highest qualifications in the subject. However, it should be noted that the achievement of aims and objectives in the form of knowledge and skills largely depends on teachers' ability to teach relevant content knowledge using pedagogical knowledge. The number of years that the teacher has taught the subject for is significant. This is related to good results and appropriate teaching experiences.

Consider countries like Australia, New Zealand, China, Nigeria, Ghana, the United States of America (USA) and South Africa – the performance in accounting and financial literacy of students in universities is one of the challenges in education (Atkinson & Messy, 2013; OECD, 2005). However, teachers' experiences of teaching financial literacy/accounting to secondary school learners, especially in Grade 9, are not a familiar case. Therefore, the current study will contribute to the knowledge of curriculum designers, and assist policymakers to understand the various kinds of teachers' experiences that are considered for effective teaching and learning of the subject. Further, the study acknowledges how teachers' experiences influence the enactment of financial literacy/accounting content to secondary school learners, and why teachers teach in the

way they do. It is always easy to ascribe poor performance to teachers, without further analysis of the influences that yield such performance or results.

1.6 Purpose of the study

The purpose of this study was to explore teachers' experiences of enacting financial literacy/accounting curriculum in secondary schools. The focus was on accounting and EMS teachers who have a number of years of experience in teaching these subjects in Grade 9. These teachers have provided insight, and varying perspectives and experiences of what they consider in the enactment of financial literacy/accounting and why teachers experience enactment in particular ways.

1.7 Location of the study

South Africa includes urban, semi-urban and rural schools. Rural schools have been considered as historically disadvantaged schools, as they were neglected during the political era before 1994. This was due to the inequitable distribution of educational resources to these schools. This study will be conducted in five different Circuit Management Centres in Zululand District. Since there are urban and rural schools, I will opt for three rural and three secondary schools to enrich this study. The composition of the sample will include teachers who are teaching EMS in Grade 9; and who also have experience of teaching Accounting in Grade 12. Consequently, this study purports to explore teachers' experiences of enacting Financial Literacy/Accounting in Grade 9 schools.

1.8 Research objectives and questions

1.8.1 Research objectives

The research objectives of the study were as follows:

- Explore Grade 9 teachers' experiences of enacting Financial Literacy/Accounting in Zululand District schools.
- Understand why teachers experience enactment of Financial Literacy/Accounting in particular ways.

1.8.2 Research questions

The research questions of the study were the following:

- What are Grade 9 teachers' experiences of enacting Financial Literacy/Accounting in Zululand District schools? (Descriptive)
- Why do teachers experience enactment of Financial Literacy/Accounting in particular ways? (Philosophical/theoretical)

1.9 Study research methodology

1.9.1 Research paradigm

The study adopted the interpretive paradigm. Poni (2014) declares that research paradigms carry thoughts about ontology, epistemology, and methodology; however, they play a crucial role in research projects as they determine both the strategy and the way in which the meaning of reality is constructed and implemented. The research paradigm, as Ritchie, Lewis, Nicholls, and Ormston (2013); Rolfe (2006) further explain, comprises three elements: belief about the nature of knowledge, methodology, and criteria for validity. Paradigms are presented in various ways, which include the positivist, interpretivist, post-positivist, and critical paradigms. This study chose the interpretivist paradigm which relates to social interactions as the foundation of knowledge, in an attempt to comprehend how others view or understand their world (O'Donoghue, 2010).

According to Guba and Lincoln (1994); Scotland (2012) the interpretivist paradigm has an ontological position which is characterised by relativism: such refers to reality as being subjective and different from one person to the other. Experience, as part of engagement, supports Scotland (2012) when he speaks of an interpretive epistemology constructed through consciousness which is subjective in nature. The researcher will engage in the project, and interact with individuals; the reality emerges from the individual point of view (Cohen, Manion, & Morrison, 2013). However, this has limitations in that the truth emerged from individuals cannot be judged by the same criteria, and individuals have their own meanings that they attach to the phenomenon (Petty, Thomson, & Stew, 2012; Scotland, 2012). As a result, it is difficult to reach consensus (Mackenzie & Knipe, 2006). This means that findings are not transferrable or are difficult to generalise (Petty et al., 2012). In dealing with the limitations of the interpretivist paradigm, the findings of this

study will contribute and feed into the knowledge to which the theory relates (Bryman & Bell, 2015). I wanted to find out more about the deep-seated understandings, thoughts, and experiences of teachers. The interpretive paradigm provided that avenue to such a process of knowledge. For these reasons, the interpretive paradigm permitted me to identify and select effective methods in attaining the study's objectives and answering the key research questions. As a result, I used reflective activities, semi-structured interviews, and focus group discussions to generate data. Therefore, the interpretive paradigm was best suited for my study.

1.9.2 Research approach

It is always crucial to employ the research approach or methods most suitable for the study. Denzin and Lincoln (2000) define qualitative research as a positioned activity that pinpoints the bystander in the world; it further entails a set of interpretive and material practices that make the world visible. Authors like Choy (2014); Creswell and Creswell (2017) explain that qualitative research is suitable for studies that aim to describe, interpret, and produce meaning from participants' experiences. Similarly, this study used the qualitative research approach to generate detailed findings, which I interpreted and analysed to provide deep meaning and understanding about participants' experiences. The epistemological position of the study is established when suitable approaches or methods achieve the intended outcomes and answer the research questions. This is a multiple case study of six secondary schools in the Zululand District in KwaZulu-Natal (KZN) province. It provides rich, in-depth information about teachers' experiences. It further assisted me as a researcher to acquire in-depth indulgence of the phenomenon since their contexts were different. This approach also aligned with the study objectives to explore and understand teachers' experiences of enacting financial literacy/accounting curriculum in secondary schools. The study aimed to provide textual, descriptive, and theoretical findings about teachers' exceptional experiences of enacting financial literacy/accounting in Grade 9.

1.9.3 Selection of participants

In selection of participants, Coyne (1997); Tuckett (2004) explain that the size of the sample is established by the most appropriate number necessary to assist proper and valid suggestions to be made about the population. In this study, I opted for convenience

sampling. This is defined as a group of participants alleged to be representing a certain population from which they are selected, but chosen because they are easy to reach and can provide the relevant information (Palinkas et al., 2015). In this study I used purposive and convenience sampling to select six EMS and accounting teachers to be part of the current research. These teachers will be easy to access and available when needed. The sampling procedures in this study have no objective of oversimplifying, only of acquiring relevant, accurate information regarding the teachers' experiences.

1.9.4 Data generation methods

Corbin, Strauss, and Strauss (2014) maintain that there are various kinds of methods of generating data in qualitative research, including reflective activity, focus groups, observations, textual or visual analysis, and interviews. This study utilised reflective journals, semi-structured interviews, and focus group discussions as data generation methods to answer the key research questions. Reflective activity is a written activity that demands that participants respond to a short series of questions based on the study at hand (Gutierrez, 2015; Mathew, Mathew, & Peechattu, 2017). It allowed all participants to think critically and reflect on their experiences of enacting of Financial Literacy/Accounting in secondary schools. Cohen et al. (2013) explain that a semi-structured interview provides the possibility of obtaining sensitive information that would not be easy to obtain using other methods. In studies such as those of Krueger (2014); Nagle and Williams (2013), focus group discussions are explained as discussions around research questions which unearth teachers' experiences which are held subconsciously. They also provide an easy platform of communication and a podium for further insights and understandings of the phenomenon to be gained from participants as influenced through engagement with other participants. These three methods of data generation assisted the study to acquire the in-depth experiences of teachers in the enactment process.

1.9.5 Trustworthiness and authenticity

Lietz, Langer, and Furman (2006) refer to the term "trustworthiness" as one key factor that is established when findings reveal meanings as pronounced by the participants. In support, Cohen et al. (2013) opine that trustworthiness is fully observed when various sources (reflective activities, semi-structured interviews and focus group discussions) of

generating data are employed. Trustworthiness is characterised and judged by credibility, dependability, transferability and confirmability.

1.9.5.1 Credibility

Shenton (2004) highlights credibility as a state in which the researcher attempts to demonstrate a true picture of the phenomenon under scrutiny. In addition, Merriam (1998) adds that credibility asserts the reflecting of truth about participants' realities. In order to achieve credibility, which is closed or internal validity, the researcher carries out sustained involvement, prolonged engagements, debriefing, and member checking. Thus, to ensure credibility in the findings of this study, I recorded and transcribed the interviews and focus group discussions, then sent the transcripts to all participants for rechecking and verification of their responses. The verification related to participants indicated whether the transcription reflected their realities.

1.9.5.2 Dependability

Dependability is consistency in the measurement of variables (Ong'ondo, Jwan, & Barasa, 2009). In quantitative research this is referred to as reliability. In qualitative research, Lincoln (2005) explains dependability as the use of overlapping methods to generate data in a study; these methods can include focus group discussions and interviews. This was relevant to this study – should the study be repeated with same participants in the same context, it would yield similar findings.

1.9.5.3 Transferability

Transferability relates to the provision of enough details of the context of the fieldwork for the reader to be able to choose whether the prevailing environment is similar to another situation with which they are familiar; and whether the findings can justifiably be applied to other settings. In support, Denzin and Lincoln (2011) explain transferability as equal to external validity, which signifies the extent to which findings can be generalised to other samples from the same population. This also constitutes an element of trustworthiness, although qualitative studies are less concerned with generalisation of findings. The discussions presented in this study provide the readers with an opportunity to revisit and reevaluate the findings to suit their contexts.

1.9.5.4 Confirmability

Cohen et al. (2013); Shenton (2004) state that confirmability refers to the degree to which the results of the enquiry could be confirmed by other researchers. Additionally, confirmability correlates with objectivity: the degree to which the research findings are the product of the focus of the problem under study and the absence of personal bias. Therefore, confirmability is based on a chain of evidence to convince the reader through data sources that exemplify the findings and the data to support research conclusions. Readers are urged to confirm the feasibility of the findings.

1.10 Ethical consideration

Gounden (2003); Stevens (2013) explain that ethical issues refer to the protection of participants' right to privacy through the promise of confidentiality. This means that although researchers know who has provided the data, they will in no way make the connection known publicly; the boundaries surrounding the shared information will be protected. In support, Wassenaar and Mamotte (2012) echo that ethics set out moral principles that guide morals of behaviour and relationships of researchers. In this study, as a researcher, I received full ethical approval which allowed me to assure participants of the authenticity of this study. Informed consent was sought from participants through consent letters which they signed in agreeing to be part of the study. These letters indicated the study objectives and also informed participants of their right to withdraw at any time during the study if they wished to do so. To ensure anonymity, both the university and the participants were provided with pseudonyms in order to protect their identity and maintain confidentiality. In such a situation, the participants' privacy is guaranteed, no matter how personal or sensitive the data may be.

1.11 Overview of the study

1.11.1 CHAPTER ONE: The Orientation of the Study

Chapter One introduces the study and provides background information for the reader to understand what the study is about. It further outlines the rationale, focus, and significance of the study. This chapter further reveals why the study needed to be conducted. Moreover, the methodology is discussed to map out how the study was

conducted, with a brief overview indicating how the full doctoral dissertation proceeds, according to each chapter.

1.11.2 CHAPTER TWO: Proficient Teachers' Experiences in Teaching Financial Literacy/Accounting

Chapter Two reviews literature in the international, continental, and national arena. This chapter forms the first part of the literature review that theorises on the concept of experiences related to the use of digital technologies. In this chapter, I review various scholarly works to ascertain what has already been studied about teachers' experiences. The literature reviewed provides a scholarly engagement in relation to the phenomenon under investigation, which is what is known about teachers' experiences of teaching financial literacy/accounting curriculum in secondary schools. This chapter advocates that the phenomenon under scrutiny has three facets: proficient, common, and subjective experiences. Each factor offers a particular dimension of teaching experiences according to the interpretation of content during teaching. Further, the chapter also presents proficient experiences, and argues that teachers' teaching experiences are shaped by various engagements, from formal schooling, to tertiary training, in-service training and professional development workshops. The chapter also discusses the direct instruction, instructional resources, content knowledge, objectives, teaching activities, summative assessment and time allocated. The chapter ends with a concluding summary.

1.11.3 CHAPTER THREE: Teachers' Common Experiences in Facilitating Financial Literacy/Accounting

This chapter presents the second part of the literature review, which is on common/societal teachers' experiences during the facilitation process of financial literacy/accounting in Grade 9 schools. Consequently, the next part of the study intends to explore teachers' common experiences that either influence or do not influence the facilitation of financial literacy/accounting in secondary schools, specifically Grade 9. The focus is on the following constructs: learning outcomes, general knowledge, learning activities, the learner-centred approach, a technology-rich environment, time, software resources, and peer assessment. The chapter is completed with a conclusion that provides a summary.

1.11.4 CHAPTER FOUR: Teachers' Subjective Experiences of Enacting Financial Literacy/accounting

Chapter Four presents an extensive discussion on technological pedagogical content knowledge (TPACK) in terms of background and its relevance to this study. The study explores TPACK as a theoretical framework and other related theories or frameworks that might provide more understanding of teachers' experiences of enacting financial literacy/accounting in secondary schools. The following constructs were identified as the links to TPACK which is the theoretical framework: teacher content knowledge, aims, researcher role, ideological-ware, particularised activities, hybrid environment and time, and formative assessment. A summary of the chapter is provided as the conclusion.

1.11.5 CHAPTER FIVE: The Expedition of Experiences in a Designated Design Process

This chapter presents and discusses the research design and methodology: the qualitative approach located within the interpretivist paradigm, utilising a multiple case study design. Methods used to conduct this study include reflective journals, semi-structured interviews and focus group discussions. Each of these methods is discussed in detail, providing their strengths and limitations as well as their suitability for the study. This chapter also discusses data analysis and issues of trustworthiness (credibility, transferability, dependability, conformability) and the limitations of the study.

1.11.6 CHAPTER SIX: Data Presentation and Discussion, Part 1 – Reflective Activities Describe Teachers' Experiences

Chapter Six presents and discusses part one of the data on teachers' experiences. This part of the study presents experiences ascertained from the reflective activities. These activities represent formal experiences that are written down so as to respond to the question. Consequently, this part of the study discusses themes on proficient teachers' experiences through reflective activities. It further presents and discusses findings in accordance with curriculum constructs that emerged from the data and contributed immensely to addressing the research question. The following themes were discussed: general aims, content knowledge, teaching and learning activities, and school-based assessment (SBA). The chapter concludes with the summary of findings.

1.11.7 CHAPTER SEVEN: Data Presentation and Discussion, Part 2 – Interpretation through Interviews interrogates Teachers’ Experiences

Chapter Seven, which is Part Two of the data presentation and discussion of findings, follows the same procedure as in Chapter Six. It presents the rest of the themes on teaching and learning resources, teachers’ roles, time/plans and context. The interrogation of participants reveals their experiences, which provide the answers to the philosophical question. These themes are linked to a certain sort of teachers’ experiences, which are closely linked to the components of the theoretical framework. In this study, this refers to TPACK which guides and provides direction. The chapter is summarised in the form of a conclusion.

1.11.8 CHAPTER EIGHT: Rerouting Deep-Rooted Experiences, Implications and Inputs of the Study

This chapter of the study discusses eight propositions: the basis of general aims; significance of content knowledge; the creativity of teaching and learning activities; composition of school-based assessment (SBA); prioritisation of teaching and learning resources; the cemented role in teaching of financial literacy/accounting; time and plans to action the teaching process; and the context-based teaching of financial literacy/accounting. This is followed by the rerouting of teachers’ experiences using theory, and through implications and recommendations. Concluding remarks are made based on the study findings.

1.11.9 Concluding my Thoughts on Grade 9 Teachers’ Experiences of enacting Financial Literacy/Accounting Curriculum

I conclude my thoughts on exploring/rerouting Grade 9 teachers to enact financial literacy/accounting in secondary schools. I also outline the rationale for the study, the problem statement, the significance of the study, with a brief overview of the proceedings of the study according to the eight chapters. This outline of the study chapters includes discussion of the methodologies employed, the theoretical framing, the literature review, and an overview of the findings presented in this study, linking these to recommendations, so as to provide inputs that contribute to the existing knowledge.

PROFICIENT TEACHERS' EXPERIENCES IN TEACHING FINANCIAL LITERACY

2.1. Introduction

In the previous chapter I introduced the study by providing the rationale, key research questions, objectives, and purpose of the study. This study sought to explore teachers' experiences of enacting financial literacy/accounting in six secondary schools in the Zululand District. This chapter presents studies or literature from local, national, continental, and international contexts that report or write about the phenomenon under scrutiny (teachers' experiences).

Onwuegbuzie and Weinbaum (2017); Webster and Watson (2002) explain that the review of the literature provides a background for understanding current knowledge and highlights the significance of new research. It is further regarded as an important element in research, because it assists in acquiring an understanding of the topic – of what has already been achieved, how it has been researched, and what the key issues are. In support, Cronin, Ryan, and Coughlan (2008) opine that the literature review gathers information about the subject or topic from various sources. This study reviews the literature from all angles such that the ideas, thoughts, beliefs, and theories flow to direct the researcher to particular experiences that are guiding teachers in a particular way, which is the phenomenon of the study. Therefore, this correlation of experiences should be evident throughout the entire study. With this in mind, the researcher examines the literature thoroughly and takes into consideration concepts with the perception in mind that they can produce themes and patterns in the new data that will be generated (Boell & Cecez-Kecmanovic, 2014; Hart, 2018). The study explores the teachers' experiences by explaining various types of experiences (proficient, common, and subjective) which direct the enactment of the financial literacy/accounting curriculum.

Furthermore, this chapter focuses on discussing the phenomenon and further reveals how proficient experiences are dispersed to various concepts that direct teachers to teach financial literacy/accounting curriculum. Thereafter, the chapter concludes. Below is Figure 2.1 which illustrates how Chapter Two is structured.

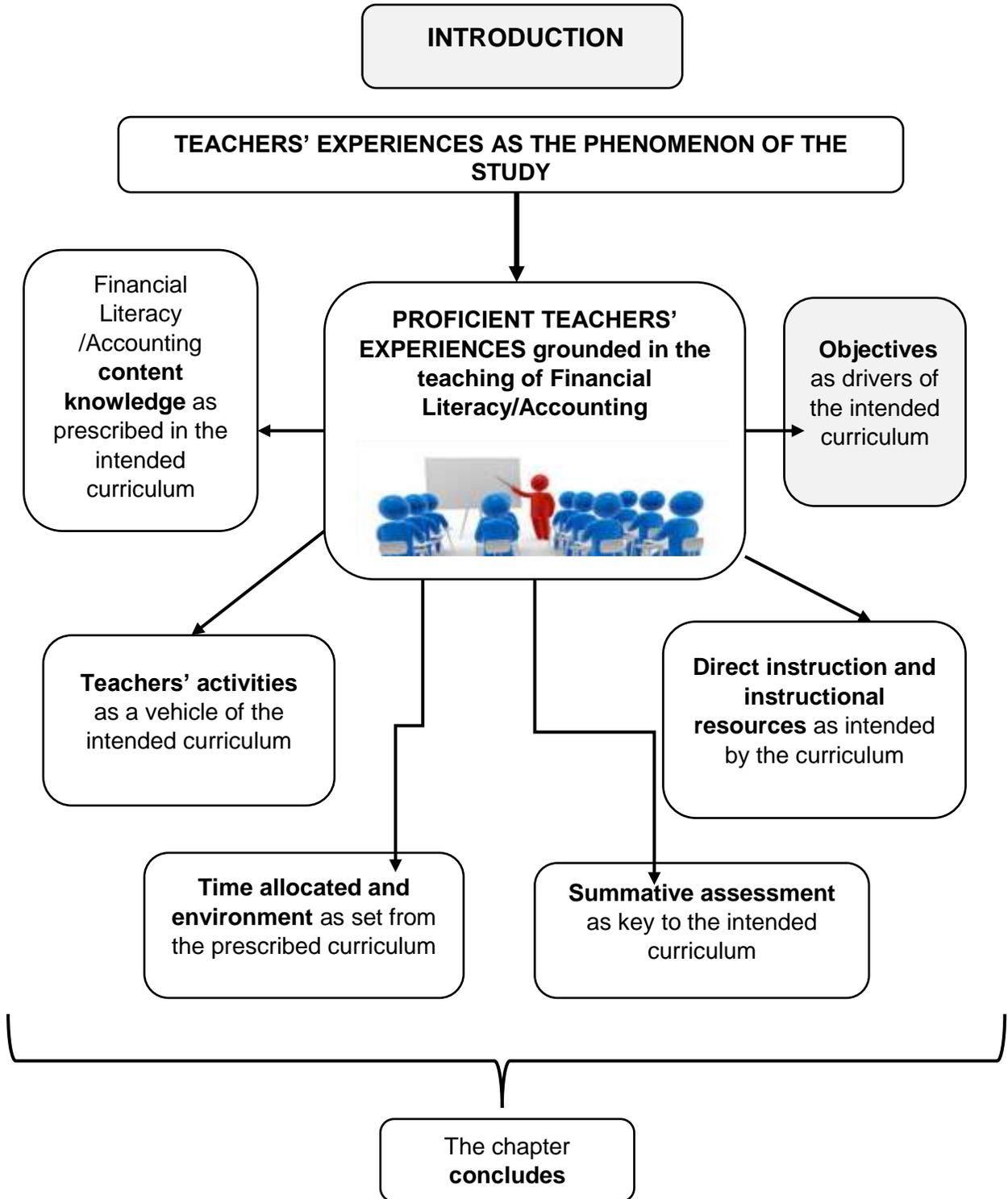


Figure 2.1: Chapter Two flow diagram

2.2 Teachers' experiences as the phenomenon of the study

Dudley (2013); Major and Palmer (2006) clarify experiences as the knowledge that is gathered through a series of events, and that this kind of knowledge is cumulative in nature. In support, Lunenberg and Korthagen (2009); Saeedi (2016); Stoehr (2017) have explored the phenomenon which is teachers' experiences. These researchers articulate experiences as the knowledge gained from participating over time. Experience promotes efficiency in the real world, which is regarded as the classroom in this study. Further to that, Unal and Unal (2012) outline teachers' experiences as the inner reality of teachers encompassed by good or bad ways of doing things in the classroom. Therefore, it was cited that experiences are regarded as the "constantly changing flow of events, and hence one's experience can never be fully known" (Lunenberg & Korthagen, 2009, p. 228). In that way, Rice (2010) argues that as much as experience is gained over time, it enhances skills, improves knowledge and increases productivity. Therefore, it allows teachers to put into practice their knowledge that has been gathered from formal structures, societal groups or personal encounters of teaching and learning processes. This categorises teachers' experiences into professional, societal, and personal experiences (Khoza, 2017b; Mpungose, 2018).

This issue of teachers' experiences has been discussed on the African continent when Mapolisa and Tshabalala (2014) questioned teachers' experiences during teaching practice, and further hinted at the support of mentors to student teachers. This was positive, and yet teachers had challenges with resources, workload and exposure to the ill-discipline of learners in the classrooms. This supported Indoshi (2003), who revealed that induction for new teachers was haphazard, and further interrogated the two-year teacher probation period of student teachers. Indoshi (2003) recommended that induction processes should include content, methodology, and assessment. In that way, it improves teachers' understanding of teaching. However, Bietenbeck, Piopiunik, and Wiederhold (2018) studied the importance of teacher subject knowledge and resources which result in low student performance in sub-Saharan Africa. The study concluded that teachers with required subject knowledge contribute to student performance and the good use of resources for better performance.

In the South African-based context, Maharajh et al. (2016), in support of the above-mentioned African studies, recommend the build-up of teachers' experiences such as proper training of teachers by subject advisors, provision of resources that facilitate the implementation of a curriculum, and the hiring of professionally trained teachers. Previously, Maphalala (2006) noted facts about the nature of educators' experiences as affected by age, teaching experience, and qualifications. The researcher concludes that professionally qualified teachers should be appointed; and inexperienced teachers should be supported, mentored, and monitored throughout their careers. In-service training, as part of the strategy to improve teacher performance, was recommended. Teachers' actual performance depends on their qualifications and their content knowledge, methodology, resources, and assessment. This might improve the learner performance in schools.

In a qualitative case study conducted by Shoba (2018) on teachers' experiences of teaching speaking of English to second-language learners in primary schools, the researcher explains the trilogy of teachers' experiences as the implicit operational philosophies that influence the behaviour or decisions about teaching. Shoba (2018) further outlines teachers' experiences as affective skills and cognitive experiences. Her view is in line with the study conducted by Khoza (2016b), in which the researcher explored curriculum managers' reflections of using Moodle as a way of improving teacher and learner performance. Teachers' experiences are characterised by their reflections, since both are full of knowledge from previous encounters. These reflections/experiences are categorised as personal/subjective/critical, social/common/skills, and professional/proficient/technical (Khoza, 2018; Mpungose, 2018; Nkohla, 2017; Shoba, 2018).

The above studies suggest that teachers' experiences are influenced by various factors – proper training, support from subject advisors, availability of resources, age, teaching experience and qualifications. If one of the above-mentioned factors is scrutinised, it will contribute to teachers' attitude, experience and performance in particular ways. As a result, these factors or influences cannot be grouped under types of experiences. Khoza (2016b); Mpungose (2018); Shoba (2018) categorised these experiences/reflections into three types. This study further divides teachers' experiences into three dimensions – proficiency, common, and subjective experiences. However, Chapter Two focuses on proficient teachers' experiences as a type of experience that needs to be interrogated.

2.3 Proficient teachers' experiences grounded in the teaching of Financial Literacy

In terms of broad academic credentials, qualified teachers with Bachelor of Education degrees in teaching and majoring in Accounting and Economics, are highly recommended. They are regarded as teachers who can teach EMS. With this kind of qualification, it is assumed that Financial Literacy in EMS will be taught with great success (Ngwenya, 2014; Schreuder, 2014). However, Neuschatz and McFarling (2000) argue that it is not formal training only that can bring about effective teaching in schools, but consistent practice to prune and hone teaching strategies that lead to good, desired results.

In support, Kosgei, Mise, Odera, and Ayugi (2013) opine that there is no significant relationship between teacher qualification and student academic achievement. In this case, proficient experiences are structured in nature, built with vertical knowledge, and content-based, which develops learners' cognitive levels (Berkvens, 2014; Hess, Jones, Carlock, & Walkup, 2009). As a result, teachers with proficient experiences teach learners from the simple to the complex and consider all six cognitive skills (recall, remember, apply, analyse, evaluate, and create) that are emphasised in the teaching and learning process (Bloom, 1956; Cannon & Feinstein, 2014).

In addition, Kabouha and Elyas (2015); Kennedy' (2006) emphasise that teachers rely heavily on objectives embraced in the form of skills to be achieved at the end of each contact session. Therefore, the content that has been taught in the classroom is evaluated through summative assessment which is conducted at the end of the term (Dolin, Black, Harlen, & Tiberghien, 2018; Taras, 2005). This allows learners to demonstrate their performance through tests and examinations, which are structured with questions ranging from low, middle, to a high order of skills in each assessment (Black, Harrison, Hodgen, Marshall, & Serret, 2010; Deming; Tang, 2014).

The evidence cited in Bloom (1956); Cannon and Feinstein (2014); Deming supports the idea that teachers need to be professionally qualified to teach the curriculum effectively. Only one study highlights the repetition of teaching strategies to build experiences that bring about effective teaching and learning in schools. The other studies, such as those

of Ngwenya (2014); Schreuder (2014), emphasise that there is a noteworthy connection between teachers' qualifications, content knowledge, assessment using various levels of cognitive skills, and accepted level of learners' performance in schools. In support of professional/proficient experiences, other studies like those of Bernstein (1999); Khoza (2016c), and Berková and Krpálek (2017) highlight the importance of understanding the nature of curriculum, and whether it is competence/horizontal or vertical/structured knowledge.

The evidence above suggests that teachers' experiences should indicate that teachers understand that CAPS is performance-based, having an intended curriculum. It emphasises content knowledge and objectives as the drivers of the curriculum, teachers' activities, the instructional role of teachers, using instructional resources, allocated time in a suitable environment, and summative assessment (Berkvens, 2014; Khoza, 2015; Mpungose, 2018; Van der Akker, 2009). Figure 2.2 below indicates how these constructs are linked to proficient experiences in the vertical/performance curriculum such as CAPS has demonstrated.

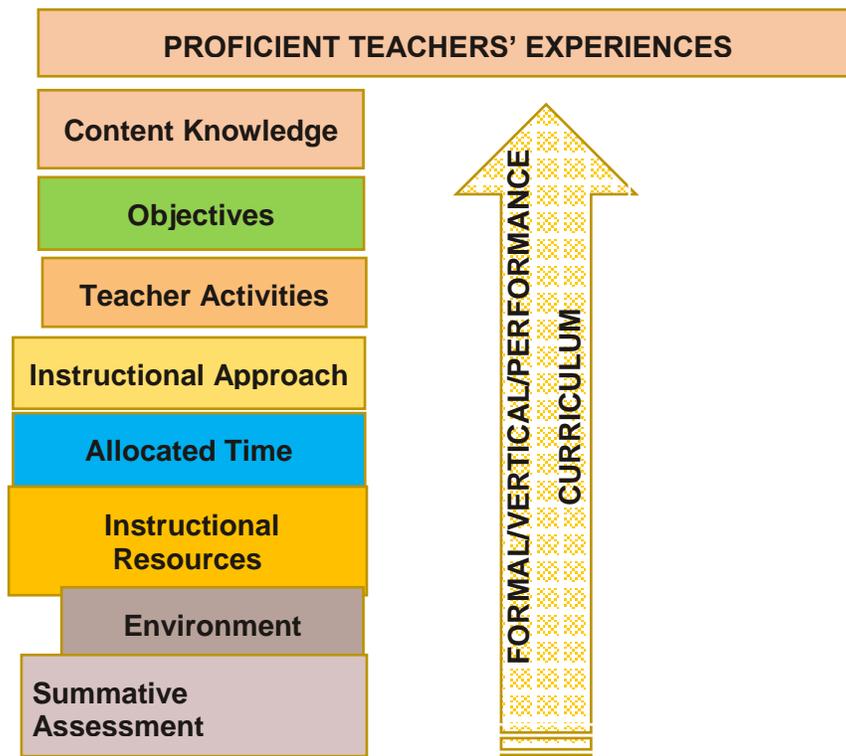


Figure 2.2: Proficient experiences in performance-based curriculum (Mpungose, 2019)

As a result, teachers as specialists should understand that South Africa implements the CAPS. This is a performance curriculum which has Financial Literacy formal/structured content driven by objectives, guided by teaching activities, with teachers as instructors using instructional resources, using stipulated time in an environment which assists teachers to assess learner performance, using tests and examinations as summative, anchored by cognitive levels and skills of Bloom's taxonomy (Bloom, 1956; Department of Basic Education, 2011; Hoadley & Jansen, 2014; Khoza, 2015; Kwarteng, 2018). Therefore, this study further explores teachers' experiences in teaching of Financial Literacy content knowledge as prescribed in the intended curriculum which is CAPS (Department of Basic Education, 2011; Mpungose, 2016).

2.3.1 Financial Literacy/Accounting content knowledge as prescribed in the intended curriculum

Proficient/professional experiences are linked to content knowledge of Financial Literacy, and these experiences include the preparation of teachers to teach learners to understand financial concepts, and the importance of record keeping in the business context (Compen, De Witte, & Schelfhout, 2019; Khoza, 2017b; Musie, 2016). In support, Schwartz, Cappella, and Aber (2019) and other studies emphasise that teachers must have undergone training so as to possess the enthusiasm, motivation, skills and abilities to transmit content knowledge successfully in the classroom. However, Kurz, Elliott, Wehby, and Smithson (2010); Makowski (2017) and Khoza (2013a), highlight the importance of understanding the nature of curriculum and whether it is vertical or horizontal, intended or enacted. This allows teachers to think deeply and be able to understand that intended curriculum is regarded as the planned, prescribed, or formal curriculum. It is reflected in official documents or written policies (Bell & Stevenson, 2015; Singh, Heimans, & Glasswell, 2014). In that regard, it contains content knowledge to be taught in the classroom and further requires teachers to be professionally trained to promote vertical curriculum which draws on professional aspects (Bernstein, 1999; Orr et al., 2013). As a result, the subject knowledge is regarded as the key pedagogical curriculum concept, which refers to the subject matter process in the classroom (Hotaman, 2010; Jadama, 2014; Kennedy, 1990).

Orr et al. (2013) indicate that inadequate training in subject knowledge may result in a low quality of teaching, which also may contribute to failure to achieve the set objectives in a lesson. In support, Hotaman (2010, p. 1417) emphasises that teachers who have a “comprehensive knowledge in the subject matter” allow learners to participate in the lesson effectively. Teachers’ competency has to be encompassed by the fact that knowledge of the subject is mastered and can be taught without any difficulties. In support, Ball, Thames, and Phelps (2008) advocate Shulman’s major categories of teacher knowledge, by highlighting the important role of content which is positioned in a larger setting of professional/proficient knowledge for teaching. Therefore, proficient experiences, as they are anchored by professional knowledge for teaching, drive content since it addresses the subject needs as they were clearly outlined in the policy document.

Currently, the South African curriculum policy has a subject called EMS from Grades 7 to 9. It is a combination of Accounting, Economics and Business Studies (Department of Basic Education, 2011). The Accounting part in the subject is called Financial Literacy. Financial Literacy is meant to prepare Grade 9 learners for Accounting in Grade 10 (Schreuder, 2009). There have been arguments about Grade 9 learners struggling with Accounting in Grade 10, and the reason provided is that they lack an Accounting background (Assan & Lumadi, 2012). Consequently, Motshega (2019) reports that the numbers for Accounting learners in Grade 12 are decreasing each year, and schools are closing Accounting classes. In the quest to study teachers’ experiences, authors like Fouché (2013); (Wygol, Watty, & Stout, 2014) propose that teachers use effective methodologies to teach Accounting content. Teachers might come up with strategies to enhance, arouse interest, and lay a background of Accounting using Financial Literacy content from Grade 9, and further increase numbers in Accounting and also improve learner performance (Ezeagba, 2014; Samkin, Low, & Taylor, 2012).

Furthermore, CAPS has amended the content for Grade 9 EMS. Financial Literacy has been reduced and some of the aspects are marked as non-examinable (Department of Basic Education, 2019). The content weighting of Financial Literacy has been increased from 40% to 50%, yet the content has been reduced. Teachers are given 28 hours to teach Financial Literacy. Subsequently, there is content marked with an asterisk in bold, which is taught for enrichment, and teachers have a choice whether to teach it or not. The

fact is that the content for enrichment cannot be assessed in formal tasks (Department of Basic Education, 2019). The pressure of covering the curriculum might lead to teachers not teaching the content that is for enrichment. This study is relevant for exploring teachers' experiences in the teaching of Financial Literacy if the above-mentioned challenges of Accounting from Grade 10 to 12 are persistent. Table 2.1 below outlines the content to be taught in Financial Literacy in Grade 9:

Table 2.1: Grade 9 Financial Literacy content outlined in the CAPS for Economic and Management Sciences (Department of Basic Education, 2011)

ECONOMIC AND MANAGEMENT SCIENCES (EMS) IN GRADE 9		
Theme/context	Content covered in Financial Literacy as intended curriculum in Curriculum Assessment Policy Statement (CAPS)	Time allocated
Financial Literacy (50%)	Cash Receipts Journal and Cash Payments Journal of a trading business	4 hours
	Credit transactions: Debtors Journal and *Debtors Allowances Journal (for enrichment only)	4 hours
	Credit transactions: Debtors' Ledger	4 hours
	Credit transactions: Creditors Journal and *Creditors Allowances Journal (for enrichment only)	2 hours
	Credit transactions: Creditors Ledger	4 hours
	General Ledger and Trial Balance	4 hours
	Effect of cash transactions on the accounting equation. Assets = owner's equity + liability (A = OE + L): Trading business	6 hours

* **Non-examinable.**

Furthermore, Financial Literacy is not a subject in the CAPS curriculum, but is infused into EMS which is the subject, and it is allocated 28 hours of teaching time for the whole year in Grade 9 (Department of Basic Education, 2011). Nevertheless, debtors and creditors allowances journals are topics for enrichment only, and they are not examinable in schools (Department of Basic Education, 2019). In this regard, the Department of Basic Education (2011, 2019) provides the basic understanding that Financial Literacy

in the South African education context is to develop understanding of various types of businesses (service and trading business); but in Grade 9 it gives much detail on the trading business. At this time, the content contained in this policy addresses the record-keeping process in various types of businesses so as to promote the principle of double entry and accountability.

After carefully going through the CAPS in Grade 9 Financial Literacy content, an analysis of content produced a sequence of concepts which resulted in this five stages model of teaching Financial Literacy in the South African context (Department of Basic Education, 2011, 2019). The first stage is the beginning, which is linked to the second stage in which learners grasp, understand and classify the accounting concepts. The third stage is the unpacking of accounting principles which states: ASSETS → increase assets debit the account and decrease assets credit the account; OWNER'S EQUITY → increase owner's equity credit the account and decrease owner's equity debit the account; LIABILITIES → increase liabilities credit the account and decrease liabilities debit the account. The fourth stage is the analysis of the accounting equation, which states that assets are equal to the sum of owner's equity and liabilities. This requires that learners analyse the transaction and indicate the effect in the accounting equation. The fifth stage is the recording of transactions in the journals, posting to the ledger and preparing the trial balance to check the correctness of entries in the accounting process. This model links well with the definition of accounting, which is to understand business concepts, classify and record transactions in the correct journals, and communicate progress to the relevant stakeholders and decision-makers (Duktur, 2018; Wells, 2013).

The purpose of the model is to guide teachers in the process of teaching Financial Literacy. Further to that, it demonstrates how to link these concepts so that learners have a good background of accounting (Abraham, 2006; Rakow, 2019). It closes the gaps in knowledge if the learner was not taught Financial Literacy in previous grades. Teachers use this model together with instructional resources and effective methodologies in the teaching of Financial Literacy. The question remains whether the content (topics) in Financial Literacy match international standards, as South Africa was among the 20 countries which implemented the National Strategies in Financial Education according to

the OECD (OECD, 2005). Figure 2.3 below depicts the model for teaching Financial Literacy in Grade 9.

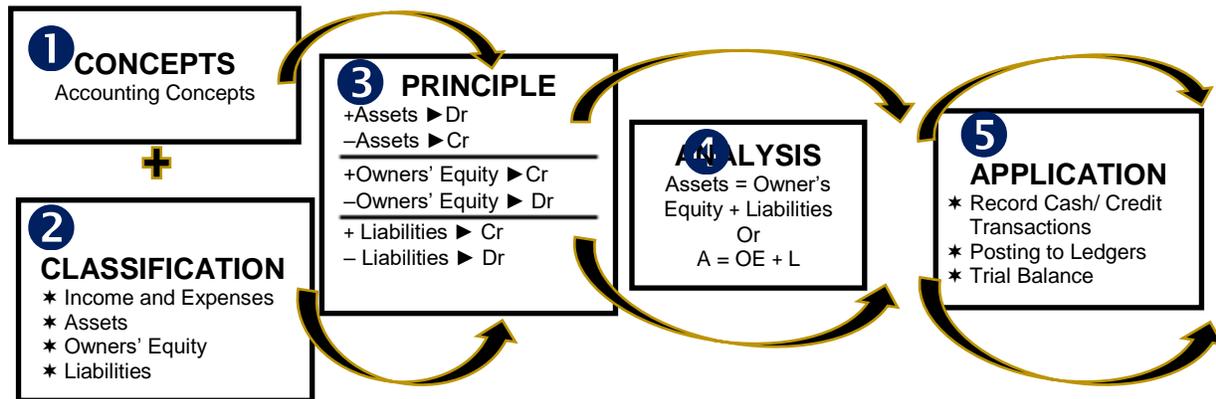


Figure 2.3: Model for teaching Financial Literacy in Grade 9 (Department of Basic Education, 2011, 2019)

Most countries are affected by the financial literacy epidemic, which is characterised by the lack of personal financial education, resulting in an increase in consumer debt (Chowa, 2012; Karlan, Berry, & Pradhan, 2015). The suggested way to combat this epidemic is through Financial Literacy education, taught as a compulsory subject from primary school to higher levels of education (Berry, Karlan, & Pradhan, 2018). Due to the overloading of subjects in each grade, Samkin et al. (2012) opine that Financial Literacy should be incorporated into Accounting. South Africa and New Zealand have their Financial Literacy infused into accounting. However, the South African curriculum does not include the culture of wisely selecting financial products, or applying borrowing and saving behaviour (Davies, 2015). Thus in the CAPS Financial Literacy is very scanty and does not cover the range of personal skills required or financial services knowledge of the country's economy (Symanowitz, 2010; Tschache, 2009). In contrast, Bay, Catasús, and Johed (2014, pp. 37-38) argue that Financial Literacy should not be viewed as the "ability to read and write in the language of finance and accounting". It is a concept that must be situated in practice, since it varies in space and time. Therefore, Delaune, Rakow, and Rakow (2010) are accurate in teaching Financial Literacy in a co-curricular service-learning which is project based. This allows learners to be actively involved in the application of financial concepts. There is a gap in Financial Literacy studies in South

Africa in terms of enriching the content that engages learners in financial matters and further thinks critically about the economy of the country.

The above studies, including Rugimbana and Oseifuah (2010), permit the comparison of a South African Financial Literacy curriculum to the countries mentioned in Table 2.2. It does not cover the range of topics as expected by the OECD. The identified gaps include planning ahead, choosing financial products, and staying informed about how the country's economy is performing (Atkinson, McKay, Collard, & Kempson, 2007; Sabri & Zakaria, 2015). Concepts that are crucial in Financial Literacy worldwide, such as calculation of simple and compound interest, exchange rates, scams and financial crimes, are not covered in the CAPS in South Africa (Belás, Nguyen, Smrcka, Kolembus, & Cipovová, 2016; Erner, Goedde-Menke, & Oberste, 2016). Table 2.2 lists the content that must be incorporated into the school curriculum of the listed countries, with 'Yes' or 'No' denoting whether the content listed was incorporated into the school curriculum of each country or not. This on its own indicates the need for the study to explore curriculum designers' plans to restructure the content of Financial Literacy in a way that addresses the needs of the country. The information below shows how Financial Literacy content is infused into the curriculum of each country, with Table 2.2 outlining a Financial Literacy framework to be incorporated into the curriculum of each country as per the OECD.

Table 2.2: Financial Literacy framework to be incorporated in the curriculum in each country (Belás et al., 2016; Byron, 2016; Davies, 2015; Department of Basic Education, 2019; Silgoner, Greimel-Fuhrmann, & Weber, 2015)

FINANCIAL LITERACY FRAMEWORK	United Kingdom	United States	Australia	South Africa	Botswana	Tanzania	Czech	Slovakia
Money and transactions	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Payments	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Spending	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Value for money	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Bank cards	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Cheques	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bank accounts and Currencies	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Planning & managing finances	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Income	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Taxes and benefits	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Budgeting	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Benefits of medium and long term	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Savings and investments	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Building human capital	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Spending: saving or borrowing	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Risk and reward	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Understanding financial products	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Role of insurance products	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Credit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Default	Yes	Yes	Yes	No	No	No	No	No
Interest rates	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Exchange rates and Market volatility	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Financial landscape	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Financial decisions,	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Rights and Responsibilities	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Redress	Yes	Yes	Yes	No	No	Yes	No	No
Getting advice	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Consumer protection	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Effects of advertising	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Peer pressure: financial decisions	Yes	Yes	Yes	No	No	No	No	No
Scams	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Financial crime	Yes	Yes	Yes	No	No	No	Yes	Yes

Evidence of this is given in the international study conducted by Opletalová (2015), in which the researcher studied financial education and financial literacy in Czech education. The purpose of the study was to outline the importance of economic and financial literacy in primary and secondary schools, and findings reveal that there is a high level of debt,

which requires a high level of financial education. As a result, the study recommended schools as the centre of teaching financial education and financial literacy. The content was identified that must be included in the Financial Literacy curriculum. The study concluded that there is a need to introduce Financial Literacy into the school curriculum. Furthermore, authors in the USA opine that socio-economic characteristics are the predictors of financial literacy; and further to that, they found that learners with resource-poor families perform badly in Financial Literacy (Delaune et al., 2010; Lusardi & Lopez, 2016). In support of the introduction of Financial Literacy in schools, German authors indicate that there is a lack of financial knowledge among high school students (Erner et al., 2016).

In a broader view, this study illustrates that the Financial Literacy content is international and compares it with the South African curriculum. It reflects four types of experiences linked to the four dimensions of Financial Literacy content in the United Kingdom, USA, Australia, South Africa, Botswana, Tanzania, Czech and Slovakia (Atkinson & Messy, 2012; OECD, 2005). Table 2.3 indicates experiences linked to Financial Literacy.

Table 2.3: Demonstrates four dimensions of the Financial Literacy framework (Atkinson & Messy, 2012; Davies, 2015)

EXPERIENCE 1:	EXPERIENCE 2:	EXPERIENCE 3:	EXPERIENCE 4:
Bookkeeping	Action future resources to present	Shelve cash aside and resources for future date	Protection of all resources from natural disasters
Knowledge of managing cash and credit transactions, application of accounting principles in a business context	Knowledge of planning, managing credit and repayment of long-term liabilities	Knowledge of investing within short-term and long-term assets	Knowledge of selecting financial products and creating security
*Recording of cash and credit transactions. *Analysing transaction using accounting equation *Costing to ledger accounts *Prepare trial balance	*Budgeting *Credit cards *Loans *Mortgage bonds	*Savings account *Stocks *Bonds *Mutual funds	*Insurance products *Risk management techniques
South Africa and all other countries	All other countries without South Africa	All other countries without South Africa	All other countries without South Africa

Curriculum planners should review the contents of Financial Literacy and restructure it in such a way that key topics are sequenced systematically. The Financial Literacy content should be introduced into schools – but with CAPS, the content needs to be improved in the curriculum to match the level of international standards. This guides proficient experiences in following the structure of content as required by the intended curriculum, so that learners with the envisaged skills are produced (Department of Basic Education, 2011; Roberts, Struwig, & Gordon, 2012). Therefore, content knowledge has to be linked with curriculum goals as set in the intended curriculum (Khoza, 2016c; Lusardi & Mitchell, 2014). This would also allow teachers to set key objectives that are accompanied by right and relevant activities and materials that suit methodologies to enhance the teaching and learning process (de Jager, 2013; Marzano, 2015). With this in mind, the structure of content as indicated in the South African curriculum policy needs to be further revisited and correctly linked to the curriculum goals, exploring how each aspect of the content develops teachers' proficient experiences.

2.3.2 Objectives as drivers of the formal curriculum

The ultimate goal of any curriculum is to develop individuals' mental capacity to a level that is suitable to perform better in higher education institutions and to become a responsible member of the society. The future of the nation relies heavily on the quality of education that it provides for its citizens (Ayeni, 2012; Zwickl, Finkelstein, & Lewandowski, 2013). The development of mental capacity is to increase the workforce and contribute towards augmenting the economy of the country. Marzano (2015); Williamson (2017) and Prøitz (2015) categorise curriculum goals into aims, objectives, and learning outcomes. They further explain that aims are long term and are based on general expectations of the curriculum; objectives are short-term goals expected to be achieved at the end of the lesson; and learning outcomes are expectations kept from learners but observable and measurable at the end of the course.

Khoza (2016c) categorises curriculum goals into aims, objectives, and learning outcomes. He conducted a study in which he explored postgraduate students' understanding of curriculum visions and goals in teaching their subjects. Khoza (2016c) recommends the identification of visions that underpin the CAPS curriculum before any teaching takes place, so that measurable goals are identified. In support, Adam (2006); Khoza (2013b)

and Seetharamu, Dagar, Pal, Sahoo, and Dash (2017) provide more meaning of goals where they explain aims as general statements, and objectives as specific statements, which are facilitators' intentions. Learning outcomes are statements of what learners should know, demonstrate, and understand at the end of the lesson. Since aims are long term, they are political, economic, social, and educational in nature, and they are designed by curriculum designers to address the needs of the country (Miriti, Mugambi, & Ochieng, 2014; Westheimer & Kahne, 2004). Teachers should have deep understanding of the curriculum goals so as to direct each category to the function of learning. This is further implicated when shortages of certain skills are identified in each country and relevant curriculum is designed and implemented so that it provides the required skills. This is supported by the general aims of the South African curriculum, that states:

To ensure that children acquire and apply knowledge and skills in ways that are meaningful to their own lives. In this regard, the curriculum promotes knowledge in local contexts, while being sensitive to global imperatives (Department of Basic Education, 2011, p. 4)

The aim cited above does not indicate how learners acquire and apply the knowledge and skills; it requires a teacher to unpack the content and formulate objectives that would encompass skills to achieve the aim. However, Adu and Ngibe (2014) argue that teachers should be part of curriculum development, so that they employ their proficient experiences, beliefs, and conceptions in clarifying aims and objectives. This assists teachers to use suitable cognitive skills to define objectives through skills. Therefore, it is imperative to interrogate goals (aims, objectives, and learning outcomes) of the curriculum, as they include the use of standards guiding the learners' performance and identify practices to be developed which might contribute to teachers' experiences.

As this study focuses on proficient experiences, objectives are key in the vertical curriculum which is characterised by a teacher-centred approach. Objectives are regarded as short-term aims or specific aims which are characterised by the skills that need to be achieved within the duration of the lesson (Kennedy' 2006). As much as these objectives are professional/proficient in nature and are formulated by the teacher and

represented as skills in the content of the intended curriculum, Khoza (2015) indicates that objectives are for the teacher and are key in the teaching and learning process. Other studies opine that objectives provide teachers with clear guidelines or frameworks in which cognitive skills are organised from the simple to the complex, from teaching to assessment (Ramirez, 2017; Williamson, 2017). This harks back to the study of MacDonald-Ross (1973), when categories of behavioural objectives were identified, such as feed-forward prescribed, and feedback cyclical. The purpose of the study was to ensure that behavioural objectives are relevant and fit into the educational process. In clarifying the behavioural objectives, it was explained that the first approach is teacher-centred and the latter is learner-centred. In support, Tyler (2013) cites that it is important for the teacher to define educational objectives, so that desired results are achieved at the end of the lesson. Therefore, this study opts for a feed-forward approach which is formal, structured and ambitious in nature, placing emphasis on objectives which are straightforward. It is anticipated that this approach will have a high degree of success in the teaching process.

With the emphasis on objectives as being important, authors like Atkin (1968); Bloom (1956); Ozola (2014) articulate that those objectives are linked to cognitive levels and encompassed by cognitive skills attached to each objective. Subsequently, teachers as instructors in this feed-forward approach have to evaluate the success of the lesson against the achieved objectives. MacDonald-Ross (1973) indicates that objectives are made up cognitive verbs or skills with observable actions; conditions of performance must be clearly stated; and finally, the expected performance must be indicated in the form of a marking schedule. As a result, the learner performance in percentage form is matched with the cognitive skills which are assigned to Bloom's taxonomy levels as a "multi-tiered model" (Forehand, 2010, p. 2). This classifies thinking levels into six categories, namely: remembering, understanding, applying, analysing, evaluating, and creating. Bernstein (1999); Hoadley and Jansen (2014) add that this model is hierarchically organised; it is every teacher's intention to assist learners to achieve skills from the lowest to the highest level of thinking. Teachers' experiences should demonstrate a high level of understanding of the role, meaning, and formulation of objectives using Financial Literacy content. In addition, Nash and Krauss (2015) use the objective-type question, which is multiple-choice questions to align cognitive skills according to the demands of the content.

Therefore, teachers may attempt to use frameworks of Bloom’s taxonomy on various types of questions to align skills with the cognitive levels to produce learners that are envisaged by CAPS (Binkley et al., 2012; Department of Basic Education, 2011). This assists teachers to know learners’ performance according to their cognitive levels. This might be a challenge to many teachers, since they might not be able to develop assessment tasks and align cognitive skills according to Bloom’s taxonomy levels. Seemingly, there is no study that demonstrates the integration of Financial Literacy content into cognitive skills. Therefore, this calls for a study to explore the integration of Financial Literacy/Accounting content and cognitive skills at school level. Below is Figure 2.4 demonstrating the connections of cognitive skills linked to the cognitive levels that lead to explain the performance of learners guided by the percentage obtained in the assessment process.

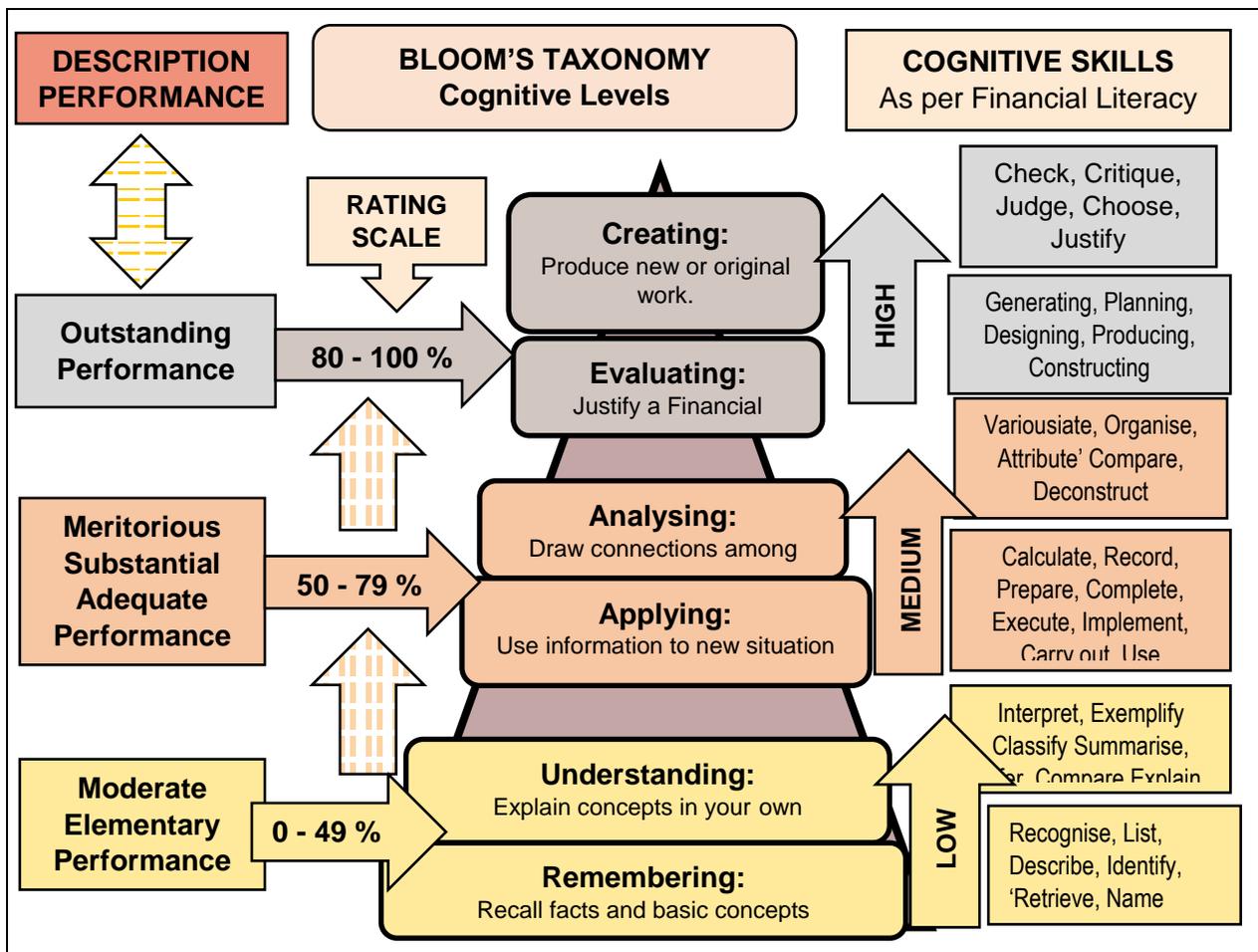


Figure 2.4: Adapted from Bloom’s taxonomy (Armstrong, 2016; Bloom, 1956; Cannon & Feinstein, 2014; Department of Basic Education, 2011)

The study conducted by Berková and Krpálek (2017) on approaches to the development of cognitive process dimensions in Financial Literacy examined the strength of the relationship between actual financial competence, study of economic disciplines and school performance. The study revealed that there is a weak dependence of actual skills on school performance and a low level of financial competence in the dimensions which include remembering, understanding, and applying. The researchers concluded that it is required to locate economic methods to theory only, but also to ensure that it is a linked practice so that learners reach the higher-level dimensions. Teaching content and formulating objectives are ranked at lower levels in the classroom but fail to pitch to a higher level of thinking. That requires teachers to select suitable activities that are linked to relevant objectives which are formulated to develop required skills.

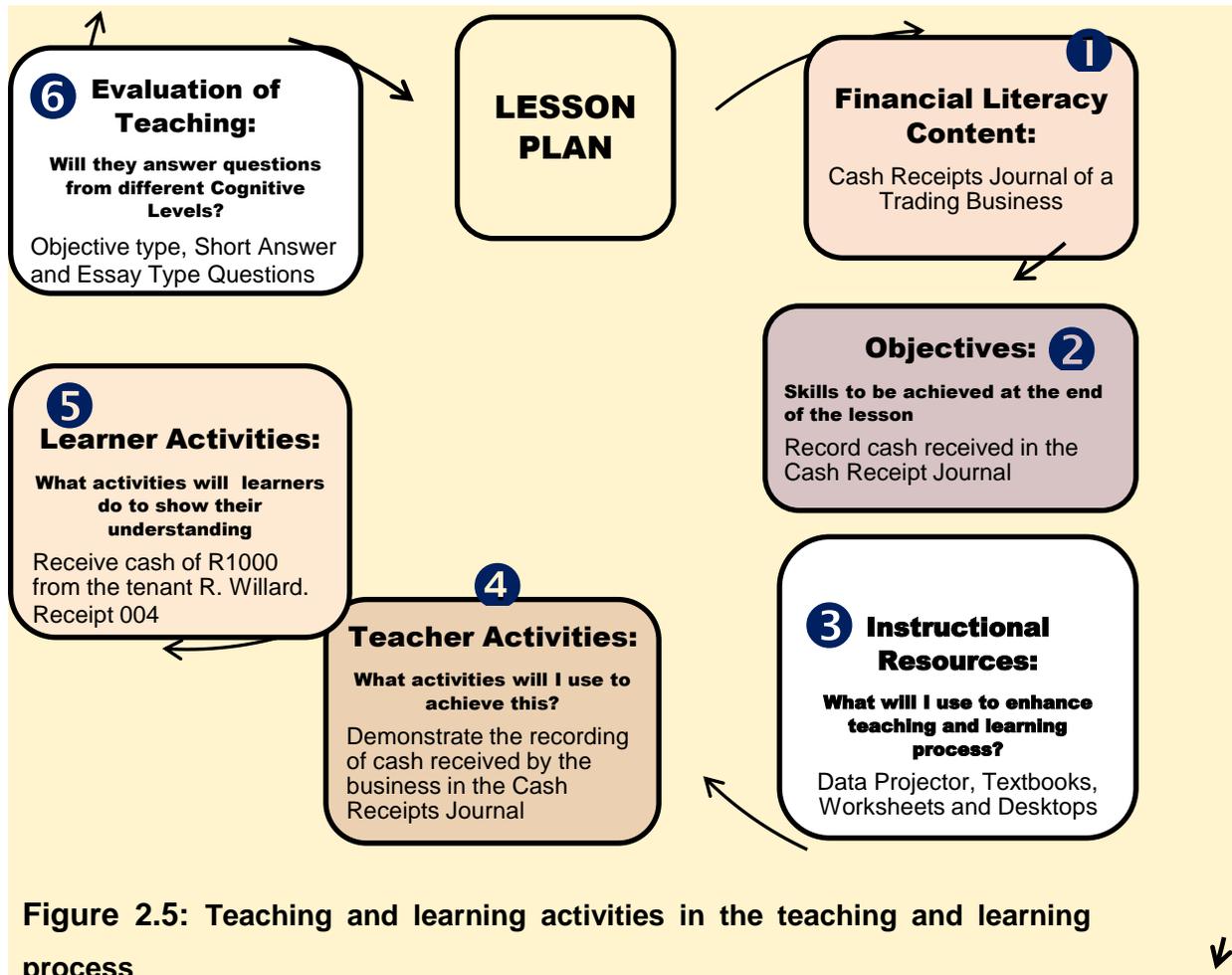
2.3.3 Teaching activities as a vehicle of the intended curriculum

The OECD examines educational activities and content that produce skills such as literacy, numeracy, and any other outcomes as a measure of human capital acquired during the years of formal education in each country (Ananiadou & Claro, 2009; Darling-Hammond, 2006). This changes the education system and the curriculum to meet the demands of the skills of the twenty-first century (Care, Griffin, & McGaw, 2012; Voogt & Roblin, 2010). Teaching activities should inculcate skills such as creativity, problem-solving and critical thinking, and finally assist teachers to teach and learners to learn (Mathevula & Uwizeyimana, 2014; Nkohla, 2017).

Therefore, this study explores experiences that influence teaching activities that might produce skills that contribute to human capital. Hoadley and Jansen (2014); Molepo (2017) believe that teaching activities are formulated using content and objectives in order to assist teachers to teach and learners to know and understand the subject matter. Learning activities assist learners to participate in the teaching process and make their own understanding of content. Khoza (2015a p. 139) further explains that learning activities must be “relevant to their context and promote active learning”. Teachers must prepare lesson plans that have clear teacher and learner activities. With that in mind,

teachers should consider content as they develop objectives with clear skills to be included in the teacher activities (Heo, 2006; Kurz et al., 2010).

There are six stages of effective teaching using teacher activities in the classroom. The first stage is further explained by Dikeocha, Nwagu, Ugochukwu, and Okoronkwo (2019); Riccio and Sakata (2000), where teachers organise Financial Literacy content that makes teaching efficient. The second stage is anchored by Segedinac, Segedinac, Konjović, and Savić (2011), where the teacher activities are developed from the objectives set, and use the content to formulate the engaging activities during the teaching and learning process. In the third stage, Kwarteng (2014); Yarker and Park (2012) highlight that instructional resources such as a data projector, worksheets, textbooks and others enhance the teaching and learning process. Hinostroza, Labbé, Brun, and Matamala (2011); Moodley (2013) outline the fourth and fifth stage as the process in which teachers develop and organise the teaching activities that are intended to engage learners as learning activities and activate skills as per set objectives. The final stage, which is stage six, is explained by Arends, Winnaar, and Mosimege (2017); Grob, Holmeier, and Labudde (2019). These researchers define assessment and further explain the importance of evaluating content knowledge using assessment activities with various types of questions signified by cognitive skills. Figure 2.5 below might assist various kinds of teachers with challenges and less experience to organise instructional resources and activities that provide effective teaching and learning in the classroom (Akpan, Odum, & Nwokocha, 2019; Moodley, 2013), and shows the teaching and learning activities in the teaching and learning process:



Teachers depend on the effectiveness of their engaging activities during the lesson to ensure that the set objectives and skills are achieved. To affirm that, there should be a correlation between teaching activities and the objectives of the content, which plays a significant role in achieving set objectives and skills and is also very effective in the teaching and learning process. Implementation of CAPS depends on what has been designed by teachers to facilitate the teaching and learning in the classroom (Department of Basic Education, 2011; Maharajh et al., 2016; Mpungose, 2016). Teachers design activities using content as per CAPS, sequenced from simple to complex, guided by the cognitive verbs and producing skills demanded by the effort of each cognitive verb (Grussendorff, Booyse, & Burroughs, 2014; Nash & Krauss, 2015). Therefore, objectives are the key factors in each teacher activity. Below is Table 2.4, displaying an extract of a lesson plan sample for a Grade 9 class.

Table 2.4: Extract of the Lesson Plan (Department of Basic Education, 2011)

Extract: Grade 9 Financial Literacy Lesson Plan Sample	
Topic: <i>(Prescribed content as per CAPS curriculum)</i>	Cash receipt journal
Content focus: <i>(Content to focus on during the lesson)</i>	CRJ concepts, CRJ format
Objectives: <i>At the end of the lesson, learners should be able to:</i>	1. Define CRJ concepts 2. Explain CRJ concepts

Teacher Activities <i>(Contains what teachers will do in the class)</i>	Learner Activities <i>(Divided into Learning and Assessment Activities)</i>
Define and explain the CRJ concepts: a) Divide learners into two groups. b) Manage and control the process of matching concepts with definitions/explanations. c) Define and explain the concepts and round off the whole process.	Learning Activity <i>(Engage learners to develop recalling an understanding of concepts):</i> * Two groups of learners, first group chooses the pieces of paper with concepts; and the other group chooses definitions/explanations of the concepts. Learners move around to match the concept to the explanation/definition. This process takes 15 minutes. Assessment Activity <i>(assess the skills as indicated in the objectives):</i> * Do Activity 1: True or False questions. (4 items) <i>To test recalling and understanding skills.</i> * Do Activity 2: Multiple-choice questions. (4 items) <i>To test recalling and understanding skills.</i>
Formal Assessment: Summative	Assessment Activity: 1 hour test for 50 marks

Furthermore, authors like Finnigan, Bitter, and O'Day (2009); Pillay, Farquharson, and Mubangizi (2014); Sammons (1995) opine that school effectiveness is measured through certain attributes, which include purposeful teaching using activity-based lesson plans, and providing intellectual activities that improve learner performance. Teacher activities include those which use creative, problem-solving and critical thinking skills which should

be done in the classroom. Therefore, Biggs (1998); Dolin et al. (2018) are of the view that teachers should employ summative assessments in the form of tests and examinations which evaluate all activities that were done in the classroom. However, Hoadley and Jansen (2014) argue that teachers should not forget informal activities which prepare learners for formal activities; as a result, they cannot be ignored, but teachers have to acknowledge their significance in learners' progress aside from the formal activities. This justifies the importance of formal activities which are marked and recorded for reporting and certification purposes.

A study was conducted by Yip, Coyle, and Tsang (2007) on evaluation of the effects of the instructional medium on the instructional activities in science lessons, where Hong-Kong secondary students were sampled to respond to a questionnaire. Findings revealed that English medium of instruction teachers employed a didactic approach which uses fewer interactive activities and denied students an opportunity to participate. As a result, they did not design investigations. In contrast, Chinese medium of instruction teachers were successful and allowed students to design their own investigations. English medium of instruction teachers spent much of their time giving instructions and checking their responses. Students responded using lower-order cognitive skills. However, Chinese medium of instruction teachers engaged learners in complex concepts, asking questions and providing well thought out responses.

EMS teachers were good at following the prescribed curriculum which focuses on the content, sticking to the basic objectives, covering as many activities as possible and using instructional time efficiently (Kennedy' 2006; Khoza, 2016c). This is good for CAPS because the content is paced against time and increases the volume of activities. However, CAPS is vertical in nature and it limits learners in terms of opportunities to be creative and respond to higher-order questions with ease (Khoza, 2015; Mpungose, 2016). This directs this study to explore the role played by EMS teachers, which is to instruct learners and lead the teaching and learning process (Khoza, 2019; Yip et al., 2007). Khoza (2015a); Mpungose (2016); Nkohla (2017) and Shoba (2018) question the use of resources by instructors to instruct activities in the classroom.

Teachers do not expose learners to various types of challenging activities due to time limitations. They do not allow learners to be creative when they employ instructional

resources (hardware) to challenge high cognitive skills. This identifies the need for a study that interrogates the integration of Financial Literacy content, instructional resources and technology so as to allow learners more time to engage in various types of challenging activities.

2.3.4 Direct instruction and instructional resources as intended by the curriculum

This part of the study explores the role of teachers as instructors in employing instructional resources to achieve set objectives as prescribed by the intended curriculum. Direct instruction might have various meanings in various contexts. Gersten, Woodward, and Darch (1986) define direct instruction as a role played by the teachers as instructors guided by structured teaching. Furthermore, Binder and Watkins (1990) say it is an approach used by teachers to teach basic skills, from logical analysis to application of concepts, using scripted lessons with clearly specified actions or activities. However, these researchers indicate that direct instruction is very complicated, since it involves classroom management and design of instructional materials/resources that direct the management of quality teacher-learner interactions. It seems fitting to unpack the concept of instructional resources, which in the South African context is generally known as teaching and learning support material or teaching resources (Department of Basic Education, 2011; Yarker & Park, 2012). The quality of direct instruction relies on choosing relevant, efficient instructional resources which facilitate learning, including electronic/technological material, textbooks and all other resources that aid the teaching and learning process (Cobb-Clark & Jha, 2016; Khoza, 2018).

In support, the study conducted by Kwarteng (2014) sought to explore the views of 12 Accounting teachers and 157 students on the use of instructional resources in direct instruction of high school Accounting. Responses to questionnaires revealed that teachers are not trained or are poorly trained, which makes it difficult for teachers to use instructional resources to improve learners' understanding during direct instructional time. This results in a less interesting and ineffective teaching-learning process.

According to Govender and Khoza (2017); Khoza (2016b, 2017a), it is not enough to know that there are resources, without knowing the various types of resources. They identify hardware, software and ideological-ware as resources that assist teachers to

teach effectively and efficiently. As this part of the study focuses on proficient resources – which is hardware in this case – Khoza highlights hardware resources as a type of resource that communicates learning and assists instructors to instruct learners to follow instructions as prescribed.

In relation to the CAPS, the policy is quiet about instructional resources and how they should be used to improve performance in the teaching and learning process. As a result, teachers seem to choose those instructional resources that they were instructed to use, such as ‘textbooks’ to use as tools to teach the content (Department of Basic Education, 2011, p. 10). In contrast, CAPS as a policy does not indicate the role to be played by teachers – it only provides the content and how it is distributed according to the terms. Evidence of this is seen when teachers use their experience to take on the instructional role which communicates learning; further choosing which resources to employ in order to impart content knowledge successfully.

Teachers should be professionally trained to cope with the integration of Financial Literacy into content knowledge and direct instruction, and to identify relevant instructional resources to assist teachers in achieving set objectives within a short period of time. Nevertheless, these studies do not demonstrate the link of Financial Literacy content knowledge or subject matter, technology and instructional resources from the intended curriculum to improve the role of teachers as instructors. With this in mind, teachers might have an opportunity to design instructional resources, specifically hardware resources that allow teachers to teach “more in less time” in their classroom (Binder & Watkins, 1990, p. 84). Direct instruction and instructional resources suit conditions where teachers see learners face-to-face during a specified time (Redmond, 2011; Steinbronn & Merideth, 2008).

2.3.5 Time allocated and the environment

Curriculum designers and all education specialists regard teaching time and the context where teaching and learning take place as key aspects of the curriculum (Moore, 2012; Nilson, 2016). The concept of time and environment are treated separately by various authors like Khoza (2017a); Van der Akker (2009), to mention a few, when they study

curriculum signals. In this study, these two concepts are treated together in order to explain that teachers use direct instruction face to face at a specified time. Consequently, they are inseparable and they make teaching and learning effective.

In support of the above studies, Letschert (2006); Van der Akker (2009) and Hoadley and Jansen (2014) explain that effective teaching and learning takes place where teaching activities are planned according to specific times, and instructional resources are well-organised in an inspiring environment to improve learner understanding and participation. Therefore, CAPS is very clear and descriptive in terms of the selection, sequencing and pacing of Financial Literacy content, and also indicates time in terms of weeks allocated for each topic (Department of Basic Education, 2011). This is clearly indicated in Grade 9 Financial Literacy content in CAPS document, which is allocated 34 hours per year.

Letschert (2006) concurs that schools need to plan interaction times with learners, which includes ATPs which indicate times for which content is to be taught yearly, half-yearly, quarterly, monthly, weekly and daily, and finally assessment plans which indicate times for assessing learners using tests and examinations. However, Berkvens (2014) argues that the time-table hampers the opportunities for teachers and learners to work flexibly, and they have to follow strict times as indicated. But Hoadley and Jansen (2014) indicated in their study that in a performance-based curriculum there is no flexibility and learners have to demonstrate cognitive skills as per set objectives in the lesson. In that regard, teachers are the only instructors and learners pay attention to the instructions and are “knowledge receptacles in the situation” (Al-Zu’be, 2013).

A Financial Literacy-rich environment and time are key and valuable resources that improve learners’ attention, since the lesson is prepared for one hour. This means that these resources should be managed properly by teachers using their proficient experiences. In the quest of an effective and efficient teaching-learning process, Coe, Aloisi, Higgins, and Major (2014) opine that great teaching is observed when teachers prepare lessons with clear timed activities and resources and organise a stimulating environment. For Financial Literacy, the lesson is prepared for the duration of one hour as prescribed by CAPS policy. Within the lesson plan, time is allocated to each activity to ensure that learners complete a number of activities within a short period of time.

The study conducted by Khoza (2015) on students teachers' reflections on practices of CAPS gathered information from 22 postgraduate student teachers who studied curriculum, using one-on-one semi-structured interviews and focus groups. The conclusion was that these teachers were not aware of the theories that underpin their implementation of CAPS. Since these new educators were not aware of approaches in the competence-based curriculum, they used the instructional method which is relevant to a performance-based curriculum, and is quicker because they stick to what is structured; however, this keeps the students passive for the whole duration of the period (Hoadley & Jansen, 2014; Khoza, 2015a). This instructional approach, which is carried out face to face, is well accommodated in the simple classroom with textbooks, chalkboard and desks (Abeysekera, 2015; Binder & Watkins, 1990).

The EMS CAPS which guides the teaching of Financial Literacy content is silent in terms of where each aspect of content should be taught and what approach can best suit its delivery. It is recommended that curriculum designers become explicit in terms of how the environment should be organised to cater for effective face-to-face interactions. It further demands teachers' proficiency to dig deep in terms of how they were professionally trained, in order to decide on the suitable environment and the approach that caters for the summative assessment which has to be done at a specified time.

2.3.6 Summative assessment as key in the intended curriculum

South Africa is one of the countries that has goals of education which aim at "life-long" education which provides competitive citizens with strong integrated knowledge and skills to participate in the "increasingly global economic competition" (Broadfoot* & Black, 2004, p. 11). In further support of lifelong education, Berkvens (2014, p. 26) anchors this thought by emphasising that assessment should not only demonstrate "21st Century skills like creativity, critical thinking and problem solving but it should extend to versatility and diversity" as skills of education. In order to understand assessment and its originality, Broadfoot* and Black (2004); Kivunja (2015b) explain that assessment is derived from the Latin word *assidere* which means 'sit beside'. This explains that assessment is conducted in an environment where teachers sit with learners in order to monitor the process of assessment. In addition, Heritage (2007, p. 140) views assessment as something that should not be separated from teaching but should be recognised as an

“integral part of teaching and learning” in the classroom. For teachers to conduct assessment, they should differentiate between formative and summative assessment, so that they know which assessment best suits the purpose.

Authors like Black, Harrison, Lee, Marshall, and Wiliam (2004); Gibbs, Simpson, Gravestock, and Hills (2005) explain formative assessment as assessment for learning; it is designed and practised to promote learning in the classroom. They further indicate that it provides feedback to teachers and learners in the classroom. In addition, Guo and Yan (2019) state that formative assessment comprises worksheets, informal quizzes, assignments, projects and other forms of assessment which are very relaxed and not bound by time. This part of the study focuses on summative assessment, which is the assessment that is guided by formal, structured and proficient experiences and is conducted at the end of a course to report on learner performance (Berkvens, 2014; Donsa, 2017). Guo and Yan (2019, p. 677) indicate that summative assessment “summarises learners’ performance”. With this kind of knowledge, Brown (2004); Garrison and Ehringhaus (2007) opine that summative assessment uses tests and examinations as tools to communicate progress of learner performance to relevant stakeholders in education, and it has a non-legitimate role in teaching and learning. This is further supported by Hoadley and Jansen (2014); Lombard (2018) when they add that assessment does not communicate learner performance only, but produces report cards and certificates that grade learners according to achievements, so that all other stakeholders including parents are aware of the results.

Teachers’ experiences should demonstrate knowledge of formative and summative assessments, the components of each type, and the time suitable for each type of assessment (Dixson & Worrell, 2016). This study focuses on summative assessment, and Garrison and Ehringhaus (2007); Lam (2013) concur that it uses tests and examinations that are administered to gauge learners’ learning and indicate the learners’ performance in certain content skills. Although this kind of assessment is useful, it can only evaluate certain parts of the learning process. On a positive note, summative assessment is cumulative, is used to judge the performance of learners against set standards, is regarded as tool to evaluate subject improvement plans, and also demonstrates the school effectiveness (Dixson & Worrell, 2016; Ginting & Saukah, 2016). This indicates

that tests or examinations as part of summative assessments allow teachers to make judgements and approve instructional programmes, resources and interventions adopted in assessment (Master, Loeb, Whitney, & Wyckoff, 2016).

In the quest to understand tests and examinations as strategies used by teachers to assess their students, Berry (2010) conducted a study on teachers' orientations towards selecting assessment strategies to assess their students. Ninety-four primary school teachers and six secondary school teachers in Hong Kong were selected. The study revealed that the type of orientations that influence teachers' choice of assessing strategies is "knowledge acquisition and retention" (Berry, 2010, p. 98). It further concluded that there should be a balance between choosing assessment aimed at assessing knowledge and assessment aimed at learning and understanding. The above studies, including that of Guo and Yan (2019), address the issue of assessment in the form of formative and summative assessment. In contrast, CAPS deals with assessment as "assessment for learning and assessment of learning", and it speaks of formal assessment instead of summative assessment which they form part of school-based assessment (SBA) (Department of Basic Education, 2011, p. 24). As much as CAPS believes in formative assessment which is used as informal assessment in the classroom, it is very strong on tests and examinations as they are administered in each quarter, because this is a performance-based curriculum (Department of Basic Education, 2019; Hoadley & Jansen, 2014).

CAPS is administering projects, assignments and case studies, but those assessments contribute 40% and 60% comes from the examination results to make 100% (Department of Basic Education, 2019). That clearly shows that examinations hold the highest percentage and teachers rely heavily on this strategy. This further suggests that Berry (2008) was correct to encourage teachers to balance strategies so that there is a fair chance of participating in assessment. In that way, the South African curriculum should address the issue of balancing tests and examinations in relation to projects, assignments and others. In order to administer tests and examinations, teachers are required to have clear understanding of a test and examination and what to cover in the "curriculum prescribed in the Annual Teaching Plan (ATP)" for that period (Department of Basic Education, 2019, p. 78).

For teachers to administer summative assessment, they should understand the difference between tests and examinations as strategies of assessment in schools. With that in mind, Kumandaş and Kutlu (2010); Tyler (1936) clarify tests as a strategy of assessment which is used to monitor and evaluate learners' achievements with the purpose of selecting and placing learners in categorised levels. In support of examination clarification, Banks and Smyth (2015); Cheng (2003); Kumandaş and Kutlu (2010) explain examinations as a high-stake strategy that allows learners to sit and write under strict supervision, carefully marked by teachers, and authenticated by a moderation process so that learners pass the examination. Through fairness in this process, Stobart and Eggen (2012) indicate that learners get certificates that allow them an opportunity to finish school, enter certain education programmes, attend university or get a scholarship. In contrast to fairness and authentic results from tests and examinations, Banks and Smyth (2015); Karue and Amukowa (2013); Underwood (2006) argue that results might be influenced by positive and negative factors through hard work from teachers using effective teaching strategies, but not ignoring teachers that might teach to the test or examination, learners facing various kinds of stress levels, bullying from peers and digital technologies such as cellphones and other gadgets that might promote dishonesty in tests and examinations.

In relation to the South African curriculum which is CAPS, it clearly indicates when each assessment task is administered (Department of Basic Education, 2019). It shows various forms of assessment such as "assignment, project, test and examination" that are administered in each term (Department of Basic Education, 2019, p. 86). In terms of tests as an assessment strategy, CAPS does not show how they are structured, except the duration and mark allocation. This further indicates that tests and examinations are structured, and on page 82 it also indicates types of questions to be included specifically in examinations, but there is nothing about tests (Department of Basic Education, 2019). CAPS also does not show how the questions are balanced in terms of cognitive levels and skills; the grid analysis of each examination is structured in terms of how the "content analysis of assessment items" is aligned and spread among the questions (Lane & Bourke, 2019, p. 28). As a result, teachers rely heavily on tests and examinations set by the Provincial teams, and these examination papers or previous examination papers are regarded as exemplars.

The examination contributes 60% in the school-Based Assessment which indicates that teachers and learners should understand the contribution of examinations to the performance of learners, and that failing examinations results in failing the term or the grade. The issue of using previous question papers and item banks for setting examination papers should be well coordinated to avoid technical issues around the conduct of examinations. While teachers intend to teach test-specific skills, they should avoid “teaching to the tests/examinations”, as Jennings and Bearak (2014, p. 382) alluded in their study. Musarurwa and Chimhenga (2011, p. 176) were correct to question the “credibility of examinations in connection with leaks of papers” if correct measures are not followed when administering examinations; it further suggests that school and teachers ensure that strict examination measures are administered, so that examinations and results are credible. That allows teachers to use summative assessments to grade and report the performance of learners to parents and other relevant stakeholders (Ngwenya, 2012).

It should be noted that formative assessments or assessment as learning include strategies such as classwork, class tests and other strategies used to assess learners’ understanding of concepts of the topic or chapter completed (Hadebe-Ndlovu, 2017). These forms of assessment are not part of the assessment programme. They provide feedback to both teacher and learner so that new techniques of teaching and learning can be applied before the summative assessment is conducted (Mpungose, 2018). Tests and examinations in the assessment programme are structured and are conducted at the end of the quarter, semester or year; they provide a reflection of learners’ achievements, and results are used to grade learners (Khoza, 2015). As a result, the Department of Basic Education (2011, 2019) indicates that summative assessments or formal assessments include the March controlled test for Financial Literacy only which is conducted at the end of the first quarter.

Considering the impact of external examinations in the teaching and learning process, as Rind, Mari, and Heidari-Shahreza (2019) analysed in their study, the South African curriculum prepares learners using a mid-year examination, where Paper 1 is on Financial Literacy only. In combination, the March controlled test and mid-year examination contribute 40% of the final mark, which is regarded as SBA; it is administered by teachers and controlled by the school (Abdullah, Idris, Hamzah, & Sembak, 2015; Othman, Salleh,

& Norani, 2013). The final examination with Paper 1 on Financial Literacy only is conducted at the end of the year and it contributes 60% (Department of Basic Education, 2011, 2019). It is noted that Financial Literacy has more marks in each strategy of assessment; in the mid-year examination, Financial Literacy accounts for 50 marks and in the final examination it has 70 marks more than other parts of EMS. The 40% and 60% combined make 100%, which determines whether the learner is placed in Grade 10 in the following year. Table 2.5 below indicates the programme of assessment for Grade 9 EMS, including assessment of Financial Literacy in tests and examinations.

Table 2.5: Indicates Tests and Examinations of Financial Literacy in Grade 9 (Department of Basic Education, 2019, p. 86; Kennedy' 2006)

PROGRAMME OF ASSESSMENT FOR GRADE 9 Economic and Management Sciences					
Type/form of Assessment	TERM 1		TERM 2	TERM 3	TERM 4
	Assignment	Controlled test	Mid-year examination	Project	Final Examination
Marks	50	50	100	50	150
Tool(s) of assessment	Memo/rubric	Memo	Memo	Memo/rubric	Memo
Time allocation	60 minutes	60 minutes	P1: 60 minutes P2: 60 minutes	60 minutes	P1: 60 minutes P2: 60 minutes
Date of completion	Week 8	Week 9	Week 9 – 10	Week 8 – 9	Week 7 – 8
Knowledge and skills	The economy Economic systems Circular Flow	Content covered in Term 1 Financial Literacy CRJ, CPJ, General Ledger and Trial Balance	Two Papers Paper 1: Financial Literacy (50%) Paper 2: The Economy (25%) Entrepreneurship (25%)	Entrepreneurship The Business Plan	Two Papers Paper 1: Financial Literacy, 70 marks Paper 2: The Economy & Entrepreneurship, 80 marks

In support, the study conducted by Ghazali (2016), where the focus was on reliability and validity of an instrument to evaluate the SBA system, aimed to develop and assess the instrument to measure teachers' perception towards the implementation of SBA in schools. Findings of a questionnaire administered to 120 teachers sampled from primary and secondary schools revealed that the instrument was valid and reliable. The validity and reliability of the instrument to test teachers' perceptions assisted in the

implementation of SBA in schools. This is further supported by Abdullah et al. (2015), who identified the levels of planning and implementation of SBA among teachers. However, this study showed that the level of planning is high, but the level of implementation is average. This is the reason that authors like Gardner (2012); Wass, Bowden, Jackson, Jameson, and Khan (2007) emphasise that teachers should understand the quality and the assessment practice, which allows teachers to design assessments that are valid, fair, sufficient and produce reliable results. They indicate that these results are used to promote and progress learners, while also providing feedback to parents about the learners' performance. In strengthening the relationship of summative assessment and SBA, Luyten and Dolkar (2010); Mansor, Leng, Rasul, Raof, and Yusoff (2013) highlight that they complement each other, since SBA tackles areas that are difficult to assess in the test or examinations, while in the process the latter is used for certification or promoting learners to the next grade. Teachers should have knowledge and be able to apply the principles of assessment in formal assessment tasks. Studies such as those by Harlen (2009); Jaber (2019); Wass et al. (2007) unpack the principles of assessment as follows:

- * Validity – which refers to the test or examination when it assesses the content as prescribed in the CAPS.
- * Fairness – means that the test or examination must be accessible for all learners and cover all cognitive levels from simple to complex.
- * Reliability – means that the test or examination produces consistent results for the same learners in the same grade.
- * Sufficient – means that if four topics were taught in the classroom, all topics should be covered in the test or examination.

In order to ensure that tests and examinations are credible, the application of assessment principles (validity, reliability, sufficient and fairness) in all formal tasks and examinations is checked (Veloo, Krishnasamy, & Md-Ali, 2015; Wass et al., 2007). There should be fair distribution of content and cognitive levels and consideration of the “30% - lower, 50% - middle and 20% - high levels” of performance, not ignoring the application of principles of assessment (Department of Basic Education, 2019, p. 79). The balancing of cognitive levels is crucial as it allows learners a fair chance in achieving the desired results

according to the learners' cognitive abilities (Mansor et al., 2013). Figure 2.6 shows how Bloom's taxonomy levels are aligned to and balanced with CAPS cognitive levels.

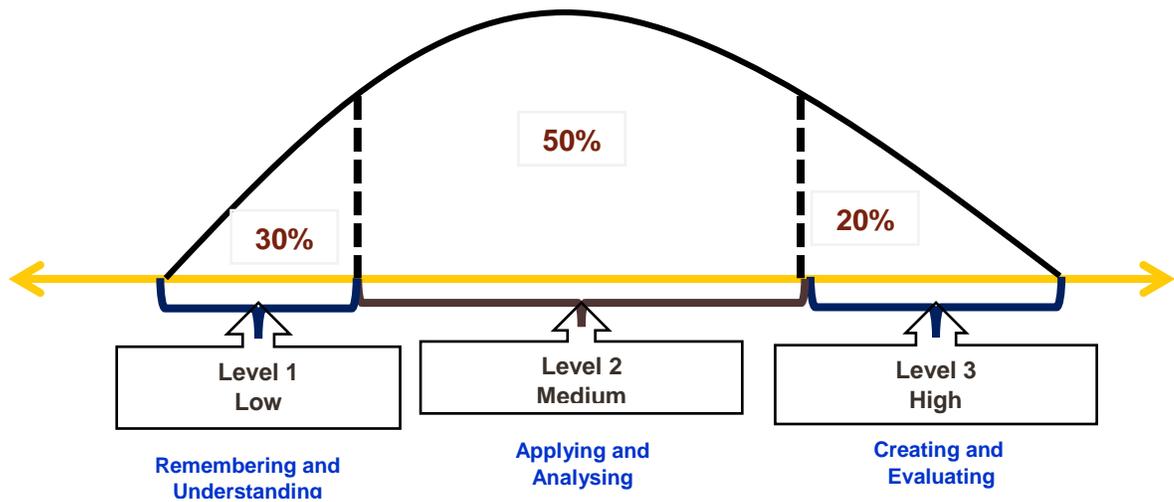


Figure 2.6: Bloom's taxonomy balanced as per CAPS cognitive levels (DBE, 2019 p. 79)

Although the above studies are silent about how each strategy is structured and how the principles of assessment (validity, fairness, sufficient, and reliable) are applied in each strategy. Stobart and Eggen (2012) managed to address the issue of validity and reliability, but not in detail. Other principles were not dealt with, which leave teachers challenged about how to develop a task that covers assessment principles which include: validity, reliability, fairness and sufficiency. This indicates a gap in studies that explore summative assessment with the application of assessment principles in each strategy. However, they suggest that teachers and schools should ensure that they understand each strategy in summative assessment, with clear knowledge of rules and regulations of each strategy. This assists teachers to use the correct strategy and rules and regulations when assessing learners.

It can be noticed from the above studies that there are none on Financial Literacy which are dealing with summative assessments, especially in tests and examinations in grade 9. This requires a study on assessment of Financial Literacy in schools, and it should focus on the type of assessments and how each type is employed to best suit the required results. This makes this study relevant, as it indicates gaps in assessment as far as the Financial Literacy part is concerned.

2.4 Summary of the chapter

In this chapter, teachers' experiences as the phenomenon of the study are discussed, and these are represented as three types of experiences, namely: proficient, common and subjective experiences. This chapter focused mainly on proficient experiences, which were guided by constructs such as objectives, content knowledge, teacher activities, direct instructions, instructional resources, time allocated, environment and summative assessments. The literature on proficient experiences depicted that a lack of understanding of the above-mentioned constructs might have an influence on the teaching and learning of Financial Literacy in Grade 9 schools. As a result, the following chapter seeks to explore the common experiences and how they might influence or not influence the facilitation of Financial Literacy in schools.

CHAPTER THREE

TEACHERS' COMMON EXPERIENCES IN FACILITATING FINANCIAL LITERACY

3.1 Introduction

The previous chapter discussed literature that defines teachers' experiences as a phenomenon of the studies, categorised into proficient, common and subjective experiences. The focus of Chapter Two was on the first part of the experiences, which are proficient or professional experiences which led to constructs such as objectives, prescribed content, teacher activities, instructor role, instructional resources, environment, time and summative assessment. These constructs framed teachers' experiences of teaching Financial Literacy in schools. As teachers were trained on the above-mentioned constructs, they are members of society and teach learners who are from the society. The society has its own expectations in terms of the nature of a learner that is envisaged by the community. Therefore, this chapter presents the second part of the literature review, which is on common/societal teachers' experiences during the facilitation process of Financial Literacy in Grade 9 schools. Consequently, the next part of the study intends to explore common teachers' experiences that influence or do not influence the facilitation of Financial Literacy in secondary schools, specifically in Grade 9.

3.2 Common teachers' experiences in the facilitation of Financial Literacy

Common teachers' experiences in relation to Financial Literacy encompass knowledge of how teachers as members of society use technological knowledge and resources to process financial, economic and business information to make informed decisions that benefit the whole country (Collins & Halverson, 2018; Xu & Zia, 2012). The introduction of EMS with Financial Literacy as part of it in schools was meant to integrate societal, technological and financial knowledge so that learners gain knowledge and skills as members of various societies in order to improve their communities (Bay et al., 2014; Department of Basic Education, 2011; Karlan et al., 2015). However, South Africa envisages learners that possess skills and knowledge of the 21st century in order to

manage and collaborate with employees from various backgrounds and cultures in order to solve global problems and operate in the business world (Akpan et al., 2019; Department of Basic Education, 2011).

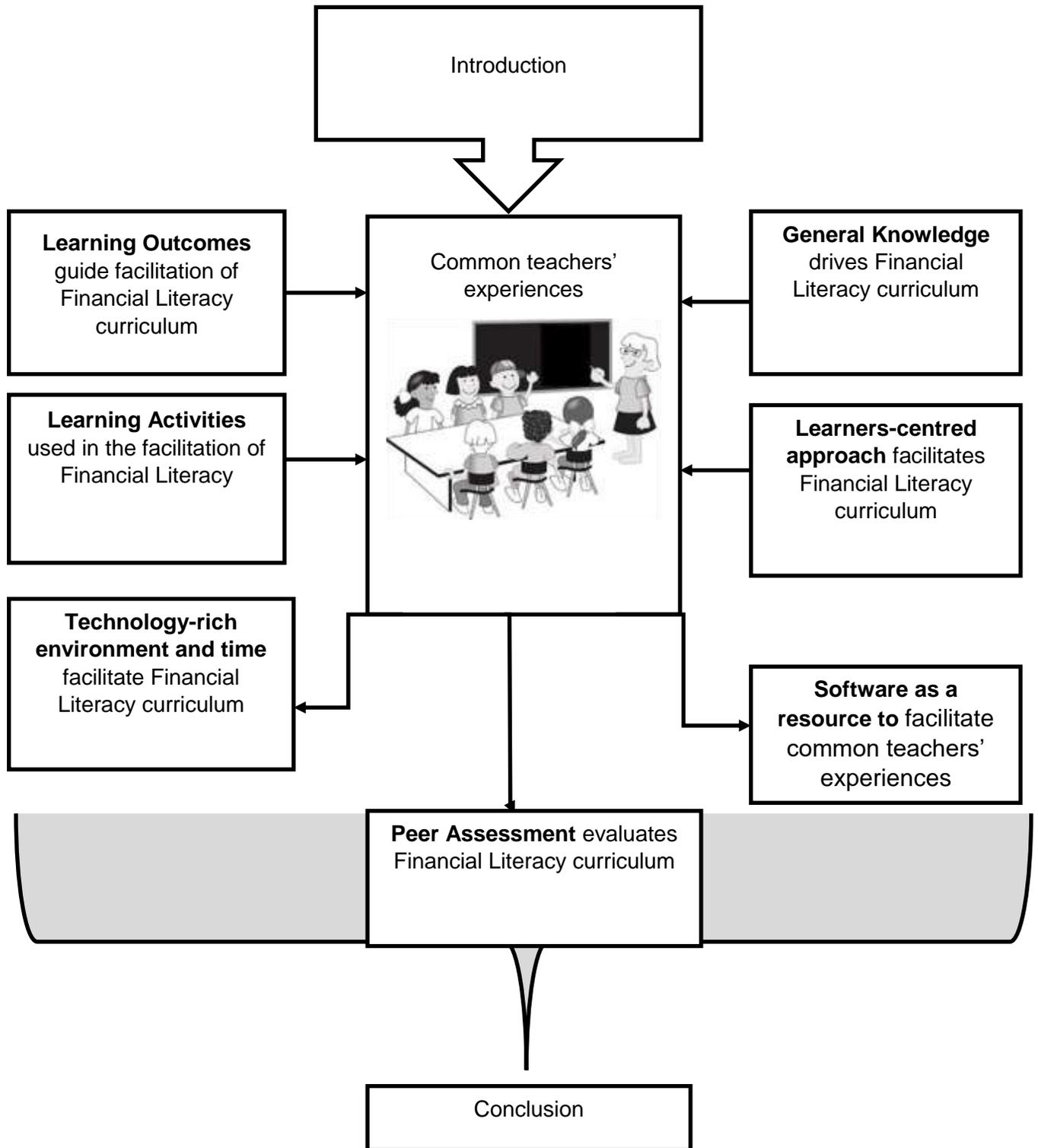


Figure 3.1: Chapter Three flow diagram

In that regard, Bay et al. (2014); Binkley et al. (2012) highlight that financial literacy is not about the ability to read and write in financial and accounting language, as the schools anticipate, but is about linking theory with practice by socialising, problematising and operationalising the 21st century skills of financial literacy and knowledge through learning networks in society. This requires a society that is financially literate and possesses technology skills that facilitate the understanding, analysis, and interpretation of issues regarding money management, spending and purchasing power (Atkinson & Messy, 2013; Davies, 2015). As the country anticipates an educated and informed democracy, knowledge from experts and practitioners such as teachers should infuse the experiences of the society and technological resources and work collaboratively to address problems related to each context (Collins & Halverson, 2018; Thomas & Upchurch, 2018). Teachers' experiences should depict the common knowledge as experiences from the society and related technological resources and link with the 21st century skills required by the facilitation of Financial Literacy. This demonstrates the infiltration of technology in all spheres of societal lives, which might transform individual experiences and develop critical thinking from social, political and economic structures of knowledge which impact on education in schools (Martin, 2019; Saputra, Joyoatmojo, Wardani, & Sangka, 2019).

With a view to further understanding common experiences, these are regarded as knowledge that serves as a baseline from which teachers draw and mediate scientific or financial ideas, beliefs or thoughts about the world which they have constructed through personal encounters with natural peculiarities, and this is done through social engagements with other members of society (Ebenezer, Chacko, & Immanuel, 2004; Malgas, Moll, & Slonimsky, 2015). In addition, Bernstein (1999); Khoza (2019) acknowledge this kind of experience of teachers as knowledge that is affixed at the centre of the society, which is practical and dominated by the opinions of groups and members of society which is built on everyday encounters. Further to that, Al-Zu'be (2013); Hoadley (2011) reiterate that teachers are playing an interactive role as facilitators in mediating the learning environment with the learners. According to Hoadley and Jansen (2014) this kind of teaching and learning process is related to competence-based curriculum, which is ignited by common or general knowledge that is drawn from everyday knowledge and experiences.

Therefore, Fainholc (2005); Hoadley (2011) and Myers (2017) emphasise that teachers' experiences are grounded in societal, economic and political dimensions, and should demonstrate knowledge of key principles that underpin competence-based education and outcome-based education which are linked to learners constructing knowledge from their own interactions to achieve learning outcomes. It has to be noted that teachers might have knowledge of constructivism as one of the key principles of competence-based education; according to Godfrey (2018); Petrus (2015) teachers do not allow learners to construct knowledge on their own and they assume that it is time-consuming. As a result, Msuya (2016) and Khoza (2017a) indicate that teachers seem not to understand the role of being a facilitator and what activities are suitable for the construction of knowledge in the teaching and learning process.

In an attempt to understand the common teachers' experiences, Paulo and Tilya (2014) conducted a study on the disjuncture between policy and practice in the implementation of 2005 secondary school curriculum reforms in Tanzania. The study reviewed recent research on the implementation of competence-based curriculum reforms in secondary schools. It identified that there was a lack of comprehensive orientation of the reformed curriculum to the teachers, which resulted in teaching, learning and assessment in the classroom remaining traditional. This means that the curriculum was not implemented and the study concludes that constructivism as an approach to learner-centred learning in the competence-based curriculum was not practised. As a result, teachers used their common knowledge and experience of teaching to mediate the situation.

In support of common teachers' experiences in facilitating subjects, another study from Rwanda analysed the ability of competence-based curriculum and the use of textbooks to facilitate learning (Ndiokubwayo and Habiyaremye (2018). The study revealed that the competence-based curriculum seemed to be a better curriculum with useful material, that was well-organised and practical in terms of teachers' needs and interests. However, this study is silent about the capability of teachers in terms of understanding their role as facilitators, the achievement of learning outcomes, and the suitability of environment, time, and learning activities, so that teachers facilitate content with general or common knowledge to ensure that learners construct knowledge on their own and acquire

anticipated financial skills of the 21st century (Godfrey, 2018; Ronchetti, 2017). In support, Govender and Khoza (2017, p. 73) emphasise that the 21st century requires an “active, contextual learning environment to improve problem-solving skills that are used in real context, analyse data quickly and create new knowledge”.

It is evident from the above that there are no studies that focus on Financial Literacy as a subject that infuses technology to promote problem-solving skills and construct knowledge in the teaching and learning process from the societal point of view. It has been observed from the above studies that constructivist theory is rooted in the knowledge where learners construct their understanding in the environment in which they reside, so that they develop new knowledge (Lokshyna, 2018; Todd & Mason, 2005). The leading subjects in constructivist theory in most studies are sciences, mathematics, the English language and others. One should take note of the fact that construction of knowledge is always associated with science and technology subjects; however, Financial Literacy is not excluded, since it is a subject that demands a lot of science and technology to uproot financial knowledge and skills at the level of Grade 9 (Ebenezer et al., 2004; Makunja, 2016; Mattarima & Hamdan, 2016). Therefore, one should note that common experiences as part of this study demonstrate general content knowledge which is uprooted by the learning activities facilitated by teachers using discussion forums, a learner-centred approach and resources in the form of Financial Literacy software within various environments during unlimited time. Further to that, peer assessment becomes part of teaching and learning to show what knowledge and skills have been gained as learning outcomes (Berkvens, 2014; Bernstein, 1999; Khoza, 2016c; Mpungose, 2020). Below Figure 3.2 demonstrates how these concepts influence teachers’ experiences in informal or horizontal education.

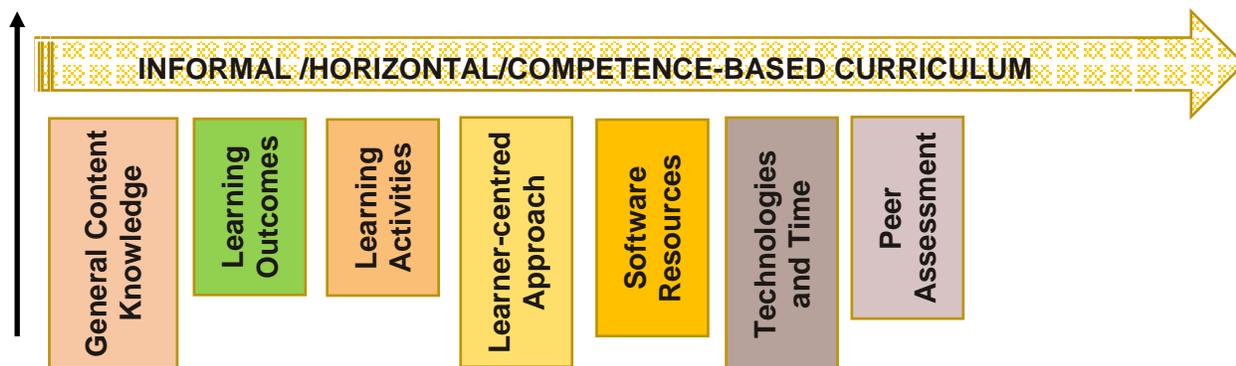


Figure 3.2: Common experiences in competence-based curriculum (Khoza, 2017a; Mpungose, 2019)

Teachers' experiences are key in understanding the nature of curriculum, whether it is vertical or horizontal, so that correct principles like behaviourism, constructivism and cognitivism are applied (Bernstein, 1999; Hoadley & Jansen, 2014). However, financial literacy studies focus on identifying goals, content knowledge, activities, resources and assessment that aim to improve skills of the 21st century and allow learners to construct knowledge using technological resources from their own context that addresses the financial needs of the society (Berkvens, 2014; Govender & Khoza, 2017). With this in mind, informal knowledge from the society takes centre stage, since teachers rely on what learners know from their background about the concepts in question, and it draws on everyone's common knowledge or general knowledge which emanates from peoples' opinions and ideas to build common experiences from previous experiences (Mpungose, 2020; Sharma, Ng, Dharmawirya, & Samuel, 2012; Spangenberg, 2005).

3.3 General knowledge drives the Financial Literacy curriculum

It is in the interests of each country, as it is in South Africa, to educate learners that are capable to choose relevant technological tools and apply integrated knowledge, skills (financial, business and economy) and attitudes to demonstrate high cognitive skills levels of participating competitively in global markets (Ananiadou & Claro, 2009; Berkvens, 2014; Department of Basic Education, 2011). Other countries like the USA, France, China, Botswana, Tanzania and Rwanda opted for a competence-based curriculum which is learner-centred, is horizontal and is strongly related to the use of general knowledge in the classroom with the intention to develop competencies of learners using those prescribed by the curriculum (Pantić & Wubbels, 2012; Singer, Samihaian, Holbrook, & Crisan, 2014; Tabaro, 2018). With that in mind, South Africa phased out Curriculum 2005 (C2005), which was outcome-based and used general knowledge which allowed learners to construct their own meaning, and instead introduced a performance-based curriculum which is content-based and restricts learners from partaking in the teaching and learning process (Akir, Eng, & Malie, 2012; Hoadley & Jansen, 2014). All studies cited above want to improve the quality of education, where learners demonstrate the application of theory into practice in order to improve the standard of living in their communities; however, they seem not to understand which curriculum (horizontal/vertical) can produce such envisaged learners (Allsopp, DeMarie, Alvarez-McHatton, & Doone, 2006; Bernstein,

1999). To ensure the best quality of education, Berkvens (2014, p. 8) emphasises four quality criteria that the curriculum should address – “relevancy, consistency, practicability and sustainability” – so that the curriculum fits the local and national context.

The introduction of CAPS in South Africa repossessed the role of learners as actively involved in the teaching and learning process, but allowed teachers to use limited time and resources to impart knowledge in the form of prescribed content and further use learning activities that deny learners an opportunity to construct their own meanings and understandings of the Financial Literacy and Accounting concepts (Maharajh et al., 2016; Ramatlapana & Makonye, 2012). As this part of this study intends to explore general or common knowledge that drives Financial Literacy or Accounting in the social aspects, it directs the nature of thinking to a competence-based curriculum which fairly promotes learners to actively participate in constructing their own meaning and understanding of Financial Literacy and Accounting concepts using their social interactions within the context (Ifeanyi & Rena, 2018; Wesselink, Biemans, Gulikers, & Mulder, 2017).

Authors like Ndiokubwayo and Habiyaremye (2018); Nikolov, Shoikova, and Kovatcheva (2014) opine that the competence-based curriculum is a showground where learners take control of the teaching and learning process by selecting what to learn, when to learn it, and how quickly they grasp the required knowledge, skills and attitude envisioned by learning outcomes. In contrast, Byrne, Downey, and Souza (2013, p. 354) argue that teachers might lack confidence in the sense of being specialists in Financial Literacy because they have been “disconnected from their established subject dependent identity”. Teachers should have competence-based experience/knowledge of how to facilitate the process of learning activities confidently and identify relevant resources during the teaching and learning process, although this type of curriculum denies teachers an opportunity to interfere with three processes which include selection, sequencing and pacing (Hoadley & Jansen, 2014; Pantić & Wubbels, 2012). This further suggests that teachers need training on principles of the competence-based curriculum and to reflect on their experiences so that they maintain the interwoven social beliefs, ideas, and general or common knowledge and the key concepts as prescribed by the curriculum (Marti, Moya, & Prior, 2009; Moskaliuk, Bokhorst, & Cress, 2016).

Authors like Pamies, Blanco, Villanueva, and Granados Sanchez (2015); Soare (2015) recommend that teachers as facilitators should master the competence-based curriculum competencies, which include communication, mathematical knowledge, digital, social, and financial literacy, cultural expression and constructivism, so that learners are engaged in this process of linking general knowledge to the desirable learning outcomes. In line with that, Berkvens (2014); Ngwenya (2014) and Rakow (2019) posit that this requires teachers to be knowledgeable about the basics of Financial Literacy or Accounting concepts, and their basic educational ideas and to be passionate about learners possessing 21st century skills that allow them to be competitive participants in the global economy. Teachers as facilitators in the teaching and learning process emphasise the individualisation, inculcation of skills and development of critical thinking (Ibrahim & Kusuma, 2020; Msuya, 2016; Walstad, Rebeck, & MacDonald, 2010).

In support, authors like Ontong and le Grange (2018); Tilya and Mafumiko (2018) deepen the understanding of the competence-based curriculum as related to an integrated curriculum which acknowledges the value of indigenous/general knowledge, and further add that knowledge is socially constructed, therefore it uses learner-centred activities which are based on themes, projects and problems rather than subjects. Kuhlthau, Maniotes, and Caspari (2015); Martin (2019) promote the effectiveness of problem-based learning which builds genuine learning experiences through the development of 21st century skills in the classroom, and further indicate that learner activities might look unmanageable and portray a complex outcome as the learning process unfolds, but they are based on knowledge, skills and attitudes. Learner activities provide learners with ample time to master challenging skills and concepts through practice. In line with this, Gurukkal (2014); Ronchetti (2017) indicate that learners' production of new knowledge is outstandingly fresh and informally useful; consequently, an integrated curriculum can assist to improve learning concrete skills rather than abstract learning in the teaching and learning process. The competence-based curriculum has key competencies that are cross-curricular and subject beholden, and further requires vast knowledge and experience of teachers to select learning activities and environments that allow learners to divulge knowledge and apply skills to problems they encounter in their daily lives (Godfrey, 2018; Ronchetti, 2017). In that regard, Ezeagba (2014); Maharajh et al. (2016); Van Wyk and Tshelane (2016) outline that CAPS is content-based, transmits knowledge

and promotes abstract learning, and therefore it is advisable for Accounting or EMS teachers to teach Financial Literacy content such that learners demonstrate calculation, analysis and interpretation skills in real-life situations or societies.

In the wave of meeting 21st century standards, financial literacy is a trending subject worldwide and it aims to use common knowledge as a basis to build financial literacy concepts; therefore, it adopts a scientific model like the common knowledge construction model (CKCM) at school level that allows learners to construct knowledge using social interactions and their everyday knowledge to create their financial world through daily observations (Ebenezer et al., 2004; Hoadley & Jansen, 2014). The model has four phases which model the way of engaging learners to construct meaning of financial and accounting concepts in the classroom. The first stage allow learners to explore, relate and categorise the financial and accounting concepts to social encounters (Ebenezer et al., 2004; Nawaz, 2012). In the second stage learners construct their own meaning of financial and accounting concepts and negotiate their thinking process to the application of these concepts, so they can apply acquired knowledge in real-life situations (Hafen et al., 2015; Marton, 1981).

The third stage involves the translation of financial and accounting knowledge to related kinds of situations and other countries, as the education intends to produce learners that participate globally and become competitive in problem-solving for the 21st century (Berkvens, 2014; Burton, 1998; Kuhlthau et al., 2015). The fourth stage is the evaluation stage where learners reflect critically on the constructed knowledge by critically analysing the end product and identifying areas where development is needed to fill knowledge gaps (Ruiz-Primo, 2011; Yip et al., 2007). Therefore, teachers should facilitate the construction of concepts guided by the CKCM in the teaching and learning process. The CKCM is promoted in the teaching of science and was developed by Ebenezer and Connor in 1998 and ingrained in Marton's variation theory of learning and Piaget's conceptual change (Yildirim & Bakirci, 2019). Figure 3.3 displays the CKCM related to the promotion of financial literacy in the sense that recognising each level of this model enhances the amount of responsibilities and critical thinking abilities of learners (Ibrahim & Kusuma, 2020; Yildirim & Bakirci, 2019).

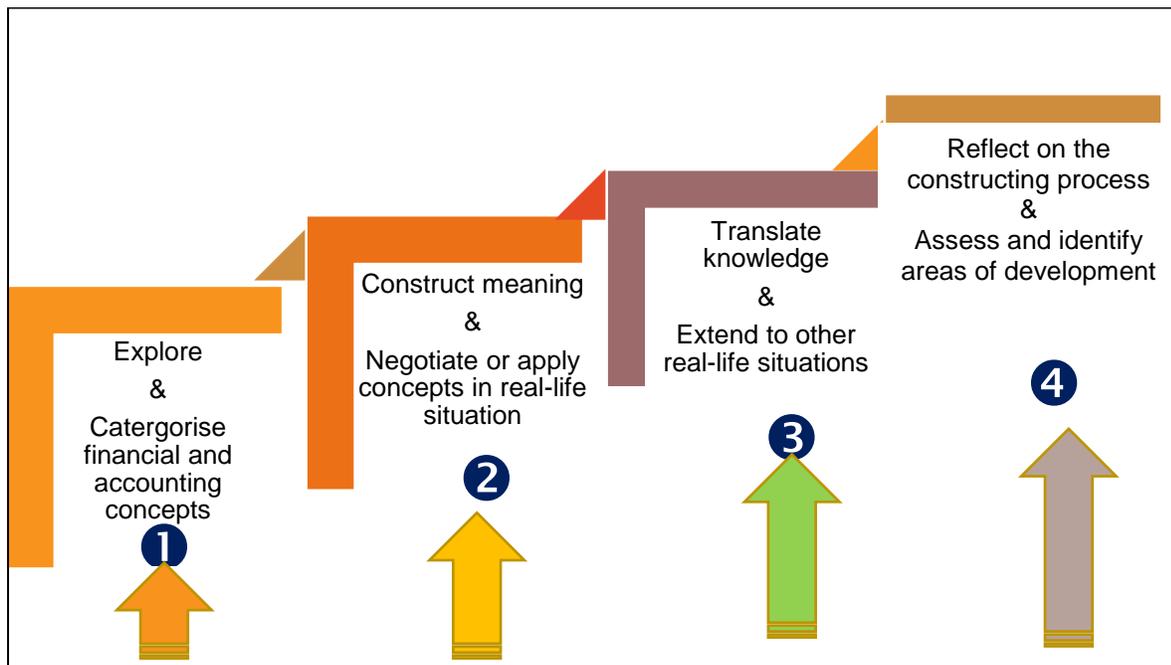


Figure 3.3: Common knowledge construction model framed in Financial Literacy (Kennedy' 2006; Yildirim & Bakirci, 2019, p. 135)

The above model is in line with the competence-based curriculum which is horizontal in nature. It seems to address social skills which demand social reasoning, and further allows teachers as facilitators to integrate financial and accounting concept construction with common sense knowledge which is counterfeited from local sources or opinions that are fundamentally reliant on interpretations commonly ingrained in the particular society (Bernstein, 1999; Tan, 2019).

A study conducted by Bansilal, Mkhwanazi, and Brijlall (2014) explored the common content knowledge of 253 sampled high school mathematics teachers studying for an Advanced Certificate in Education. The study revealed that these teachers lacked common content knowledge in mathematics, as they performed at an average score of 57% in a test and obtained 29% on problem-solving questions. Therefore, it concludes that teachers would find it difficult to mediate the activities that are set at high cognitive levels. In the quest to venerate the role of common content knowledge in the teaching and learning process, it agrees with Greig (2018); Mohammed (2011b), who studied stakeholders' (members of the society) and teachers' knowledge of the Accounting curriculum. Their findings were similar to those of the study above, in that stakeholders and teachers lack accounting knowledge in secondary schools. The above studies rekindle the idea that common content knowledge is fundamental in the competence-

based curriculum; the lack of content knowledge might result in failure of the CKCM, since it demands teachers' knowledge so that the learning outcomes are achieved (Mahajan & Singh, 2017; Maton, 2013).

3.4 Learning outcomes guide facilitation of the Financial Literacy curriculum

In a horizontal organised curriculum where learners take the centre stage and become responsible for their learning such that thinking skills, problem-solving abilities and life-long learning skills are developed, learning outcomes are explained as key statements that stipulate what learners know and can do at the end of the teaching and learning process (Donnelly & Fitzmaurice, 2005; Khoza, 2013b; Makumane & Khoza, 2020). With that in mind, it can be noted that learning outcomes are defined by various authors, such as Malan (2000); Tam (2014) and Mahajan and Singh (2017), who outline that learning outcomes are regarded as learner accomplishments that result from various engagements in the form of interesting activities to develop a set of teaching and learning experiences. In addition, Khoza (2013b, p. 2) mentions that learning outcomes are achieved at the end of the module, which he regards as "attained learning outcomes" after completion of the module. Learning outcomes are related to the outcomes-based approach which requires teachers to facilitate learning through learning activities and to see to it that financial/accounting skills, knowledge and attitudes are demonstrated at the end of the programme (Cui, 2013; Mpungose, 2018). To demystify the meaning of the learning outcomes of a programme and module/course, Kolomitro and Gee (2015) explain that course learning outcomes specify knowledge and skills that are demonstrated by learners as a result of experience of a course, and are featured in the programme; however, programme learning outcomes are organised to form an integrated, systematic and coherent curriculum. Usually courses and programmes are situated in tertiary institutions, which is why Jacob and Gokbel (2018); Lotulung, Ibrahim, and Tumurang (2018) emphasise the importance of clear and distinct effective learning outcomes that attract financial assistance from external stakeholders to overcome financial challenges. Learning outcomes are a fundamental part of resource allocation as they attract funds and benefit higher institutions if they are well-structured and framed within global trends (Mahajan & Singh, 2017; Merchant, Goetz, Cifuentes, Keeney-Kennicutt, & Davis, 2014). This differs from the situation with secondary schools in South Africa, because the curriculum is vertically structured and is content-based (Bernstein, 1999; Hoadley &

Jansen, 2014). This further suggests that learning outcomes are not part of the curriculum that is implemented in South Africa, but that does not stop interrogation of the learning outcomes to display how they can be used in CAPS for better education of learners.

As this study has interrogated general common knowledge which is driven by learning outcomes and influenced by social ideas, Khan, Kend, and Robertson (2016) explore the impact of social media/external factors that demonstrated a positive impact on student self-learning and collaborative learning. This is echoed by Mulyanto, Gunarhadi, and Indriayu (2018) when they express their view that the success of good learning outcomes in the teaching and learning process is influenced by external factors such as skill, talent and interest; however, external factors such as teachers, learners, social platforms, media and learning tools contribute immensely to the achievement of learning outcomes.

Consequently, to consider teachers' experiences in facilitating and guiding learners to achieve learning outcomes, Shoba (2018); Shulman (2005) and Mpungose (2018) identify apprenticeship/learning domains such as the way learners apply their levels of thinking (cognitive), perform their roles guided by the skills (practical) and learn to think, and act in a responsible manner (affective) that drives the achievement of learning outcomes. Learning outcomes show the acquired knowledge using the cognitive domain, learning experiences that are interesting and developing skills that allow learners to act in a particular way and display attitudes, feelings and values through the affective domain (Friedman, Schwantner, Spink, Tabata, & Waters, 2016; Todd & Mason, 2005). Further to that, Astuti, Suranto, and Masykuri (2019); Kennedy' (2006) emphasise that learning outcomes are formulated to target knowledge, and skills and develop certain attributes in learners in a way that makes it clear to both the facilitator and the learner that these learning outcomes are achievable. Figure 3.4 illustrates the learning domains, which are divided into the cognitive, psychomotor and affective domains.

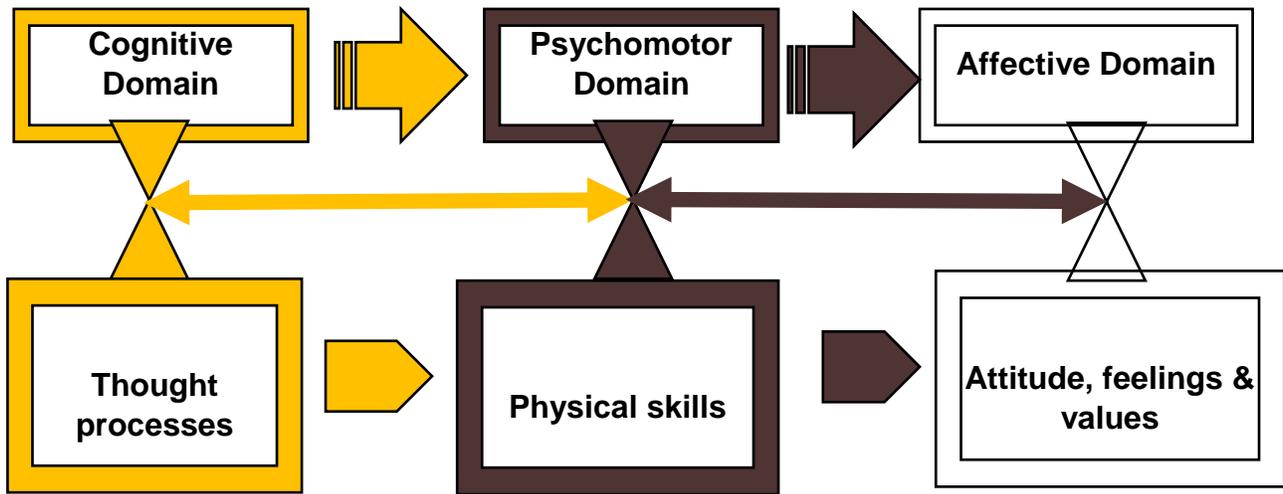


Figure 3.4: Learning domains influenced by learning outcomes (Bloom, 1956; Huitt, 2004)

A case study conducted by Khoza (2013b) on learning outcomes as understood by ‘publishing research’ facilitators at a South African university sampled six facilitators who produced data through document analysis and semi-structured interviews. The study identifies and defines intended, implemented and attained learning outcomes, where the six facilitators claim to be using the same learning outcomes. It further uses the three domains of Bloom’s taxonomy (cognitive, psychomotor and affective) in formulating learning outcomes of the module at university. Additionally, Khoza (2016c) recommends that facilitators/teachers should identify visions that underpin the current curriculum, so that they formulate goals/learning outcomes that are measurable and reflect on their teaching. Teachers should have a clear understanding of visions/theories that underpin the curriculum and also consider the writing of effective learning outcomes as a crucial part of teaching and learning in the classroom. In support, Žiliukas and Katiliūtė (2008, p. 73) highlight that there is an increasing demand for highly qualified specialists in Economics who base their teaching in competencies that are encompassed by a deep understanding of learning outcomes as “statements that are forefront of educational change” and defined in terms of the mixture of knowledge, skills, abilities and attitudes to be achieved in successful engagements.

Authors like Adam (2004); Baume (2009); Kennedy’ (2006) and Kolomitra and Gee (2015) are of the same view that good learning outcomes should consider cognitive levels and be clear, shared, measurable and understood by both teachers and learners. These need

to adhere to the levels of Bloom's taxonomy which assist teachers to consider and have a better understanding of all levels of thinking, from lower to middle and higher. Khoza (2016c) indicates that learning outcomes are constructed according to skills that are easily measured and differ in their level of intricacy. Figure 3.5 represents the categories of cognitive levels and their ranking in terms of thinking levels.

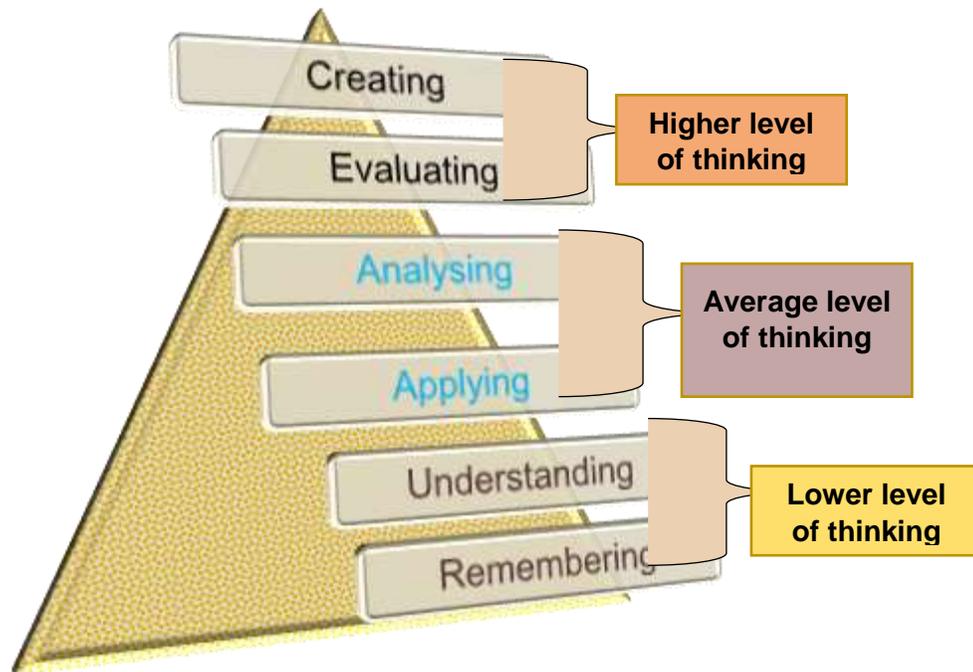


Figure 3.5: Bloom's taxonomy levels (Bloom, 1956; Department of Basic Education, 2019)

The CAPS for EMS uses Bloom's taxonomy to assess Financial Literacy and emphasise the importance of balancing these cognitive levels to accommodate all thinking levels of learners (Department of Basic Education, 2011, 2019; Leroy, 2011). As a result, Kastberg (2003); Khoza (2016c) and Kidwell, Fisher, Braun, and Swanson (2013) explain that Bloom's taxonomy consists of six levels of thinking, and according to the figure they are grouped and subdivided into lower, average and high levels of thinking. The lower level of thinking (*remembering and understanding*) is for learners to remember facts and be able to explain concepts in their own understanding; the average level of thinking (*applying and analysing*) allow learners to record transactions in the books of the business and relate to real-life situations and analyse transactions from various kinds of businesses, so that they make the right comparisons; while the high level of thinking

(*evaluating and creating*) demands that learners critically evaluate various scenarios and compose new pieces of work that contribute to new knowledge (Kidwell et al., 2013; Mpungose, 2018; Shoba, 2018). All skills achieved at certain levels are associated with learning outcomes. Failure to achieve learning outcomes associated with the six levels of Bloom's taxonomy results in redesigning the learning outcomes according to the needs of the learners (Lotulung et al., 2018; Moore Jr, Green, & Gallis, 2009).

Other authors, like Baume (2009); Paolini (2015) and Jones (2016), outline that in order to write or redesign good learning outcomes, teachers should have great knowledge of the content in a subject. Using the correct verb is the key to the successful writing of good learning outcomes. Table 3.1 shows cognitive levels, key verbs and examples of learning outcomes in Financial Literacy.

Table 3.1: Cognitive verbs and levels of Financial Literacy in Grade 9 (Assaly & Smadi, 2015; Bloom, 1956; Sitorus, 2019)

Cognitive Levels	Action Verbs/Skills	Learning Outcomes of Financial Literacy
Remembering: ability to recall concepts, principles, procedures without understanding	Define, Arrange, Collect, Describe, ...	Describe the accounting cycle and the principles of accounting.
Understanding: ability to understand and interpret concepts, principles, procedures with understanding	Associate, Clarify, Classify, Defend, Explain, Generalise, ...	Explain the accounting equation in the business.
Applying: ability to use learned concepts, principles, and procedures in various contexts	Calculate, Record, Complete, Draw, Show, Illustrate, ...	Record the transactions in the books of the business.
Analysing: ability to break down Financial Literacy transactions into various types of journals, ledgers and businesses	Appraise, Deduce, Examine, Subdivide, Analyse, ...	Analyse the transaction using the Accounting Equation.
Evaluating: ability to judge and justify transactional activities in any business to make meaningful decisions	Ascertain, Judge, Justify, Predict, Evaluate, ...	Evaluate the accounting processes and the principles applied thereof.
Creating: ability create new ideas, activities that are profitable to the existence of the business	Compile, Compose, Create, Formulate, Collect, ...	Propose solutions to the proper recording of transactions in the business.

Reflecting on Table 3.1 above, it shows that cognitive levels demonstrate the abilities, competencies and capabilities of learners from various levels, effective use of key verbs

that demonstrate the skills to be mastered by learners at each level, and how these verbs are linked and integrated with the content knowledge to formulate Financial Literacy learning outcomes (Chaniago, 2019; Nkhoma et al., 2017). In addition, Jones (2016); Octoria, Sudiyanto, Witurachmi, and Wardani (2016) solicit the above idea which serves as key to teachers to ensure that they acknowledge and make sure that learning outcomes consider the following dimensions:

- **Knowledge of content** – teachers should have knowledge of content that is in line with learning outcomes, so that it is easy to clarify the purpose to the learners and be predictive to their learning.
- **Sequencing of activities** – the logical arrangement of learning activities as intended by the learning outcomes.
- **Explicit articulation of learning outcomes** – teachers explain clearly the reason behind learning and make learning precise.
- **Drivers of learning** – learning as a process allows learning outcomes to link with teaching strategies, resources, learning activities and assessment.
- **Flexibility and creativeness** – carefully crafted learning outcomes do not prevent teachers and learners from being flexible and creative in the process of teaching and learning.

Looking at the above-mentioned dimensions of learning outcomes and their importance suggests that learning outcomes comprise competencies that are key to the teaching and learning process. Therefore, it is key that the above bullet points get the necessary attention in order to formulate learning outcomes that are effective, measurable and attainable (Kafyulilo, Rugambuka, & Moses, 2012; Letshwene, 2014; Octoria et al., 2016). In contrast, (Killen, 2000); Spady (2008) argue that learning outcomes as part of outcomes-based education seem not to be working, since the whole teaching and learning process was time-based with unclear learning outcomes that made it impossible to implement. This was further supported by Komba and Mwandanji (2015) when they indicated that a competence-based curriculum failed due to lack of understanding by teachers and key principles of this curriculum. Outcome-based education and competence-based education were impossible to implement due to failure to address the issue of knowledge, skills and attitudes (competencies), and further to that failure to craft

learning outcomes that linked to the content knowledge so that these outcomes are active, attractive, appropriate, measurable, assessable and attainable (Albanese, Mejicano, Mullan, Kokotailo, & Gruppen, 2008; Baume, 2009; Petrus, 2015). Figure 3.6 indicates attributes which are important when crafting good learning outcomes.

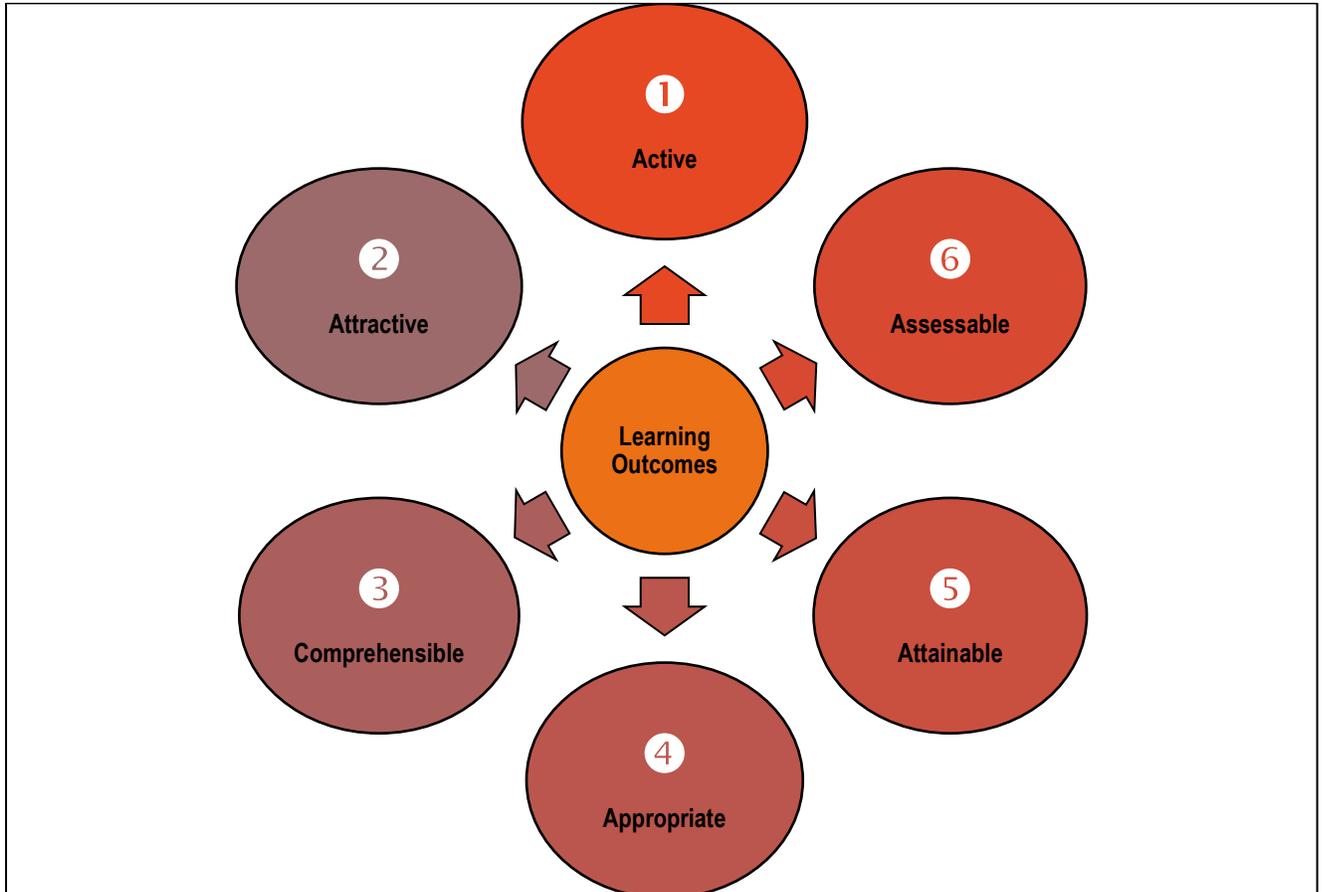


Figure 3.6: Attributes of good learning outcomes (Baume, 2009, p. 7)

The figure above outlines attributes that are key in the crafting of learning outcomes that are effective in producing learners that are envisaged by the curriculum. Firstly, active learning outcomes provide a clear direction as to what the learner is expected to do; secondly, these learning outcomes should be attractive and invigorate enthusiasm of learners to pursue learning; thirdly, learners should have an understanding of what it means to learn; fourthly, learning outcomes must be appropriate to the age and context of the learner; fifthly, learning outcomes should be attainable; and lastly, they should be measurable and linked to the cognitive levels (Baume, 2009; Žiliukas & Katiliūtė, 2008). These attributes make learning outcomes concrete and should also integrate 21st century

skills; others may wish to add to and provide more meaning to their subjects (Binkley et al., 2012; Dede, 2007). This assists teachers who are teaching Financial Literacy to formulate learning outcomes. However, one should note that learning outcomes are closely related to common experiences which are related to social interactions, ideas and beliefs that address learner needs and society. Therefore it is important to conduct a study on learners' experiences of the understanding of Financial Literacy learning outcomes in their learning process (Bansilal et al., 2014; Yildirim & Bakirci, 2019). With their experience, teachers formulate learning outcomes and employ suitable verbs to ensure that skills, knowledge and attitudes are developed (Kennedy' 2006; Kolomitro & Gee, 2015). Table 3.2 shows the affective domain with categories from simple to complex.

Table 3.2: The affective domain from simple to complex (Noble, 2004)

Category	Explanation	Associated verbs	Examples of Learning Outcomes
1. Receiving	Awareness, willingness to hear, selected attention	Asks, chooses, describes, follows, gives, holds, identifies	Listen to others with respect
2. Responding	Active participation on the part of the learners. Attends and reacts to a particular situation	Answers, assists, aids, complies, conforms, greets, presents, reads, reports	Participate in class discussions
3 Valuing	The worth or value of the person	Completes, demonstrates, differentiates, proposes	Propose a plan for social improvements and follow through with commitment
4 Organising	Organise values into priorities and resolve conflicts between them	Adheres, alters, arranges, compares, completes, formulates	Explain the role of systemic planning in problem-solving
5 Internalise Values	The values system that controls their behaviour	Acts, discriminates, displays, influences, solves, verifies	Display professional conduct and ethical practices on a daily basis

The above table demonstrates five levels of categories, moving from the simple to the complex. Subjects or themes like Accounting/Financial Literacy demand that teachers

develop learners' interest, such that these learners value and accept financial information from others with respect, while considering individual differences (Baume, 2009; Teixeira & Gomes, 2017). Level one is where learners receive information with respect; level two focuses learners when they respond to learning by effectively participating in discussions; in level three, learners value knowledge, skills and attitudes by ensuring that they propose social improvements and commit to the needs of society; in level four learners organise values and prioritise them in their order of importance; and finally, learners display professional conduct and respect for ethics in Accounting by internalising the values (Bloom, 1956; Kennedy' 2006; Lotulung et al., 2018).

In contrast, psychomotor levels are not seen to be part of the education set-up since they are not visible during the teaching and learning process. Psychomotor levels relate to the development of physical skills where brain and muscular activities become the core of learning outcomes. As a result, Financial Literacy is not part of science subjects that use psychomotor levels which display activities and their contributions. This suggests a great need for a study that explores learning of Financial Literacy through the use of learning outcomes.

Five steps are displayed below in Figure 3.7, where psychomotor levels are sequenced to emphasise the importance of learning outcomes.

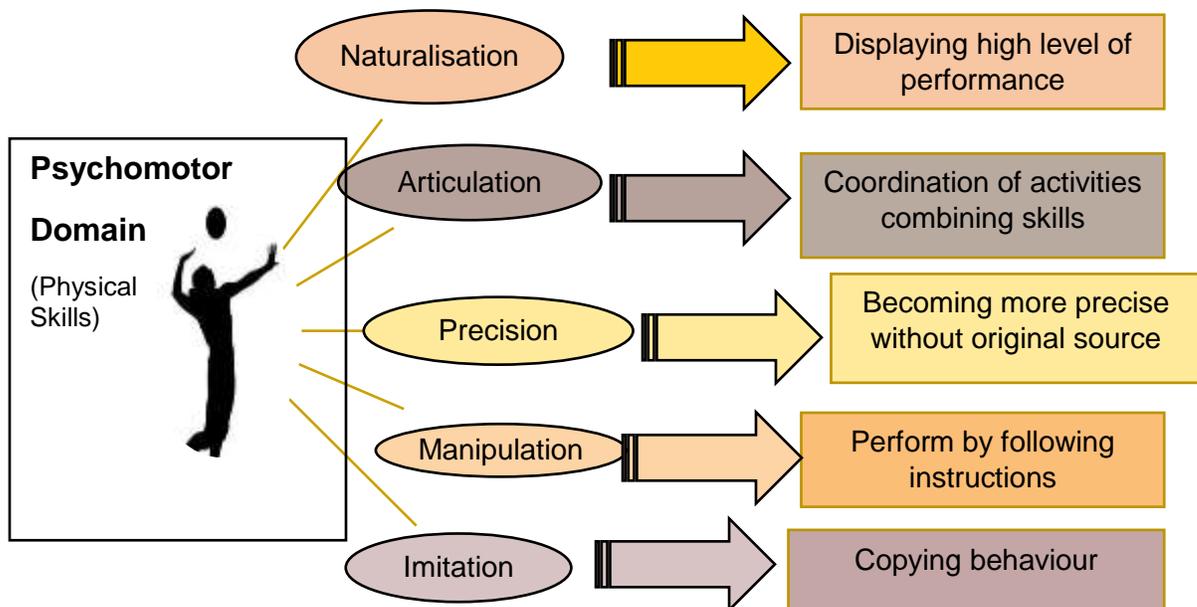


Figure 3.7: Psychomotor domain levels of physical skills (Kennedy' 2006)

The above figure stages how the psychomotor domain allows learners to demonstrate competence through various kinds of activities embedded in the curriculum. This equips teachers with knowledge on how to formulate learning outcomes that address each level of the psychomotor domain. Teachers formulate learning outcomes at the imitation level, where learners copy behaviour; at the second level teachers allow learners to perform certain activities following instructions; third-level learners become more precise with their activities but perform without the original source; fourth-level learners demonstrate coordination by using two or more skills simultaneously; and in the final level learners perform at a high level and demonstrate a high level of understanding of the activity (Kennedy' 2006; Naomee & Tithi, 2013). The above further suggests that psychomotor learning demands physical skills but is centred on key verbs, which include refine, operate, organise, record, use and produce actions such as reports, manipulation, strength, speed and others (Kolomitro & Gee, 2015; Naomee & Tithi, 2013).

In CAPS learning outcomes are related to general aims/learning goals which are societally based (Department of Basic Education, 2011); however, they demand learners with financial knowledge, skills, values and attitudes which demonstrate critical thinking and problem-solving skills of the 21st century through problem identification, analysis and evaluation of data to communicate effectively both orally and in writing (Alsalman, 2017; Darling-Hammond, Adamson, & Abedi, 2010). This, in short, summarises the relationship of learning outcomes which are achieved through engaging learners in various types of learning activities in the classroom.

3.5 Learning activities used in the facilitation of Financial Literacy

In clarifying activities, Khoza (2019, p. 18) states that “activities are involved in horizontal process based on problems that affect various societies”. This part of the study focuses on learning activities driven by learning outcomes which facilitate the learning of Financial Literacy in the Grade 9 classroom (Bruhn, de Souza Leão, Legovini, Marchetti, & Zia, 2013; O'Donoghue, 2010). Malgas et al. (2015); Wandberg and Rohwer (2010) opine that learning activities facilitate the teaching and learning process, and therefore are created by teachers for the learners. In that way, they are linked to learning outcomes and informed by common knowledge which is societally based (Khoza, 2013a; Nawaz, 2012).

Through their experiences teachers link learning activities to the needs of the learners and consider context, level of difficulty, environment and learning outcomes (Conole & Fill, 2005; Paolini, 2015). In that way, learning activities are designed to allow learners to participate effectively and improve their learning through the content (Danielson, 2013; Octoria et al., 2016). With that in mind, Chi (2009); Menekse, Stump, Krause, and Chi (2013) highlight that learning activities are characterised as interactive, constructive and active; therefore, learning activities should engage learners and peers (interactive), develop concepts for learners to make their own meaning (constructive), allow learners to participate throughout the learning process (active) and achieve the desired learning outcomes. Figure 3.8 below denotes various types of learning activities that promote effective learning in the classroom.

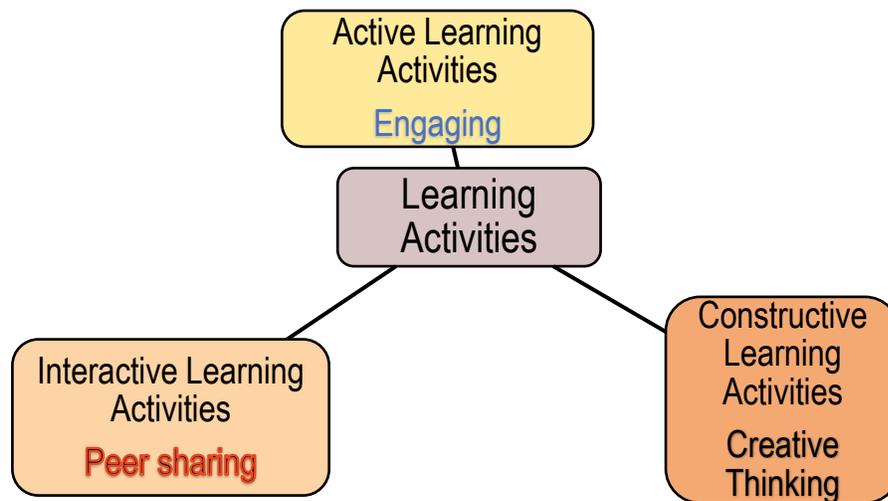


Figure 3.8: Various types of learning activities that promote effective learning (Beetham, 2007)

However, Beetham (2007, p. 28) argues that as much as learning activities can be divided into interactive, active and constructive, the “interaction of learners using specific resources and tools sloping towards specific learning outcomes” is key in the classroom environment. In addition, Alvarez, Alarcon, and Nussbaum (2011); Nawas (2018) opt to use various learning approaches/strategies to enhance learning, including the use of mobile devices in education by further identifying the benefits of integrating and incorporating devices into learning activities so that learning becomes interesting in a suitable environment. This is further supported by Hoekstra, Brekelmans, Beijaard, and

Korthagen (2009); Sarwi, Sutardi, and Prayitno (2016) when they indicate that learning activities contribute to a change of learners' behaviour and cognition. However, Sukariasih, Saputra, Ikhsan, Sejati, and Nisa (2019); Surdin (2016) unthine the idea that besides the change in behaviour and cognition through learning activities, the improvement in learning outcomes is supported by guided inquiry which allows facilitators to guide learners as they engage in each step of constructing knowledge. Mulyana, Rusdi, and Vivanti (2018); Septiana, Miarsyah, and Komala (2017) are of the same view that good learning activities are linked and embodied in a learning environment that allows peers to interact in their learning activities through guided inquiry to achieve the set learning outcomes. This is represented in Figure 3.9 below.

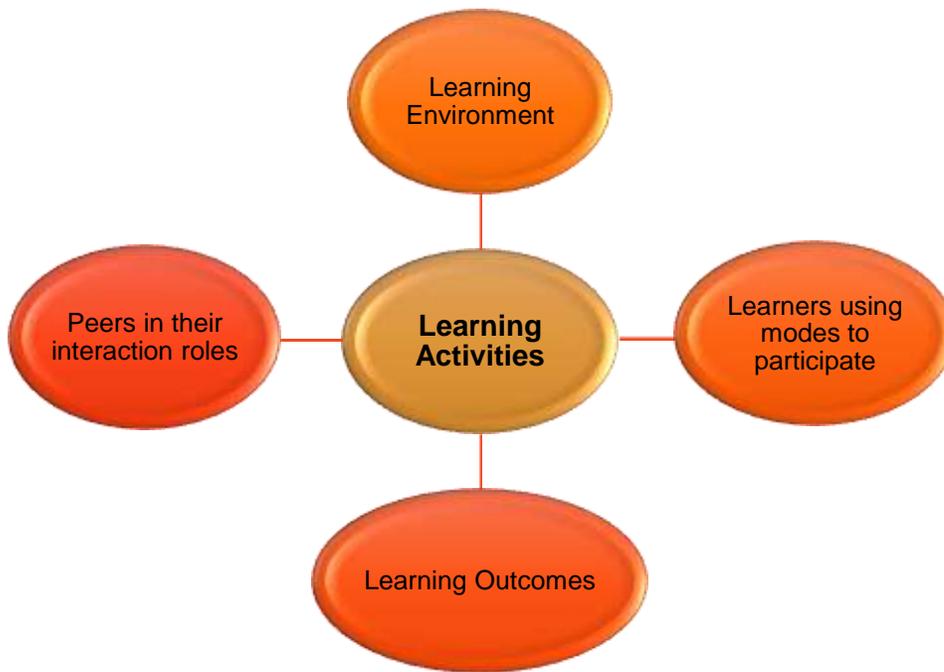


Figure 3.9: The key elements of learning activities (Beetham, 2007; Conole & Fill, 2005)

However, it has been observed in various studies that an active learning strategy is more effective when promoting a wide range of desirable learning outcomes, compared to other strategies which include lectures and direct instruction (Janah & Subroto, 2019; Moore Jr et al., 2009). Conole and Fill (2005); Tharayil et al. (2018) hint that it is not enough to know the definitions/explanations of learning activities, it matters most that key elements

of learning activities are acknowledged that are effective and allow learners to construct new knowledge to achieve learning outcomes.

The action research study conducted by Kawuri, Ishafit, and Fayanto (2019) aimed to improve the learning activities and learning outcomes of 35 Physics students (15 males and 20 females) sampled using the problem-based learning model. The study investigated implementation of the problem-based learning model to improve learning activities and learning outcomes. Data gathered through use of a questionnaire, observation sheet and achievement test revealed that use of a problem-based learning model increases learning activities and high achievement of learning outcomes. Of the same view, Dewi and Wardani (2018); Ghufroon and Ermawati (2018); Tharayil et al. (2018) recommend the use of strategies such as collaborative learning, guided inquiry and others to make learners' learning interesting and learning activities effective, and to provide learners with ample opportunity to achieve the desired learning outcomes.

According to the above-mentioned studies and others, such as those of (Jdaitawi, 2019; Pang, Lau, Seah, Cheong, & Low, 2018; Roehl, Reddy, & Shannon, 2013), active learning is closely linked to the teaching and learning strategies, learning activities, learning outcomes and a suitable technologically enabled learning environment that allows learners to manipulate devices and interact with their peers. However, CAPS does not allow learners to engage in learning activities, as they are racing against time since financial literacy is allocated just an hour per day and is a performance-based curriculum which does not work with common knowledge, or opinions for that matter. With that in mind, learning activities in Financial Literacy as covered in the CAPS of EMS engage learners in constructing knowledge that solve societal problems. The CAPS document (Department of Basic Education, 2011, p. 24) states that it:

... covers the valuable skills such as economic, entrepreneurship, financial and managerial skills that prepares learners for success in various economic and business environments, teachers should consider all the above-mentioned skills in their ... and learning activities

Teachers are urged to employ a variety of strategies and develop challenging Financial Literacy learning activities that allow learners to construct their own knowledge and achieve the desired learning outcomes, while in the process gaining valuable skills and

preparing learners with critical thinking skills for the 21st century (Binkley et al., 2012; Saputra et al., 2019; Singer et al., 2014). However, in CAPS as a performance curriculum which is vertical in nature and driven by structured content that is restricted by time, teachers take a leading role aligned to proficient experiences (Bernstein, 1999; Zano, 2015). This kind of curriculum (CAPS) as opposed to the competence-based curriculum discards the common content knowledge, the idea of learners leading the learning process and learning activities that define the role of teachers as facilitators (Pantić & Wubbels, 2012). Therefore, this suggests the need for financial literacy study that blends a performance-based and competence-based curriculum that allows learners to be instructed by teachers using structured and common knowledge, yet allowing learners an opportunity to construct their own knowledge (Tan, 2019; Wesselink et al., 2017). That would be a realistic/diagonal nature of curriculum which caters for both the vertical and the horizontal. Al-Zu'be (2013); Bound, Rushbrook, and Choy (2016) are of the same view, that a learner-centred approach seems to dominate the competence-based/horizontal curriculum as it demands learners to demonstrate knowledge, skills and values of what they can do at the end of the programme or the teaching and learning process.

3.6 Learner-centred approach facilitates the Financial Literacy curriculum

The curriculum can either be performance-based or competence-based; therefore, the nature of curriculum (horizontal/vertical) is essential, since the method of transmitting knowledge is key to the teaching and learning process (Bernstein, 1999; Hoadley & Jansen, 2014; Tan, 2019). Bound et al. (2016); Hoadley and Jansen (2014) explain that the ability of learners to take control of their learning and allowing learners to draw from their own experiences and daily knowledge, is a learner-centred approach of teaching in schools. Furthermore, Cui (2013); Petrus (2015) emphasise that a learner-centred approach requires learners to lead the teaching and learning process by demonstrating knowledge, skills and attitudes when they construct new knowledge that would solve societal problems. This is echoed by Chi (2009); Kember, Leung, and McNaught (2008) when they indicate that the way learners learn and build their own experiences is through a learner-centred teaching approach which is influenced by the environment. In that way, it defines the role of the teacher in how the teaching and learning process unfold in the classroom. However, Paulo and Tilya (2014) indicated that teachers as facilitators need

proper training and to acquire enough experience, knowledge, skills and suitable resources to implement this approach, so that it can facilitate the teaching and learning process in the classroom.

The above studies suggest that teachers should understand the theories, principles and strategies that underpin each type of curriculum (performance-based/competence-based), in order to implement the curriculum as planned (Biggs, 2003; Kurz et al., 2010; Petrus, 2015). In relation to this part of the study, which focuses on the teachers' common knowledge, guided by learning outcomes, learning activities and a learner-centred approach, it consequently links to all principles, theories and strategies of a competence-based curriculum – which is not currently implemented in South Africa (Pantić & Wubbels, 2012; Tilya & Mafumiko, 2018). CAPS is currently implemented in South Africa, and teachers should understand that it is a performance-based curriculum characterised by a focus on content and curriculum coverage (pacing), and is driven by a teacher-centred approach (Hoadley & Jansen, 2014; Karseth & Sivesind, 2010; Maluleke, 2015). This study is needed in order to explore teachers' common experiences in implementing a learner-centred approach in the facilitation of Financial Literacy in secondary schools.

Financial literacy teachers and learners have a role to play in the classroom, but the effectiveness is determined by the teacher-centred/learner-centred approaches that are employed, guided by the performance-based/competence-based curriculum (Abbasi, 2013; Berkvens, 2014; Trombetta, 2016). Hagedorn, Schug, and Suiter (2012); Pang et al. (2018) outline that the typical change in classes is from the traditional way of engagement to collaborative classrooms where the learner-centred approach/flexible learning/student-centred learning is used, which allows learners to participate actively and to construct their own knowledge. Authors like Ahmad (2014); Tudor (1993); Yap, Neo, and Neo (2014) opine that facilitators of financial literacy should have an understanding and knowledge of how crucial it is to acknowledge principles of the learner-centred approach which is full of learning activities that engage learners to achieve the set of learning outcomes in a digital/technologically enriched environment. This kind of approach to teaching and learning allows learners to be actively involved in the classroom activities and to gain deep learning and understanding of financial literacy content, that increases responsibility and accountability (Msonde, 2011; Paulo & Tilya, 2014).

However, Chegenizadeh et al. (2012); Mutilifa and Kapenda (2017) opine that a learner-centred approach increases the ability of learners to act according to their own beliefs and values; interdependency is created between facilitators and learners, such that mutual respect is observed, and finally allows learners to be flexible in their learning.

In the quest to understand the meaning of the learner-centred approach according to various authors, Figure 3.10 below outlines seven pillars which characterise this approach (Lea et al., 2003).

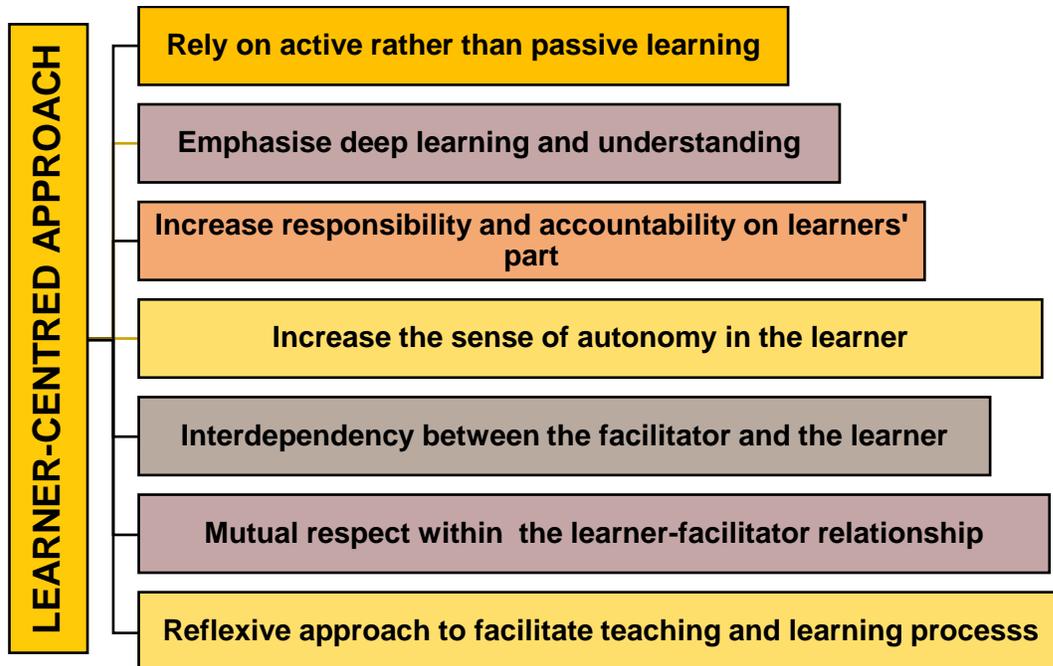


Figure 3.10: The seven pillars of the learner-centred approach (Chegenizadeh, Nikraz, & Zadeh, 2012; Lea, Stephenson, & Troy, 2003)

A qualitative interpretive case study conducted by Sikoyo (2010) on contextual challenges of implementing the learner-centred approach aimed to explore teachers' experiences of implementing the problem-solving approach as mandated by the curriculum in Uganda. Only 16 teachers from the fifth and sixth grades in primary schools were purposefully chosen, with interviews used to gather data. The findings revealed that implementing this approach has challenges and constraints within the school, which resulted in the prospect of using this approach in large classes to have a bleak future. This study recommends that teachers should be trained on strategies to teach large classes, instead of focusing

on a learner-centred approach, because it is ineffective in developing countries and requires an environment rich with resources.

In highlighting the importance of a learner-centred approach, Baker and Robinson (2016); Jose, Patrick, and Moseley (2017) further opt for a learner-centred approach as a means to improve learners' understanding of financial concepts, creativity and effectiveness of learning in the field. Problem-solving and experiential learning can improve learner participation and understanding, increase creativity and allow learners to construct their own meaning while learning so as to acquire the skills of the 21st century (Kurilovas, Serikoviene, & Vuorikari, 2014; Moleko, 2017; Mutilifa & Kapenda, 2017).

This calls for a recognition of the sprouting needs of the 21st century in schools, society and globally, which requires changes in teaching practices and the incorporation of technology which suits the classrooms, that include digital tools and learning objects (Chegenizadeh et al., 2012; Kariippanon, Cliff, Lancaster, Okely, & Parrish, 2019). In support, Bremner (2019, p. 381) indicates the doubt and unsuccessful implementation of the learner-centred approach as the best practice, as it redesigns the normal classroom to "innovative learning environments"; however, this requires proper training of teachers on how to implement the learner-centred approach in classrooms, availability of materials and recognition of cultural issues in schools. The above studies implicate non-understanding of the principles and attributes of the learner-centred approach, and also the failure of tertiary institutions and teaching practice to train teachers on how to implement the learner-centred approach properly in secondary schools. This requires a study that explores lecturers' views on the implementation of the learner-centred approach in the facilitation of Financial Literacy in schools.

Figure 3.11 below shows how learner-centred education divides itself into three dimensions that overlap.

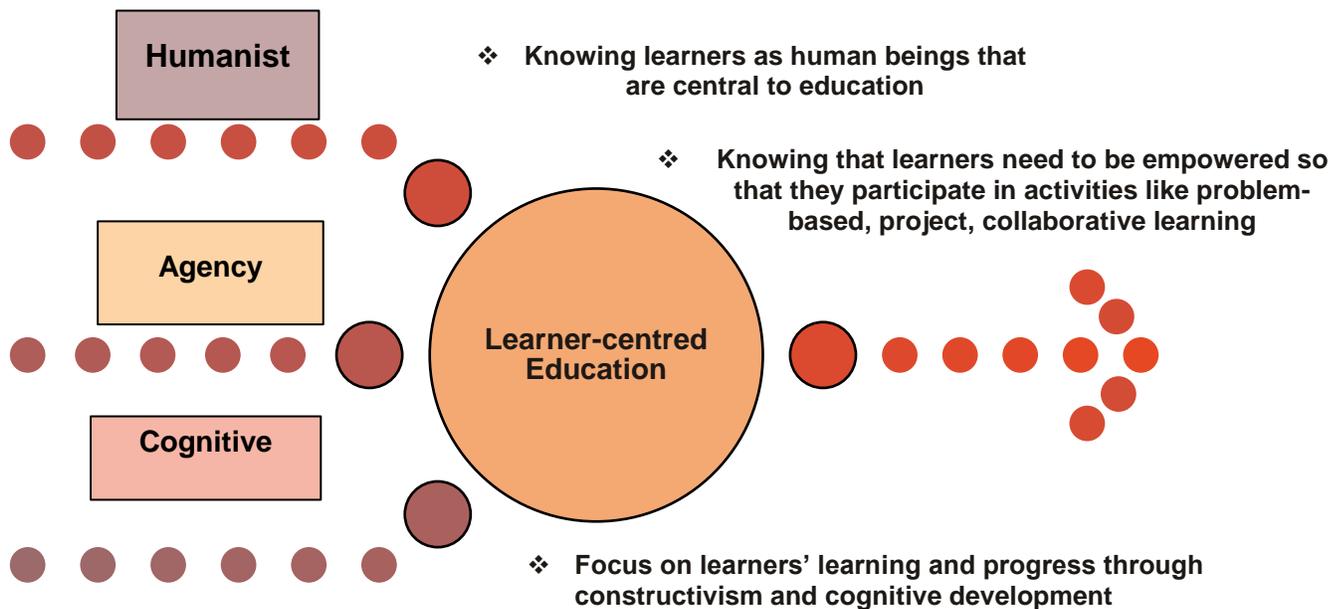


Figure 3.11: Learner-centred education with three dimensions that overlap (Starkey, 2019)

The above figure demonstrates how the learner-centred approach is linked to the three dimensions of learner-centred education. The humanist dimension recognises learners as human beings, not as empty vessels, and it considers that learners have pre-existing knowledge acquired through social interactions within their society (Cole, Engeström, & Vasquez, 1997; Simmonds, 2013). Therefore, learners are central to education, which means that their lived experiences, peer interactions and societal opinions are key to their learning as common knowledge (Bansilal et al., 2014; Edwards & Mercer, 2013). This agency dimension is important because it is dual in nature and it is both behavioural and constructivist (Kariippanon et al., 2019; Mattar, 2018). This denotes that learners need to be without limits and to develop a sense of belonging when they own their learning and construct their own knowledge without being restricted (Starkey, 2019; Wright, 2011). This develops values such as respect for other people's opinions and participation in activities such as problem-based, project-based, collaborative learning, discovery learning and case study learning (Donnelly & Fitzmaurice, 2005; Saputra et al., 2019). The last dimension empowers learners cognitively and is underpinned by constructivism; subsequently, it focuses on learning progress and cognitive development. According to Malmia et al. (2019); Nawas (2018), the cognitive realm allows facilitators to tailor their teaching interventions and develop learning activities to enhance academic achievement.

Facilitators should possess enough experience to recognise that learners possess prior knowledge, and that they can actively participate in various kinds of learning activities like problem-solving, discovery learning and others to develop the desired skills, knowledge and values (Ghufron & Ermawati, 2018; Martin, 2019).

Each country has a curriculum that is regularly amended to provide quality education, by ensuring that learners' cognitive level is improved and considering what learners have learnt in the classroom in order to translate this into a range of personal, social and developmental benefits (Department of Basic Education, 2019; Ojo, Abayomi, & Odozi, 2014). Quality education demands the proper training of teachers on strategies including the learner-centred approach to facilitate the teaching and learning process (Berkvens, 2014; Okoli, 2018). In diagnosing why quality education is not provided in schools, the study conducted by Chipiko and Shawa (2014) on implementing the learner-centred approach in primary schools in Malawi purposeful selected 12 male and female teachers to generate data by analysing documents and classroom observations. The study sought to find out how primary school teachers implement the learner-centred approach. Findings revealed that teachers failed to plan for the learner-centred approach at a lesson plan level, failed to enhance and stimulate learners' interest during the facilitation process, and finally failed to engage learners in critical thinking and problem-solving activities. Challenges were identified, which include inadequate teaching and learning materials, large class sizes and inadequate learning facilities. du Plessis (2020) conducted an inquisitive qualitative study to explore student teachers' perceptions, experiences and challenges of learner-centred teaching. Fourth-year Bachelor of Education students were sampled and produced data using written assignments. Findings revealed that students had limited knowledge and understanding of learner-centred teaching, and student teachers did not use learner-centred teaching during their teaching practice.

The above studies are of the same view as Jeffrey and Clark (2019); Mtitu (2014) as they suggest that quality of education has to be built from the teacher training institutions where student teachers are trained as facilitators of learning, and are developed, guided and assisted in understanding and the use of learner-centred teaching. This includes understanding of the characteristics and principles of the learner-centred approach. Educational authorities should provide the resources and learning facilities and also organise professional development workshops to assist facilitators of learning to integrate

technology into this approach, so as to develop learners that are creative in thinking, problem-solvers and demonstrate 21st century skills.

In summary, financial literacy is a subject which is taught in schools to promote societal growth and development, reduce poverty through efficient use of resources and decrease the cost of living; it demands teachers as facilitators with common experiences guided by the learning outcomes to employ various kinds of teaching approaches (Berková & Krpálek, 2017; Department of Basic Education, 2019). In this case, it is the learner-centred approach which demands learners' active participation, where teachers play a crucial role as facilitators of learning, to organise classrooms as technology-rich environments where learners construct their own knowledge and are actively involved in developing problem-solving skills and creativity, and are participatory and able to compete in the global market (Dede, 2007; Lusardi & Mitchell, 2014; Nzeyimana & Ndiokubwayo, 2019).

3.7 Technology-rich environment and time to facilitate Financial Literacy curriculum

There are many technologies used in the classroom to cater for the learner-centred approach while facilitating teaching/learning of financial literacy in schools. In support of this, several authors have described learner-centred/self-directed learning as learning that is grounded in a technology resourced environment and steered by time to designate learners to be part of learning by being active, building their own knowledge, able to reflect from their own experiences, and to be lifelong learners (Berdrow & Evers, 2011; Yap et al., 2014). Technologies that are used in the classroom, which include online teaching, social networks, blogs and wikis and mobile devices, play a role in learner-centred learning, which is directly linked to competence-based education and fully coerced by common experiences that are grounded in common knowledge. In that way, the teaching environment and time are meant to be where teaching and learning takes place. Teaching time and environment are two constructs which are key in any curriculum, and they are part of the spider-web of ...concepts (Berkvens, 2014; Khoza, 2019; Van der Akker, 2009).

Therefore, in this study the teaching/learning environment is represented by a virtual/online environment which is a teaching/learning environment that is technologically resourced, tailored to meet individual learners' needs, and fully resourced to address the needs of society and to produce learners that will possess the skills of the 21st century (Griffin, Care, & McGaw, 2012; Hall*, Ramsay, & Raven, 2004; Singer et al., 2014). The use of digital/virtual environments to facilitate the teaching/learning of Financial Literacy in secondary schools needs a lot of attention, as the education seems to cater for or provide skills and knowledge that allows learners to be actively involved in their learning while developing 21st century skills so that they become competitive worldwide.

Common experiences that are mainly rooted in a horizontal curriculum and guided by learning outcomes encourage the use of technologies like online and others to exchange knowledge among learners, to assist teachers to plan their lessons and develop learning activities that engage learners to work independently, in their own spare time and without being supervised by teachers (Bernstein, 1999; Janah & Subroto, 2019; Mathevula & Uwizeyimana, 2014). Govender and Khoza (2017); Khoza (2017b) have indicated that digital technologies are used for professional/proficient experiences, but initially they were designed and intended for people to communicate, share their common experiences, socialise, and for entertainment and enjoyment. However, this is directed at studies such as those of Francis and Hardman (2018); Khoza (2019); Vandeyar (2020), which were designed basically for higher education institutions where technologies were used for professional reasons. Study is therefore required that infuses technologies in the teaching and learning of financial literacy in secondary schools.

Lin and Chen (2017) recommended that current trends in teaching and learning should be combined and make use of the advantages of digital learning, which have a positive effect on student learning and achievement of learning outcomes. This relates well to the latest technological developments in education, which suggest changes in the classroom to be a place where learners are exposed to a variety of technologies to enhance learning so that they construct their own knowledge. The integration of digital technologies in education requires teachers as facilitators to be in the educational context, guided by time to encounter the external and internal influences which contradict the aspirations and realised outcomes when they transform their teaching practice (Adedokun-Shittu & Shittu,

2014; Blundell, Lee, & Nykvist, 2015; Blundell et al., 2016). Figure 3.12 displays the influences of integration of digital technologies on teacher practices.

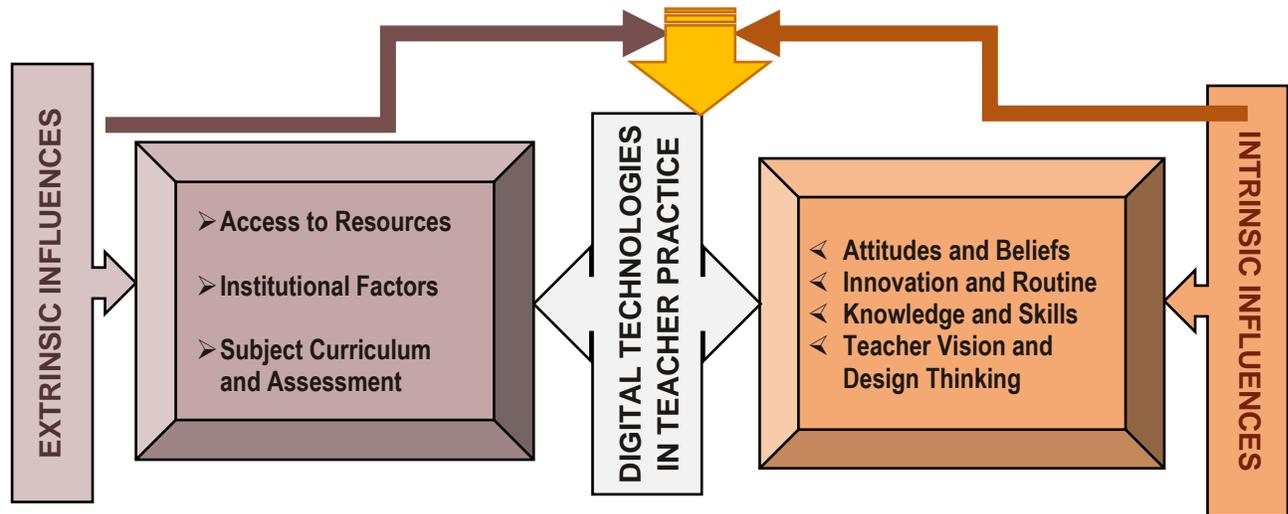


Figure 3.12: Influences of digital technologies on teacher practices (Blundell, Lee, & Nykvist, 2016)

The figure shows extrinsic and intrinsic influences as barriers to the integration of technologies in schools, especially in the facilitation of financial literacy. These barriers are categorised into key factors (external) which come from outside of implementation of integration in the classroom (Buabeng-Andoh, 2012). They include access to resources such as a technologically resourced environment, internet, computers and technical support (Ally & Tsinakos, 2014; Chirwa, 2018); school culture and leadership which stop teachers as facilitators from playing a mediating role in the learning process (Bell & Stevenson, 2015; Kaloo, 2015); and subject curriculum and assessment where teachers opt for a teacher-centred approach which does not allow flexibility in learning and is inclined to a performance-based curriculum mainly controlled by high-stakes examinations, hindering the process of digital learning in schools, which needs more time and space (Hoadley & Jansen, 2014; Kumandaş & Kutlu, 2010). It is proposed that external influences like subject curriculum and the nature of the curriculum, and performance-based and traditional-minded school management teams, hinder the integration of school curriculum and technologies which includes infrastructure with fitted hardware like computers and networks to facilitate the learning process (Ayeni & Adelabu, 2011; Mestry, 2017; Petrus, 2015).

The second order of barriers which are regarded as intrinsic influences are settled in teachers' practices (Johnson' & Van Wyk, 2016; Soysal & Radmard, 2017). These barriers are personal and habitual influences that are grouped into four sets (Day, Kington, Stobart, & Sammons, 2006; Papatraianou & Le Cornu, 2014). Attitudes and beliefs are the greatest barriers, where likes and dislikes, acceptance and engagement are linked to professional beliefs and habits (Bukor, 2015; Klieme & Vieluf, 2009). Innovation and routines disrupt digital learning, because there is specific time stipulated for the teaching and learning process (Blundell et al., 2016; Mills & Exley, 2014). Knowledge and skills which promote the development of technology knowledge, content knowledge and pedagogy knowledge are outlined in TPACK theory, which Financial Literacy teachers should possess to integrate technologies into digital learning successfully (Boschman, McKenney, & Voogt, 2015; Lefebvre, Samson, Gareau, & Brouillette, 2016). Finally, teacher vision and thinking design has been discussed by various authors like Holland (2020); Takeda (2013) and Goldman and Kabayadondo (2016) as a lost opportunity for teachers to display how they navigate the creative area of design thinking for their own professional practices. There are barriers to technology integration, but Financial Literacy teachers need training on how to integrate accounting concepts, record financial transactions and balance accounts with technologies, so that attitudes and beliefs can be changed such that learners improve performance and demonstrate 21st century skills so that they become competitive worldwide (Ahmad, 2014; Fernandez, 2014; Tondeur, 2018). This includes the use and understanding of connectivism as a theory which relates to the digital learning that is manipulated by technology, not ignoring technological pedagogical content knowledge (TPACK) theory which requires the development of teachers' knowledge with technology to provide content knowledge and pedagogical knowledge (Dintoe, 2018; Mattar, 2018; Schmidt-Crawford, Tai, Wang, & Jin, 2016).

The South African curriculum currently, which is CAPS for EMS Grades 7–9, is a performance-based curriculum which anticipates the 21st century skills to be addressed in the teaching and learning process in schools. The EMS subject has Financial Literacy as the part that has been designed to channel learners to pursue Accounting as a subject when they move from Grade 10 to 12. However, it is very quiet on how the Financial Literacy content is facilitated in the classroom and the integration and use of technologies

in the classroom, while it emphasises the weeks/hours to be spent on each topic in each term in a year. This curriculum may fail to produce learners that possess 21st century skills because important resources like teaching and learning resources, human resources and infrastructure, that are key to achievement of these skills, are not developed and/or upgraded to match the need for such skills.

A mixed-method explanatory sequential design study conducted by Mustafina (2015) on the role of teachers' attitudes towards technology integration in schools examined factors that influence teachers' attitudes to information and communication technology (ICT) and the relationship between teachers' attitudes and their students' academic motivation. The study employed a survey for both the 29 teachers and 39 students. The study revealed that teachers who are technologically knowledgeable use ICT appropriately, with a positive attitude towards technology integration. It further showed that teachers believe that ICT facilitated the study process and positively affects students' academic motivation. It concludes that for successful integration of technology and education, the availability of technologically trained teachers as a human factor is key to the whole process of producing technologically advanced learners/students that can compete globally.

In support, the action research study conducted by Barbour and Siko (2020) on advancing a curriculum towards online nurturing of k-12 students which aimed at improving graduate instructional technology and developing teachers in these skills was relevant to assisting both students and teachers. It is noted that the above studies are situated in the USA and Kazakhstan, which is outside South Africa, and the results/findings might not apply since not only is the curriculum not the same, South Africa is a developing country and the funding of infrastructure and technological resources might be a challenge, and even the training programmes might not be effective. Hence, this current study is relevant since it is South Africa-based and it explores experiences of the integration of technologies in the teaching and learning of Financial Literacy content in secondary schools.

Lin and Chen (2017, p. 3557) compared traditional teaching to digital learning, and stated that "digital learning cannot replace traditional teaching", but the integration of these two can assist learners to reinforce traditional teaching with digital learning. However, studies like those of Chung and Ackerman (2015); Mtshali (2015) and Mardiana (2020) argue

that digital media/learning benefits both teachers and learners; it does not assist learners with their learning, but teachers are able to manage their overcrowded classes and explain their teaching and learning materials through the use of digital technologies in the classroom.

The studies above advocate that traditional approaches to teaching and the employment of technologies in teaching should be used as complementary approaches to suit the environment and use time profitably, but teachers need to be trained so that they understand the integration of technologies and education, and also use technologies including online/digital learning and other formats in the teaching and learning process. This further requires the curriculum developers and all education authorities to revisit the curriculum, outline the importance of online learning/digital learning, resources that are key to this kind of teaching and learning process, and realise that time would be saved through this kind of learning since learners and teachers could work with the Financial Literacy content at any time with and develop skills to achieve the set learning outcomes. In that way, resources (software tools) should be identified and further discussed so that relevant tools are used meaningfully in the facilitation process of Financial Literacy in the classroom.

3.8 Software as a resource to facilitate common teachers' experiences

Common pedagogical knowledge relates to common teachers' experiences, which is general knowledge that is grounded in the competence-based/horizontal curriculum (Bernstein, 1999; Hoadley & Jansen, 2014; Tan, 2019). Schwartz et al. (2019); Yildirim and Bakirci (2019) emphasise that common knowledge demands key skills that allow teachers as facilitators to uproot non-subject-specific skills that improve learner engagement in learning through the use of digital technologies like Moodle platforms, Facebook, and virtual platforms that are social in nature to take into the professional space. Other authors explained software as a resource which is an instructional technology and part of digital technologies that include programs, utilities, updates and other related software that is installed in the hard drive (De Grove, Bourgonjon, & Van Looy, 2012; Govender & Khoza, 2017). To add to this, it is a set of instructions or programs to operate any type of computer. Further to that, Khoza (2017a) expatiates software as a resource that is accessible by computers, is a shared resource and is an

internal computer component that facilitates the operation of the computer and display of information. This includes hardware and software, which are regarded as technology in education (Govender & Khoza, 2017). As the competence-based curriculum is horizontal and socially opinionated, Hoadley and Jansen (2014); Makunja (2016) opine that it is driven by common experiences and influenced by social platforms using software that is user-friendly to learners. The integration of digital technologies and facilitation of Financial Literacy is necessary, as it provides basic accounting skills and anticipates that these learners would possess 21st century skills that are sharpened through the use software digital technologies, creating opportunities for learners to become bookkeepers and account personnel, among others (Budden, 2016; Duktur, 2018).

Therefore, this study has to explore various types of digital technologies, that include software like WhatsApp, Facebook, e-learning platforms and others that can be employed to facilitate the teaching and learning of Financial Literacy in secondary schools (Aliyu, Arasanmi, & Ekundayo, 2019). Successful learning is achieved when an informal e-learning platform like WhatsApp is used by learners to engage in teaching and learning activities (Mpungose, 2019). The learners are familiar with this platform, since it is social by nature and allows learners to exercise their social communication skills that satisfy their social communication needs, and explore an open opportunity to use their informal experiences which are common to unpack content. In support, Shoba (2018, p. 68) emphasises the role of software as tool to “improve learners’ fluency in the use of language”, since most of programs are designed in English and provide the freedom of expression of ideas and opinions in their learning. Further to that, the integration and use of technologies such as software in the teaching and learning process provides positive outcomes for the learners; however, it cannot be ignored that software is social, common in nature and provides social learning experiences, which might not produce the envisaged results of CAPS, since the latter is a vertical performance curriculum which supports the professional position of teachers (Bernstein, 1999; Hoadley & Jansen, 2014).

With great concern about learners performing poorly in the financial literacy part of the EMS, which serve as a basis to Accounting in Grade 9, Almekhlafi and Almeqdadi (2010) conducted a study on teachers’ perceptions of technology integration in school

classrooms. The study used a mixed method of data collection where focus groups, interviews and questionnaires were used to generate data from 40 females and 60 males from two secondary schools. The findings revealed that teachers integrate technology in their activities and use a variety of them to enhance learners' participation and learning. The integration of technology and education has become the centrepiece of each country in efforts to improve the performance of learners. Therefore, studies like those of Kandasamy and Shah (2013); Munyengabe, He, and Yiyi (2018) emphasise that it is imperative that teachers have the ability to use specific digital technology or software such as MS Word, Excel, PowerPoint and others to facilitate the teaching and learning process of financial literacy in secondary schools. Krumsvik's model came to the fore as a tool to integrate the teaching and learning process with technology, which resulted to four components that include basic skills, didactic ICT competence, learning strategies and the digital building (From, 2017; Krumsvik, 2014; Obonyo, 2013). Figure 3.13 illuminates teachers' digital competence in the teaching and learning process.

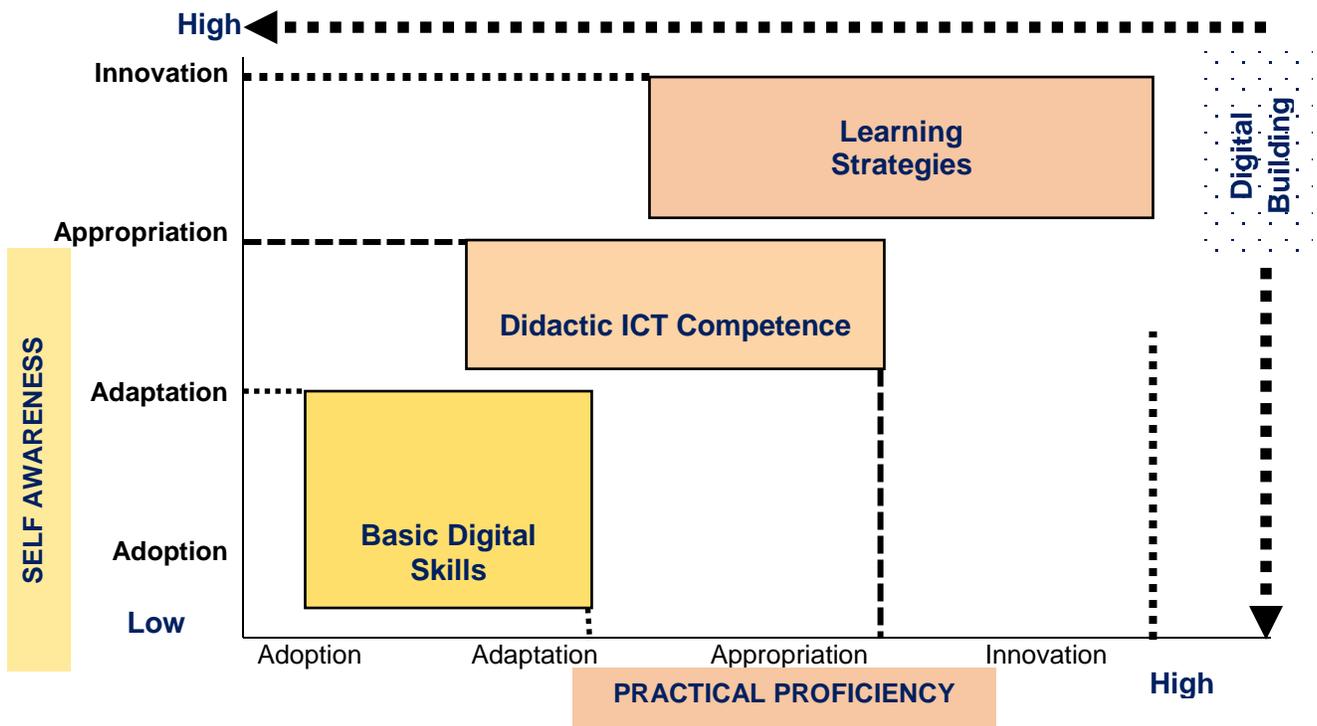


Figure 3.13: A model of teachers' digital competence (Krumsvik, 2014; Tække & Paulsen, 2017)

The above model relates to this study with common teachers' experiences that are well-acknowledged in the competence-based curriculum, and it further links to practical proficiency as it allows basic digital skills, methodology and learning strategies to achieve learning outcomes in the teaching and learning process. This demonstrates levels from the adoption stage where teachers get to understand technology and adapt to its features so that they use it seamlessly in order to integrate technology and education. In further support of digital technologies in the teaching and learning fraternity, Osuala and Adukwu (2014) conducted a descriptive survey study on the utilisation of computer software in posting transactions to the ledger accounts in the teaching of financial accounting in tertiary institutions in Nigeria. Findings revealed that lecturers were using computer software moderately, and this had been the result of unavailability of resources that promote effective use of computer software in the teaching of financial accounting. Although this is a study conducted at higher education level, it relates to the teaching of financial literacy/accounting in secondary schools which do not have a technologically rich environment and resources that allow teachers to be developed in using digital technologies in teaching their subjects. In the same vein, Umah and Nwokike (2018) in their descriptive questionnaire survey study among 26 teachers in five colleges revealed that teachers are using communication technologies at a low. They recommended that teachers should constantly update their knowledge and skills in the use of ICT, which they refer to as 'Modern Communication Technologies', which are used as teaching aids in the process of teaching and learning. The above studies suggest that teachers lack the knowledge and skills to effectively integrate digital technologies/software in their teaching in the classroom. This highlights that a Financial Literacy study that explores secondary school teachers' use of ICT in the teaching and learning process is relevant and needed.

The role of teachers is continuously changing, from being instructors to facilitators, and as a result, digital technologies/software have a potentially powerful role to play to prepare learners to master knowledge, skills and competencies during teaching and learning (Dei, 2018; Obonyo, 2013). The role of teachers is key to the facilitation of financial literacy using software that is compatible with pedagogy, the facilitation strategy and learning activities. These kinds of technologies, such as Moodle, WhatsApp, virtual learning and learning platforms as social learning networks, enhance and improve the participation and results of learners in teaching and learning activities in the technology-rich classroom

(Helm, 2017; Jager, Nissen, Helm, Baroni, & Rousset, 2019). This is in line with the results of Boulianne (2014) in a survey study of the impact of software utilisation on student knowledge acquisition, which revealed that students who completed a case study using the software performed better than those who completed the case study manually. Accounting digital technologies/software reduce the interaction time of teachers and learners, and can be effectively utilised and integrated into the classroom, allowing learners more time to engage in learning activities and improve the learners' performance.

In the case of the South African curriculum, which is CAPS, it seems to be silent in terms of digital technologies/software that might be used in the facilitation of financial literacy in secondary schools. Resources mentioned in the CAPS for EMS for Grades 7–9 focus only on hardware resources, which include “textbooks, exercises, and calculators”, with no software indicated (Department of Basic Education, 2011, p. 10). This might lead to teachers guessing which software resources to use that might be suitable for the facilitation of learning activities to achieve the learning outcome. CAPS is a performance-based curriculum and it is teacher-centred and controlled by teachers in the classroom and limited by time set for each subject to be taught in a day. This might lead to the choosing of software tools that are teacher-centred and serve the purposes of teachers. In the CAPS there is a gap when it comes to indicating resources that are suitable for facilitating the teaching and learning of financial literacy. However, this part of the study addresses the teachers' common experiences, which are guided by the principles of a competence-based curriculum in the quest to achieve learning outcomes. Some software is meant for socialising and seems to work well in the classroom when learners use various types of software to search for, collect and organise information in order to understand the content. Curriculum developers should provide software tools that are suitable for the facilitation of the teaching and learning process.

Teaching and learning need to be assessed through the use of software tools and computer-aided peer assessment that are linked to learning activities that can be assessed by peers in the classroom. In this instance, peer assessment is regarded as assessment as learning.

3.9 Peer assessment as a means to evaluate Financial Literacy

In schools assessment informs teachers and learners about their weaknesses and strengths in the teaching and learning process; it is integral to teaching and learning (Hofman, Goodwin, & Kahl, 2015; Kanjee, 2009). In addition, Capel, Leask, and Younie (2019); Care et al. (2012) emphasise that assessment is a process of evaluating the content imparted to learners during the teaching and learning process. According to the Department of Basic Education (2011), assessment is developmental, it is administered and uses learning activities in the classroom. As a result, it helps learners to improve through identification of weaknesses and to maintain their strengths – therefore, it is referred to as assessment for learning. Teachers should use learning activities to involve learners in their learning process and allow learners to assess each other so as to have enough opportunity to reflect on their learning.

Various types of assessment are administered by various people at various times, which includes self-assessment, peer assessment, group assessment and teacher assessment. In this case, peer assessment is the process that demands teachers as facilitators to guide learners in common knowledge content, to measure their performance in the learning activities that are done informally and formally in schools (Van den Berg, Admiraal, & Pilot, 2006). In general, assessment measures the rate of performance and the quality of intended and implemented curriculum of each country through the use of internal and external school assessments. The diagram below represents interior assessment for continuous improvement in individual learning and assessment. Figure 3.14 outlines the process of internal assessment for continuous improvement.

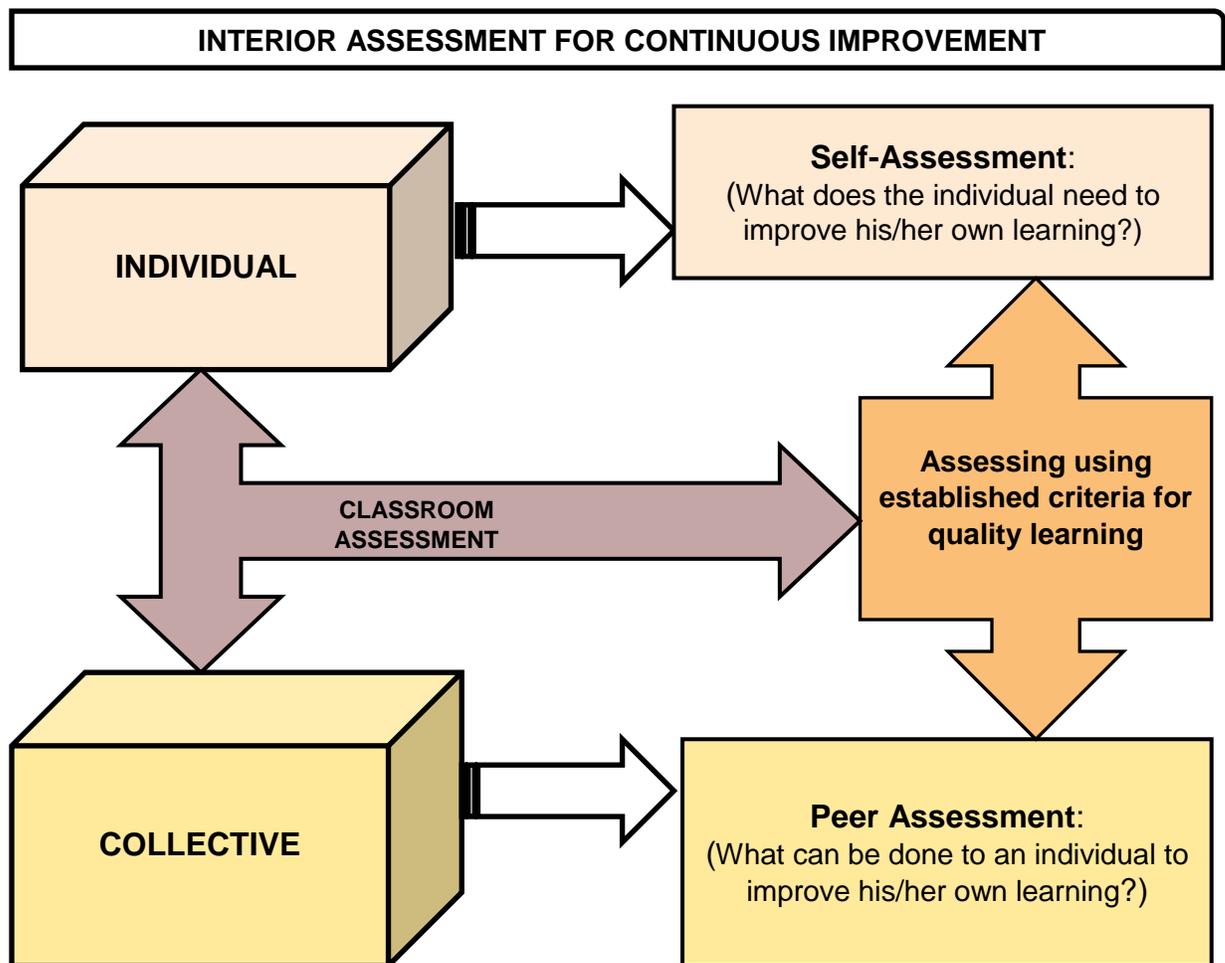


Figure 3.14: Internal assessment for continuous improvement (Davis, Kumtepe, & Aydeniz, 2007)

The figure displays two methods of assessment that are conducted in the classroom: individual assessment, which focuses on self-assessment, and collective/group assessments, which involve assessment using the learners in the classroom either in groups or pairs, where the views and opinions of other learners are gladly welcomed (Davis et al., 2007; Khoza, 2015). It further shows the role of peer assessment in the classroom and how it improves the learner engagement in learning activities to perform well in the subject. Other studies such as those of Strijbos, Ochoa, Sluijsmans, Segers, and Tillema (2009); Van den Berg et al. (2006) agree that peer assessment contributes positively towards learner performance, and is a good mode of assessment that fits the purpose of collaborative learning. Mpungose (2018); Panadero, Andrade, and Brookhart (2018) add that peer assessment provides feedback to learners such that it challenges teachers and learners to design learning strategies that assist them to improve their

learning, and further activates learners' cognitive and motivational capacities that direct the learner to their learning goals. In that way, teachers would receive clear information from the learners and their peers about what learners lack in terms of skills, knowledge and attitudes. Most studies and literature have focused on peer assessment at the tertiary level, indicating the level of maturity of students in creating criteria to assess other students' work. In contrast, Koç (2011); O'Flaherty (2015) and (Harris, Brown, & Harnett, 2015) changed the focus to primary and secondary schools, where they discovered that learners understand the criteria and as a result take the responsibility for their learning. Another benefit is that learners get feedback from both their peers and teachers. There is a need for more studies on peer assessment in secondary schools, specifically regarding Financial Literacy, so that learners start understanding this process of peer assessment from the lower grades; consequently, they might do very well at university.

The study conducted by Allen et al. (2013) on observations of effective teacher-student interactions in secondary schools observed 643 students from 37 secondary schools in the classroom. The results revealed that there was great teacher-student interaction, which resulted in a positive emotional climate, and the use of diverse and engaging instructional formats that allowed learners to participate effectively. Topping (2009) explored the reliability, validity and effects of peer assessment in schools and found that peer assessment is part of formative assessment, which produces an assessment of equal reliability and validity. It assists learners to prepare for their learning, they identify strengths and weaknesses, and further work on areas that need development. The above studies agree with Kyaruzi, Strijbos, Ufer, and Brown (2019) that teacher-student interactions, effects, reliability and validity of peer assessment can improve students' performance. Peer assessment might improve performance in the Financial Literacy part of the EMS through the use of quality rubrics/criteria in the peer assessment tasks. However, this is assumed to be poorly performed in most secondary schools.

Studies like those of Reinholz (2016); Sridharan, Muttakin, and Mihret (2018) demonstrate the effectiveness of peer assessment, which is linked to the quality of criteria/rubrics used in the peer assessment activities. If the quality of peer assessment and the quality of discussion around the agreed criteria/rubrics have been thoroughly considered, they will provide quality feedback that instructs both teachers and learners to

design programmes that improve the teaching and learning process. Therefore, teachers as facilitators should have received training on how to use theories of learning, like Vygotsky's Zone of Proximal Development (ZPD), Jean Piaget's constructivism theory and John Dewey's theory, which are infused in the teaching and learning process (Nawaz, 2012; Piaget & Cook, 1952). As much as peer assessment may be effective, it has some limitations which may render this kind of activity dysfunctional.

Studies like those of Adachi, Tai, and Dawson (2018) present some limitations, arguing that peer assessment might not work if language is a barrier, if the task is of low quality, if the task is too demanding such that learners do not want to attempt it, and if learners are not confident enough to assess or mark other learners' work. All of these might prevent peer assessment from working as a strategy in the teaching and learning process. Language might also be a problem if learners are not competent in reading, speaking and understanding the written language (Musfirah, 2019; Shoba, 2018). This might be seen when they cannot read instructions for the activity; as a result, learners might not read the marking guideline in conjunction with the set instructions. Tasks set for poor performing learners should challenge them to avoid being playful when dealing with the task. Demanding tasks do not allow learners to move from the simple to the complex (Double, McGrane, & Hopfenbeck, 2020; Molepo, 2017). This results in learners not doing the task, and responses might not be available to assess. Learners need proper training to understand other people's ideas and critically analyse their responses so that they allocate marks accordingly. Therefore, peer assessment serves many purposes for various people: for teachers it serves as a tool to improve the quality of learning, while for learners it is a way to make them understand their learning styles while in the process identifying their weaknesses and strengths in each part of the content, and finally for society it serves as gauging instrument in checking whether the end-result of schooling might serve the needs of society (Koç, 2011; Wen & Tsai, 2006).

The above studies submit that peer assessment is not the tool that might bring about all of the necessary improvements in the teaching and learning process. There are limitations that need to be attended to with great caution. This includes seeing learners leave the school because they cannot keep up with the level and high quality of activities administered in the classroom. Others might see themselves as better than their teachers

because of having the opportunity to evaluate other learners. This further suggests a study that explores secondary teachers' solutions to the limitations of peer assessment in the classroom.

Limited knowledge of peer assessment in CAPS, no clarity on how to implement peer assessment in the classroom or further guidance from workshops leaves teachers in great confusion as to how to engage learners in their learning such that it improves the quality of learning. This might lead to the misuse of peer assessment, where teachers take tests and examinations to learners to mark, trying to achieve their objectives rather than allowing learners to achieve their learning outcomes. It is recommended that CAPS be further improved so that it is clearer and elaborates more on the use of peer assessment in schools. Curriculum designers, specialists and developers should be more explicit on how to implement peer assessment so that the desired outcomes are achieved. In that way, Financial Literacy teachers with their experience to address the needs of the society, they need to understand the role of digital technology to the methods of teaching and learning and knowledge to integrate technologies with peer assessment. This might produce learners with 21st century skills as envisaged by the South African curriculum.

3.10 Conclusion

This chapter outlined literature that provided comprehensive knowledge on teachers' experiences of facilitating Financial Literacy in secondary schools. It displayed literature connected to teachers' experiences and key principles of an outcomes-based/competence-based curriculum. The discussion of the literature revealed the constructs that guide common teachers' experiences, which are influenced by the opinions, general knowledge, views and needs of society, specifically general knowledge, learning outcomes, learning activities, a learner-centred approach, technologies, time and peer assessment.

The following chapter seeks to explore the theoretical framework that may serve as a key structure of this project on how subjective teachers' experiences enact the Financial Literacy curriculum in secondary schools.

CHAPTER FOUR

TEACHERS' SUBJECTIVE EXPERIENCES OF ENACTING FINANCIAL LITERACY

4.1. Introduction

Chapter Two focused on proficient experiences and explored the depth of literature where various studies reveal how proficient teachers' experiences influence teaching and learning in schools. Constructs that emerged from various readings and studies indicated how curriculum is implemented guided by these experiences that are professional. Gaps were identified implicating the misunderstanding, misuse and other related factors of curriculum constructs and theories relevant to the vertical or performance curriculum. This includes constructs like content knowledge, objectives, direct instruction, instructional resources, teaching activities, time allocation, environment and summative assessment. In contrast, Chapter Three represented the horizontal or competence-based curriculum with constructs such as general knowledge, learning outcomes, a learner-centred approach, learning activities, technology-rich environment, time, software, and peer assessment (Godfrey, 2018; Makunja, 2016). The literature reveals gaps where teachers seem to confuse principles and theories underpinning each curriculum with their roles, resources, methodologies, activities and other factors. Therefore, this study is relevant to explore teachers' experiences of enacting Financial Literacy in secondary schools and to synergise the professional or proficient and common or social experiences to produce the subjective teachers' experiences which aim to understand the above-mentioned constructs, not ignoring the theories that underpin vertical/horizontal curriculum in schools (Bernstein, 1999; Khoza, 2018; Mpungose, 2018).

The present chapter presents an extensive discussion of the technological pedagogical content knowledge (TPACK) framework in terms of background and its relevance to this study. The study explores TPACK as a theoretical framework and other related theories or frameworks that might provide more understanding of teachers' experiences of enacting Financial Literacy in secondary schools. Further to that, studies like those of Khoza (2018); Mpungose (2018); Shoba (2018) and Berkvens (2014) produce constructs like teacher content knowledge, aims, researcher role, ideological-ware, particularised

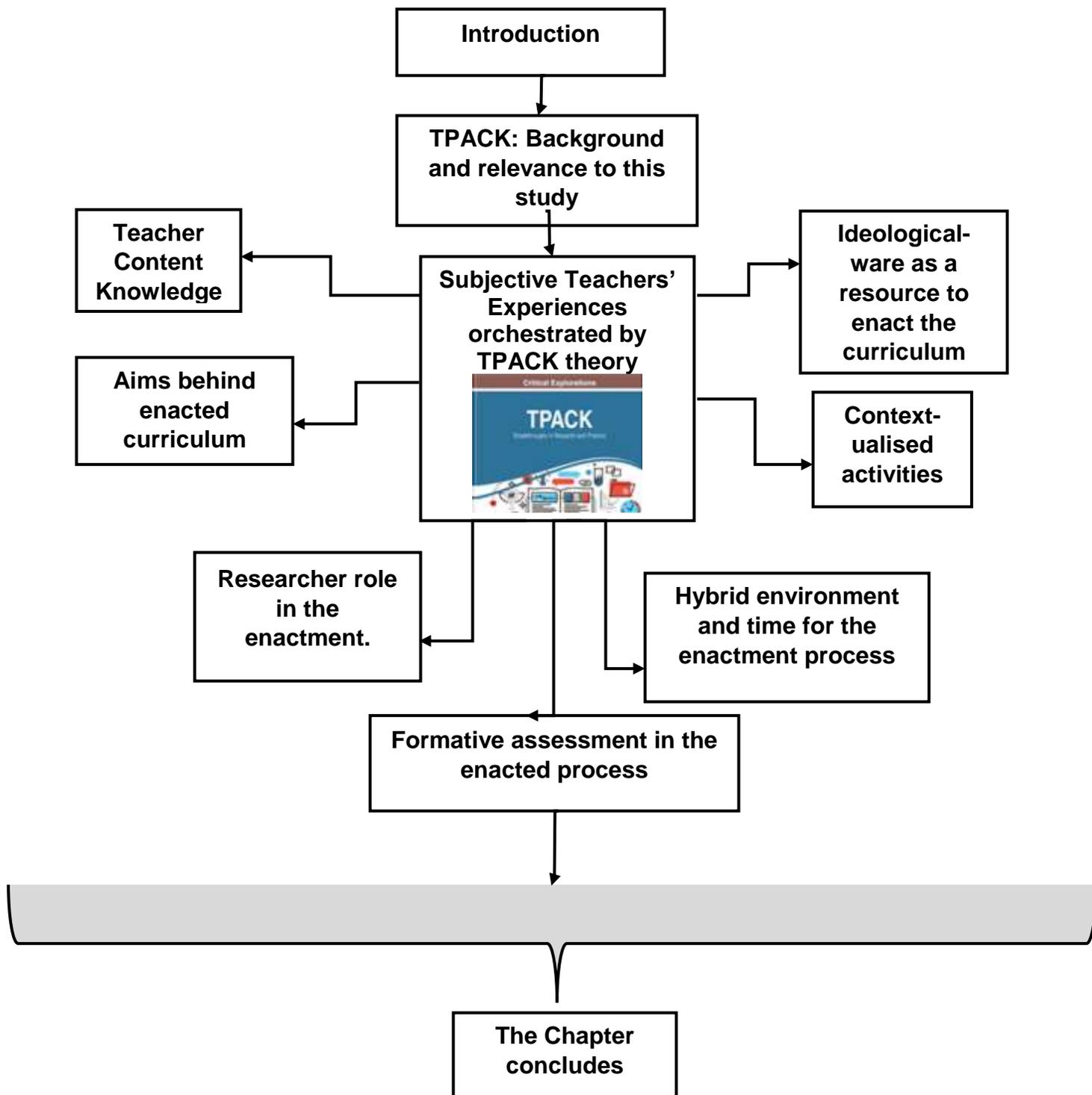


Figure 4.1: How Chapter Four unfolds

activities, hybrid environment and time, and formative assessment which would be discussed and linked to the theoretical framework to provide more information about the importance of this study. Consequently, as we approach the 21st century guided by

Fourth Industrial Revolution anticipations, it is relevant to this part of the study to understand that enacting the Financial Literacy curriculum might be subjective. As a result, teachers as personal beings demonstrate integration of technology and education, further linking the constructs to TPACK and other related theories as they further provide clarity and answer the research questions of this study. This suggests the need to unpack the TPACK theory, provide background information and clearly explain how TPACK is relevant to this study.

4.2 Technological pedagogical content knowledge background and relevance

4.2.1 Background of the technological pedagogical content knowledge model

The kind of knowledge that teachers possess and use has been increasingly questioned to address issues of technology integration in education (Russell & Korthagen, 2013). It is suggested that teachers need to have comprehensive knowledge of utilising technological resources in the classroom (Conole, 2013; Kwarteng, 2014). The TPACK model is centred on three major components: technological knowledge (TK), content knowledge (CK) and pedagogical knowledge (PK). To explain these constructs further, studies like those of De Freitas and Spangenberg (2019); Demirok and Baglama (2018) opine that TK corresponds to the knowledge of knowing technologies that are used to teach content in the classroom; PK refers to the kind of knowledge that teachers should possess in terms of methods of teaching controlled by the didactics; and CK is subject matter as prescribed by the curriculum and the school to address the needs of society. Consequently, Fernandez (2014); Patra and Guha (2017) portray the combinations of PK, TK and CK as constructs that produce pedagogical content knowledge (PCK), technological pedagogical knowledge (TPK) and technological content knowledge (TCK).

It has to be noted with respect that TPACK was developed based upon the work of Shulman (1986, 1987) who is fully acknowledged for introducing PCK. This kind of knowledge is described as the teachers' ability to integrate subject CK with appropriate pedagogical strategies so that learners construct their own knowledge; as a result, it is considered as an exceptional feature which characterises the teaching profession. Mishra and Koehler (2006) theorise TPACK as a framework which integrates technology and education. In support, Agustini, Santyasa, and Ratminingsih (2019) explain that TPACK

focuses on how technology can be suitably utilised with pedagogy, specifically the need to teach particular content in a particular context. Bingimlas (2018); Mai and Hamzah (2016) further expound that TPACK is the knowing and understanding of specified and multidimensional forms of knowledge required for teachers to integrate technology effectively. It advocates incorporation of the three fundamental knowledge domains for teachers, which include CK, PK and TK. Figure 4.2 depicts the TPACK framework of knowledge.

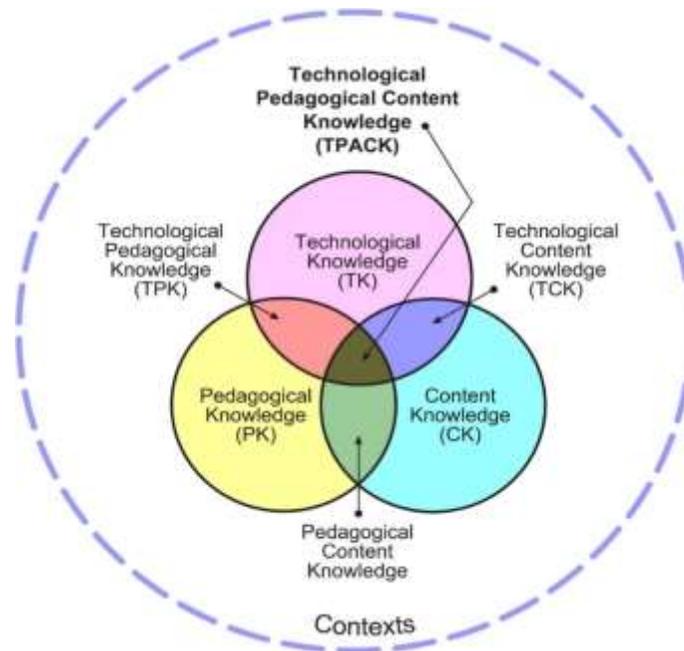


Figure 4.2: The TPACK framework of knowledge (Koehler & Mishra, 2009)

4.2.2 The relevance of TPACK to this study

The figure above demonstrates that having knowledge on content and pedagogy for the teaching profession seems to be insufficient, whereas the fast-growing changes in education demand technology and technologies that keep up with global trends. Mishra and Koehler (2006) refined the TPACK framework to infuse technology and curriculum such that it suits the technology-rich environment, to allow integration to take place. Therefore, there are three interconnected circles which are entangled by knowledge as follows: TK and CK produce TCK; PK and CK result in PCK, and finally the combination of TK and PK results in TPK.

Figure 4.2 shows seven parts which form TPACK and TK. Govender and Khoza (2017) pronounce that teachers should possess knowledge about technology in education so that they are able to distinguish between hardware, software and ideological-ware as key resources when curriculum is enacted in the teaching and learning process (Khoza, 2017a). The first construct is TK, which represents common or informal experiences, and these social experiences are linked to general knowledge and the use of digital technologies to engage learners in the process of teaching and learning. The second construct is PK, which is mainly influenced by subjective or personal experiences. These experiences are composed of methods of teaching, which include the cash journal approach, ledger approach and others which are closely linked to constructivism and connectivism, among others. The teaching methods and theories are visible in the lesson plans outlining the content, activities and aims of the teaching and learning process (Kleickmann et al., 2013; Mpungose, 2018). Thirdly, studies like Ball et al. (2008); Sen and Samanta (2015) urge teachers to possess CK of their subjects, so that they become experts. CK comprises proficient experiences which are acquired through proper training at tertiary level. Fourthly, PCK includes subjective and proficient experiences and demands that teachers have a correct linkage of related theories of teaching and learning with CK, so that correct strategies are employed in the classroom (Halim, Meerah, Zakaria, Abdullah, & Tambychik, 2012; Wilson & Peterson, 2006). To emphasise, Mpungose (2018, p. 182) states that PCK is “informed by personal and formal reflections/experiences” to ensure that the teaching and learning process is a success.

As a fifth construct, TCK in Figure 4.2 shows the interaction of technology and content; however, it has to be noted that TCK influences the common or informal and proficient or formal reflections or experiences which allow teachers to interrogate technical resources that influence curriculum such that they address the needs of the subject and society.

The sixth construct is TPK, which is common or informal and subjective or personal experiences and more about the teachers’ skills of utilising technological resources effectively with appropriate theories for a successful teaching and learning process. TPK provides a social space where learners interact each other and are able to construct their own knowledge. The last part of TPACK is the TPACK framework, which requires teachers to understand TK, PK and CK in order to clearly lay out key aspects of the

teaching and learning process. The TPACK framework seeks teachers to possess experience, skills and knowledge to identify technological resources that match CK and use suitable strategies that engage learners, such that they construct their own knowledge in the teaching and learning context. Therefore, TPACK has content knowledge which is obtained through formal/professional training which is guided by proficient experience, pedagogical knowledge which is obtained through teaching and learning theories to allow teachers to be subjective/personal to enact the content knowledge and guided by subjective/personal experiences. Finally, technological knowledge which is the teacher use of digital technologies (WhatsApp, Zoom and others) with common/societal experiences. This result in new theory of technology and experiences which is Common, Subjective and Proficient Experiences (CASPE). Figure 4.3 below demonstrates CASPE theory and its constructs, based on teachers' experiences.

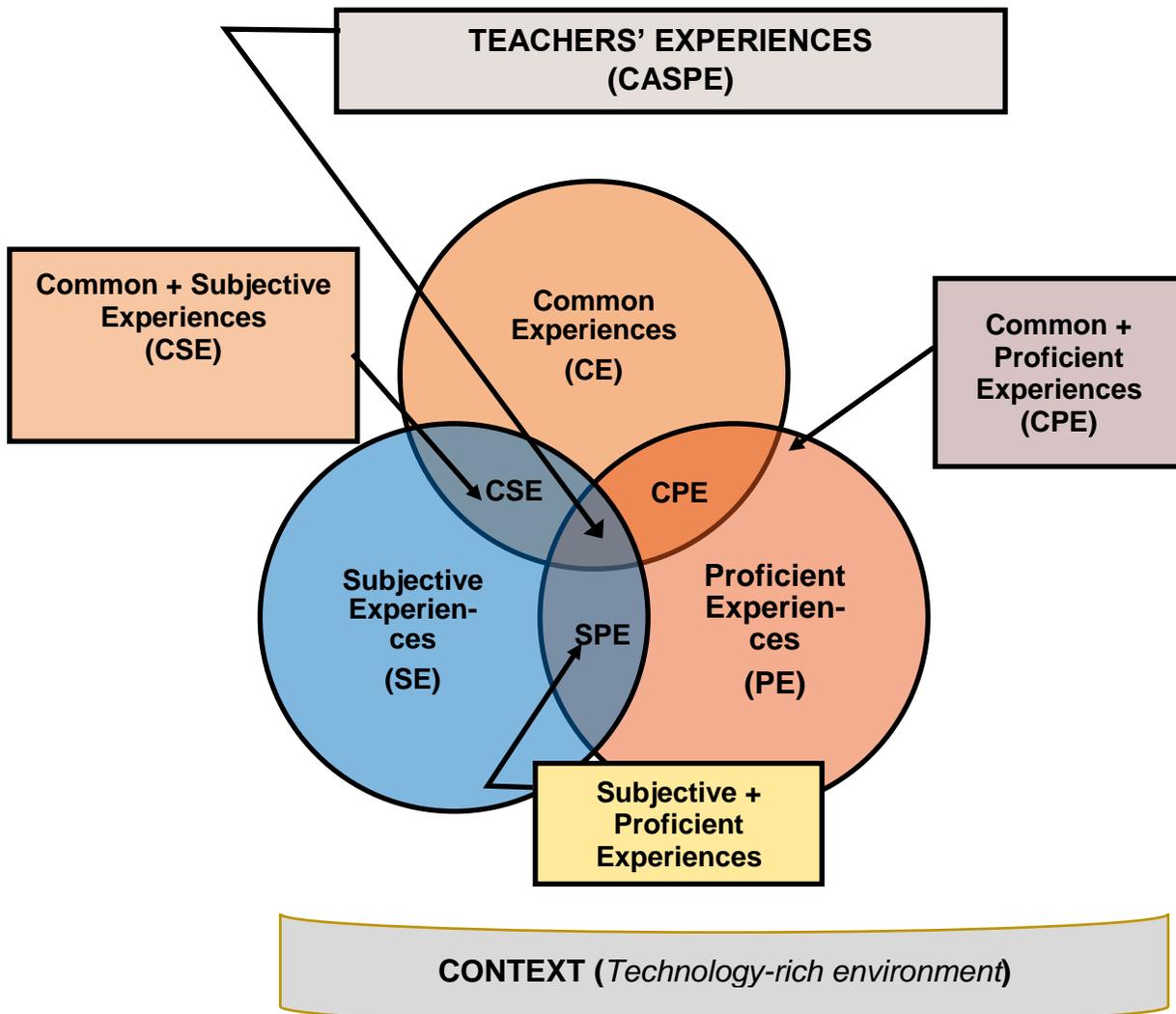


Figure 4.3: CASPE constructs with experiences

Figure 4.3 represents teachers' subjective experiences of enacting the Financial Literacy curriculum, which demands problem-solving skills, creativity and critical thinking, as they are key to the knowledge of 21st century learners.

4.3 Subjective teachers' experiences orchestrated by TPACK theory

In Chapter Two vertical proficient experiences, which are represented in the formal training of teachers, emerged in the literature as a key feature in teachers' experiences. Studies like those of Schreuder (2014) and Ngwenya (2014) clearly state that qualified teachers are needed to teach Accounting in secondary schools. They further indicate that there is a decrease in the number of students pursuing accounting as a career, poor results in EMS, especially in Financial Literacy, and a lack of background knowledge for learners doing Accounting in Grade 10; it is assumed that all these problems result from the unavailability of qualified teachers and resources (Assan & Lumadi, 2012; Phakathi, 2019). The proficient experiences of teachers seem to have weaknesses and strengths in the teaching of Financial Literacy to Grade 9 learners (Ololube, 2005; Zeichner, 2010). A study exploring teachers' experiences indicated that teachers teaching Financial Literacy were not professionally trained; as a result, there was a lack of professional experiences from teachers teaching Financial Literacy (Ndlovu, 2018). In support of this part of the study, it is therefore necessary to explore the subjective or personal experiences of teachers enacting Financial Literacy in secondary schools (Khoza, 2017b; Rodgers & Scott, 2008). In this study enacting represents interpretations, thoughts and perceptions of the Financial Literacy curriculum which influence teachers' experiences in enacting it in a particular way, and further explore why teachers explore this curriculum in a particular way.

The literature identified the horizontal common experiences which are closely linked to the socialisation of knowledge in the teaching and learning process. In support of the above statement, Chapter Three indicates that teachers themselves come from the society and have observed their teachers teaching Financial Literacy and adopted their strategies of teaching the subject. In contrast, CK emerged in studies like those of Martin (2019); Thomas and Upchurch (2018) where they emphasise that good results and performance in schools emanate from the construction of knowledge and the involvement

of learners in the teaching and learning process. However, Edwards and Mercer (2013); Suyitno, Pratiwi, Roekhan, and Martutik (2019) indicate that teachers as individuals have knowledge that is based on what the family, members of society, learners in the classroom and very close friends inside and outside the school environments are sharing – prominent knowledge that need to be embraced. The acknowledgement of knowledge from society is key to the teachers if they want to succeed in the teaching and learning of Financial Literacy. This further suggests that the combination of proficient and common experiences which produce the subjective experiences of teachers could be a way to go as it caters for proficient and common experiences in the teaching and learning in schools. Therefore, it is further relevant for this part of the study to explore subjective teachers' experiences as they are very personal, they rely heavily on personal meanings, and consequently unique and particular knowledge is formed. Yildirim and Bakirci (2019) aver that knowledge and its meaning are acquired through socialisation, which provides an opportunity to construct knowledge and builds up to formal or proficient experiences.

Therefore, this part of the study focuses on exploring the diagonal subjective teachers' experiences that seem to be influenced or not influenced by CASPE theory to enact the Financial Literacy curriculum in secondary schools in a particular way. This could be well-presented by the application of CASPE theory in the enactment of Financial Literacy in secondary schools worldwide. This also considers teachers' enactment of Financial Literacy curriculum, which refers to the interpretations, reinterpretations and contextualisation in the classroom (Kaur, 2014; Remillard & Heck, 2014). According to Mpungose (2020) subjective experiences or non-formal reflections require teachers to be driven by TK, PK and CK in order to integrate and enact the Financial Literacy curriculum in the teaching and learning process in the classroom. Emphatically acknowledging subjective experiences, Sokhulu (2020) and Khoza (2018) opine that subjective experiences are key to individual needs; however, they are generated to benefit both proficient and common experiences so that they self-actualise and produce subjective experiences. Figure 4.4 below displays each type of experiences with constructs centred on the integrated experiences.

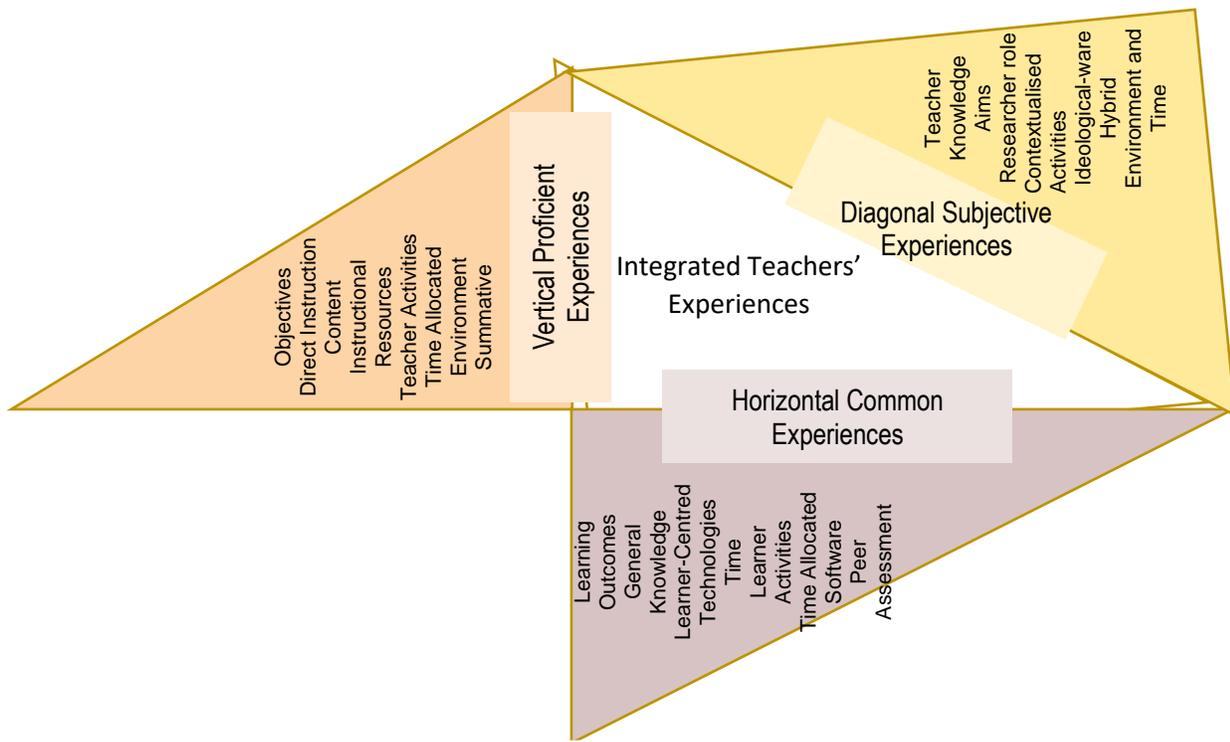


Figure 4.4: Integrated teachers' experiences

The above diagram shows how proficient experiences, common experiences and subjective experiences form integrated experiences. However, diagonal subjective experiences with their constructs, which are produced by the combination of proficient experiences and common experiences, are discussed in this part of the study. This is to demonstrate how diagonal subjective teachers' experiences are influenced by integrated teachers' experiences and link to the enacted Financial Literacy curriculum in secondary schools.

Studies like those of Knolton (2014); Mpungose (2018); Raper (2018) have demonstrated the use of TPACK in the teaching and learning of sciences and languages subjects in schools and universities, but no studies have been identified that are using TPACK as a tool to deepen the understanding of accounting concepts as one of the topics in Financial Literacy. However, it should be noted that TPACK is the framework that assists teachers to identify the knowledge they need in order to teach effectively in any subject, which includes Accounting, Financial Literacy and others. Therefore, one wonders why

researchers are not exploring TPACK in the teaching and learning of Accounting and Financial Literacy (Loughran, Berry, & Mulhall, 2012; Schmidt-Crawford et al., 2016). Teachers need to rely heavily on the diagonal subjective experiences, which are very personal and made up of proficient and common experiences. This further allows teachers to understand and create a learning environment where they enact with Financial Literacy content to design teaching and learning activities that suit pedagogy and work well with the technologies chosen by teachers in order to achieve the aims of the teaching and learning process.

In support, the mixed study conducted by Alhababi (2017) on effective use of TPACK by English teachers and students in Saudi Arabia, focused on the integration of technology into English language teaching and learning in the classroom. The study generated data through the use of observations and in-depth interviews and revealed that TPACK is an effective tool for both teachers and learners if it is well-implemented. Mupita, Widiaty, and Abdullah (2018) agree that TPACK has three domains that are inseparable, and teachers should have an understanding of how to integrate them and use them effectively so that they design lessons supported by technology. As much as they understand TPACK, teachers need to address all of the constructs with respect so that their enactment of Financial Literacy curriculum could be a success guided by TPACK as a framework.

TPACK is the theoretical lens for this study and is more about the three main constructs, which include content, technology and pedagogy and are relevant to the nature of knowledge, technologies and technology in terms of methodologies that suit the nature of the environment to teach learners (Fransson & Holmberg, 2012; Mupita et al., 2018; Reyes Jr, Reading, Rizk, Gregory, & Doyle, 2018). Therefore, the use of TPACK in this part of the study fits the purpose of responding to concerns being raised in terms of learners not responding to the Financial Literacy questions during tests and examinations, which results in them acquiring less marks in EMS and then dropping Accounting in Grade 10 and pursuing other unrelated fields (Assan & Lumadi, 2012; Ngwenya, 2012). The integrated teachers' experiences cannot be excluded from all the teaching and learning activities that are involved in the teaching and learning process (Çoklar & Yurdakul, 2017). Further to that, Mpungose and Khoza (2020) opine that a pragmatic digitalised curriculum which is very subjective in nature and yet framed within a performance- and competence-

based curriculum allows the use of digital technologies relevant to the current state of education. Teachers should understand the importance of TPACK to identify digital technologies and be able to use it profitably as they are involved in the enactment process, choosing the digital technologies, methodologies and strategies that are appropriate to achieve the set aims through the quality of teaching and learning activities. Therefore, CK as one of the three major constructs plays a vital role in the TPACK framework. Consequently, this study is interested in further exploring how teachers enact Financial Literacy content subjectively.

4.3.1 Teachers' content knowledge in the enactment process

The enacted CK is the kind of knowledge presented in the classroom where the teacher combines content from professional training and knowledge acquired from society (Edwards & Mercer, 2013; Hoadley, 2011). In this part of the study, CK in TPACK, which is proficient experiences (PE) in CASPE theory, relates to the content that needs to be covered in Grade 9, which includes accounting concepts, cash and credit transactions of a trading business, analysis of cash and credit transactions, posting to ledgers and preparation of trial balance. This CK is listed in the CAPS policy as prescribed by the curriculum. However, there are no details of how this CK should be taught in the classroom. As a result, teachers as researchers play the role of interpreting and contextualising CK to suit the particular teaching and learning context. In the South African context, financial literacy content is accounting; therefore, teachers should possess accounting knowledge and skills. However, teachers are trained in EMS and obtain a Bachelor of Education degree which means teachers they can teach accounting/financial literacy, economics and business studies. Therefore, professionally trained teachers in financial literacy/accounting are needed to interact with the content, allowing them to draw from their proficient experiences which focus on subject content, and should have a strong foundation of CK. Figure 4.5 represents the effectiveness of subjective teachers' experiences through the use of TPACK when they enact Financial Literacy CK in the classroom.

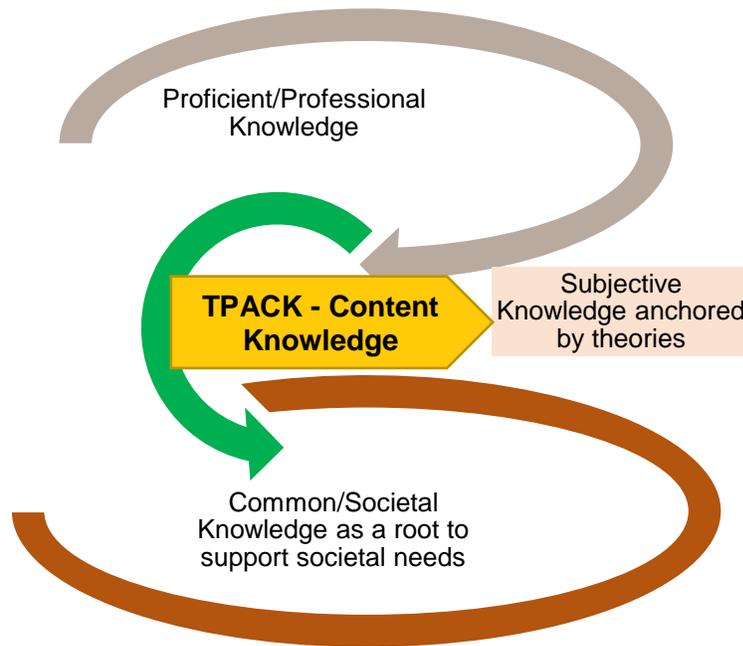


Figure 4.5: The effectiveness of teachers' subjective experiences

Figure 4.5 indicates the importance of subjective content knowledge from all facets of experiences which is anchored by the use of digital technologies for effective teaching and learning in the technology-rich classroom. Teacher CK is grounded in societal or common knowledge and further strengthened at higher institutions where professional strategies are taught to impart CK successfully. The blending of these experiences in CK requires teachers to acknowledge and understand CK from both common and proficient experiences, so that they identify gaps in terms of knowledge. This would allow teachers to be very subjective in order to address either aspect that might show deficiency in the teaching and learning process.

Society presumes that learners learn Financial Literacy so that they may apply the content acquired in the classroom and link it to their needs. EMS has a part that focuses on establishing businesses in the community, and also covers the recording of all transactions from inception up to the process of evaluating progress in the business (Department of Basic Education, 2011, 2019). Therefore, Financial Literacy deals with the process of recording business activities, including the buying and selling of goods and services (Kwarteng, 2018; Manda, 2014). Content can be integrated with technology to produce learners that are competent, technologically aware and competitive enough to

make meaningful decisions in real-life situations. Figure 4.6 below illustrates the activities linked to Financial Literacy content.

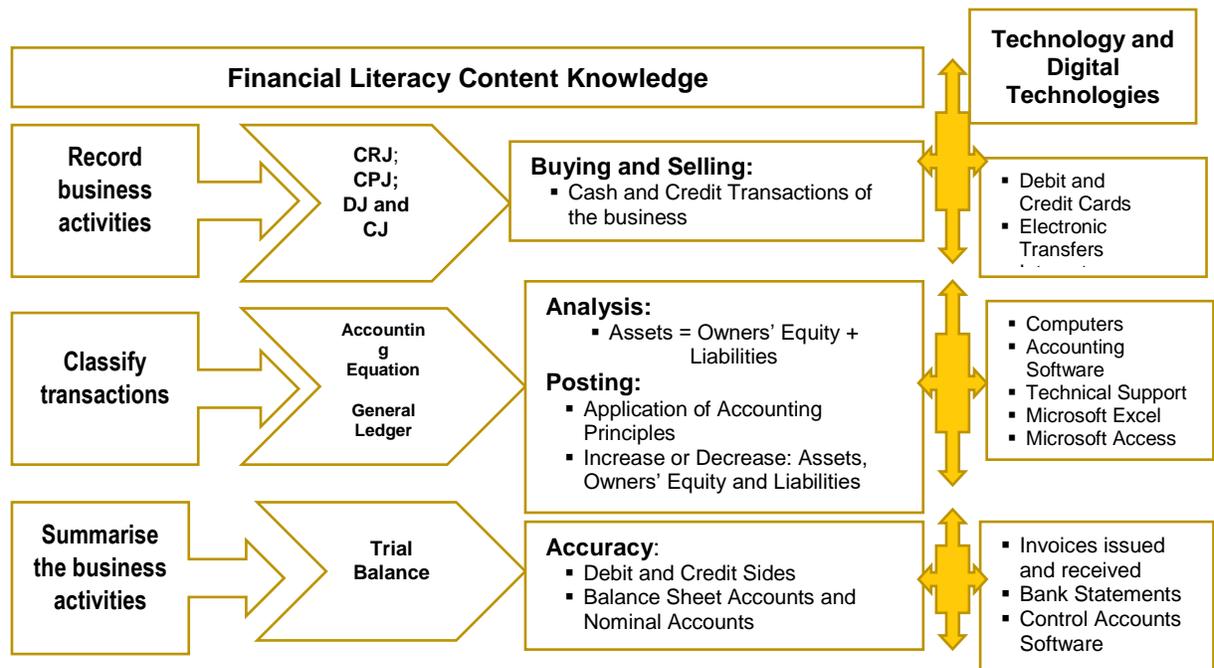


Figure 4.6: How content knowledge integrates with technology

Figure 4.6 identifies and illustrates the content and skills as prescribed in CAPS and how they link to the technology and digital technologies that might assist both teachers and learners to master the content and be able to apply it practically in their daily lives. To record, classify and summarise are the key objectives that are highlighted in the CAPS curriculum, and they are evidenced by the topics in the ATP for Grade 9 which include Cash Receipts Journal (CRJ), Cash Payment Journal (CPJ), Debtors Journal (DJ), Creditors Journal (CJ), Accounting Equation (Assets = Owners' Equity + Liabilities), General Ledger, Debtors Ledger, Creditors Ledger and Trial Balance (Department of Basic Education, 2011, 2019; Modise, 2016). The interrogation of accounting literature in relation to the teaching and learning of Financial Literacy in Grade 9 produced key activities like buying, selling, analysis of financial transactions, posting and accuracy, which seem to link very well with technology and digital technologies that might be relevant in the enactment of CK in the classroom.

The major concern is that Financial Literacy as part of EMS, which is a subject, is designed in the curriculum to meet societal needs, but its existence does not bridge the

gap between the classroom and the real world. This is related to teachers' lack of skills to enact the Financial Literacy content in an unstructured environment such that learners solve real-life problems and produce meaningful solutions. In support, studies like those of Alvarez et al. (2011); Boulianne (2014) and Khoza (2018) opine that hardware in the form of computers must be accessible and affordable and have software with a graphic interface that prompts teachers to prepare their lessons without getting help from the programmers. Therefore, the Department of Basic Education (2011); Keane (2012); Ng'ambi, Brown, Bozalek, Gachago, and Wood (2016), and Voogt and Roblin (2010) further explain that educational technology as a systemic process was designed to improve the teaching and learning of Accounting and to produce learners with 21st century skills as envisage by the South African curriculum. Figure 4.7 demonstrates how skills of the 21st century integrate technology.



Figure 4.7: 21st century skills integrate technology and the Financial Literacy curriculum

Figure 4.7 elaborates the skills attained in Financial Literacy where learners master content to develop 21st century skills which include communication, collaboration, problem solving, creativity and critical thinking. These skills address the needs resulting from global changes which require responsible citizens who provide transparent financial

information through the process of recording financial transactions, applying accounting principles and considering the emergence of corporate responsibility as an important component of business conduct. In that way, information and communication technology (ICT) has been one of the means of allowing teachers and learners to diverge from the traditional ways of teaching and learning in the classroom (Mathevula & Uwizeyimana, 2014; Vrasidas & Mclsaac, 2001). The traditional approach is embodied by teacher-centred rote learning and time-task-orientated processes. In contrast, the use of ICT in the teaching and learning process incorporates learner-centred pedagogy, inquiry-based learning and facilitation which encourages deep learning and construction of knowledge. Subjective teachers' experiences, as basically grounded in common experiences and influenced by proficient experiences, seem to play a major role in sharpening 21st century skills guided by the aims embedded in the enacted Financial Literacy curriculum.

4.3.2 Aims behind the enacted curriculum

Teachers as the fulcrum of education should possess knowledge of the educational ends or aims of both education and the subject (Green & Leask, 2016; Taylor, 1997). Seetharamu et al. (2017); Wringe (2016) indicate that aims may contain hubris or excessive pride in self-importance, or teachers may have introversion in the matter of aims – but it should be noted that whatever is not empirically demonstratable in the teaching and learning process does not have aims. Consequently, aims are general but are regarded as statements of targets which emanate from teachers after they carefully dissect the content of Financial Literacy to identify skills to be achieved after learners have been fully engaged in the process of learning in the classroom (Kennedy' 2006; Khoza, 2013b). These aims seem to be rooted in teachers' experiences; therefore, they are very subjective or personal in nature.

Therefore, educational goals are referred to as aims since they are realised through various kinds of educational processes (Krajcik, McNeill, & Reiser, 2008; Marzano, 2015). Aims design the nature of the process, right from the inception of that particular curriculum. This relates to the introduction of subjects in the curriculum with the intention of addressing national shortages of careers. Further, this includes the teaching of Financial Literacy as a mode to fight corruption, and for management of credit facilities, and managing investments in business and mismanagement of funds in all spheres. It

suggests that aims are linked to the long-term goals which shape the profile of a country through the professions being produced in the education sector. Teachers' experiences play a crucial role in building intentions and, as a result, more specific actions designed to produce the nature of people envisaged by the curriculum as represented in the blueprint. Since aims are informed by what teachers have experienced and are written from teachers' point of view, (Mpungose, 2018; Shoba, 2018) suggest that these aims are subjective or personal, showing that they are very intrinsic.

A study conducted by Sakki and Pirttilä-Backman (2019) on aims of teaching History and epistemic correlates explored how History teachers from various countries perceive the teaching of History and how they regard the aims of teaching History as a subject in schools. The study sampled 10 countries, from which 633 teachers participated and responded to the questionnaire. The findings revealed that teachers teach History to ensure that the younger generation are patriotic about their country, and understand the past and develop critical thinking in identifying key solutions for problems encountered by the country. In addition, the aim of teaching History as a subject in schools is to give learners a deep understanding of their origins and respect for cultures while maintaining the integrity of the country by holding a high level of knowledge about it. In addition, Taylor (1997) and Wringe (2016) emphasise that aims are open-ended and ongoing, this includes teachers' aims to foster interest in and commitment to the various values and standards implied in the national curriculum. This is relevant since CAPS as a performance curriculum clearly defines the learners' behaviour and understanding, where it states "to ensure that children acquire and apply knowledge and skills in ways that are meaningful to their own lives" (Department of Basic Education, 2011, p. 4). This further suggests that the achievement of aims relies heavily on teachers' subjective experiences of knowing what worked or did not work, so that curriculum designers, specialists and other related authorities encourage better learning through better teaching. In that view, the teaching of Financial Literacy provides the ability to understand financial and accounting concepts and make basic calculations and, further to that, envisages learners that make well-calculated, meaningful decisions. Figure 4.8 outlines the aims of enacting Financial Literacy in schools.

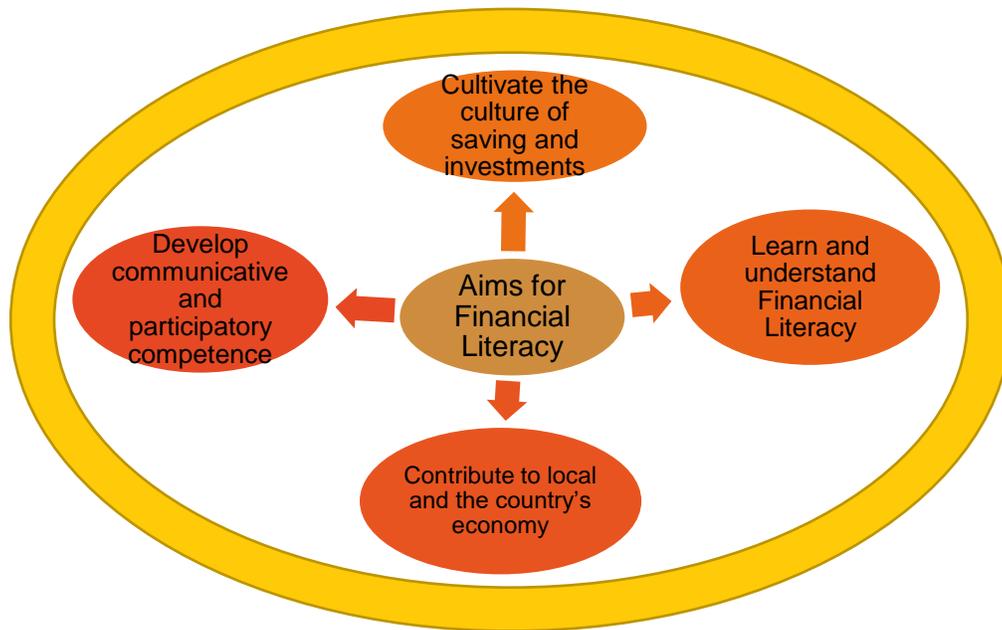


Figure 4.8: Aims of Financial Literacy

The above figure outlines the four key interrelated areas that develop Financial Literacy content in line with the aims as set out in the curriculum for senior phase schools. The first part is to cultivate the culture of saving and investments; secondly, to learn and understand financial and accounting concepts to strengthen knowledge and skills as envisaged by the South African curriculum; thirdly, through practical presentations, debates and report writing to develop communicative and participatory competence in the local society's and international financial activities; and finally, to contribute to the development of society and the economy of the country.

Authors like Brockmann, Clarke, and Winch (2008); Moreno-Herrero, Salas-Velasco, and Sánchez-Campillo (2018) proclaim that aims are intrinsic and internal, such that they promote lifelong learning and further develop learners with skills and knowledge that prepare them to be part of the workforce and contribute to the global economy. Therefore, this suggests that aims are not measurable as objectives but are directed by key words like understand, learn, know, allow, appreciate and so forth. Table 4.1 illustrates examples of aims in Financial Literacy.

Table 4.1: Examples of aims using Financial Literacy content

Financial Literacy Content	Related Key Words	Example of Aims as per Financial Literacy Content
<ul style="list-style-type: none"> ▪ Recording of cash and credit transactions ▪ Analysing transactions using accounting equation ▪ Posting to ledger accounts ▪ Prepare trial balance 	<p>Introduce Understand Learn</p>	<p>To introduce learners to the importance of recording all business transactions in appropriate journals.</p> <p>Learners will understand the use and application of basic accounting principles in a business context.</p> <p>Learners will learn the importance posting and balancing the ledger accounts of the trading business.</p> <p>Learners will learn to analyse the business transactions using the accounting equation.</p> <p>Learners will understand the discrepancies of accountants by checking accuracy and rectify mistakes using the trial balance</p>

Table 4.1 provides examples of aims using Financial Literacy content. It emphasises the introduction of learners to the importance of recording all business activities using the correct and appropriate journals. This opens up the space for learners to understand the use and application of basic accounting principles. As a result, learners learn the importance of posting and balancing of ledger accounts in a trading business. Therefore, learners as businesspersons learn to analyse transactions using the accounting equation. That leads learners to learn to identify discrepancies of accountants by checking accuracy and to identify mistakes and rectify them using the trial balance. Teachers should be capacitated on key words that relate to aims and further develop aims that suit the content and motivate learners to pursue careers in the future.

According to the Department of Basic Education (2011, 2019) aims are to equip learners with knowledge, skills and values that are suitable for their self-fulfillment and meaningful

participation in activities of society as competitive citizens of the country, while also facilitating the transition of learners from education institutions to the workplace. However, these aims are general and are not subject-specific in the CAPS document; therefore, teachers might have the wrong impression that subject aims are not linked to the general aims as specified in the policy. This might result in finding teachers teaching without understanding the general aims as stated in the curriculum. To address this deficiency, curriculum developers and designers should ensure that each subject has aims that motivate teachers to teach it. In summary, aims as targets define the role of teachers in the teaching and learning process, and it is imperative for teachers to understand the aims of each subject so that roles are aligned, and to allow subjective experiences to dictate or characterise the role of the teacher in the classroom.

4.3.3 Researcher role in the enactment process

Teachers in this study play the role of being researchers in the teaching and learning process. A researcher is a teacher who learns continuously with the aim of developing themselves, create a pool of knowledge to allow learners to navigate it, and sharpen skills and knowledge so as to achieve the set objectives as prescribed in the curriculum (West, 2011). Therefore, teachers are learners as they continuously learn to improve their knowledge and use what they have learnt to assist their learners in the classroom (Hine & Lavery, 2014). As they are driven by subjective experiences, teachers discover new knowledge and keep abreast with the current trends which relate to the subjects they teach. This role of being a researcher develops skills such as being innovative and creative to make their subjects interesting. Researchers design frameworks to impart knowledge and skills gradually so as to introduce learners to a technology-rich environment. Consequently, teachers engage their subjective experiences to guide their enactment strategies to ensure that the planned curriculum aims are achieved after the learning programme is completed.

Erba (2013) conducted a mixed-method study that focused on practice and challenges in conducting action research in secondary schools. Data were collected using document analysis, questionnaire, interviews and focus groups. Findings revealed that there was a low level of practice of research by teachers; however, they had enough knowledge and skills in their study area. As factors that hinder the engagement of teachers in research,

the study identified shortages of training sessions, seminars, workshops on research, and insufficient budget and materials to support the research process. The study further recommended the provision of financial support and in-service training to enable secondary teachers to conduct research in schools. Cobb, Wood, and Yackel (1990) indicated the classroom as an area for teachers and researchers to conduct research. Ulla (2018) is of a similar view that while the research process benefits teachers as researchers, teachers do not do research for professional reasons but are very subjective. Teachers as researchers benefit from the process of research since it improves teacher knowledge and teaching practices in their classroom. However, challenges like lack of financial support, research skills and materials to facilitate the research process still impede teachers from doing research. This results in most teachers lacking an interest in research.

Sheikh, Sheikh, Kaleem, and Waqas (2013) conducted a study that focused on identifying factors that contribute to the lack of interest in research among medical students. This might seem irrelevant, since this part of the study is based on subjective teachers experiences in secondary schools, but the common problem is the lack of interest in research which seems to hinder the professional development process. The study revealed a shortage of relevant resources, which included internet facilities, and Erba (2013) further revealed factors hindering research, which included insufficient resources and other related issues. The point is that in both studies the lack of resources seems to be a big factor in contributing to the lack of interest. It is for this reason that authors like Erba (2013); Sheikh et al. (2013) and Ulla (2018) stress and recommend the provision of access to the internet and financial support to secondary teachers, because research provides teachers with knowledge to select the best teaching strategies and enhance their teaching abilities. In short, research contributes to and develops teachers professionally when they acquire skills like inquiry, reflection and problem-solving. Figure 4.9 below illustrates the skills and development process of teachers through the use of research in secondary schools.

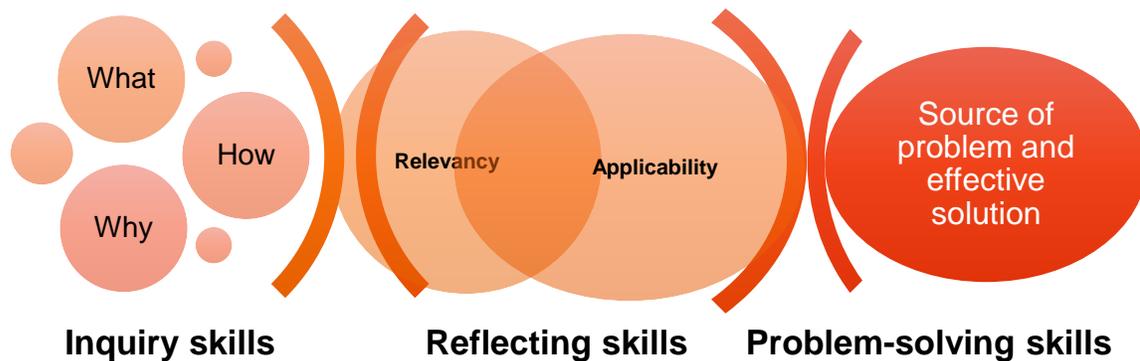


Figure 4.9: Research skills and process for teachers' development

Figure 4.9 illustrates the research process that produces skills that develop teachers to be effective in the teaching and learning process. Firstly, inquiry skills assist teachers to ask simple questions: What is Financial Literacy? How does Financial Literacy benefit learners at school and outside school? Why is Financial Literacy so important in schools? Secondly, reflecting skills involve revisiting the answers obtained from the inquiry, establishing the relevance of facts acquired and further expanding to their applicability in real-life situations. Thirdly, problem-solving skills identify the source of the problem in any financial situation and devise the effective solution. As much as this process develops teachers professionally, it has to be noted that teachers are motivated by personal reasons for doing research rather than professional reasons (Ulla, 2018; West, 2011; Young, Rapp, & Murphy, 2010). Subjective teachers' experiences through the use of inquiry, reflection and problem-solving skills can improve the teacher for the better in the enactment of Financial Literacy in the classroom.

Having read various articles locally and abroad, no article has been identified that focuses on researcher as a role for teachers; it has been explained in some of the articles, but not as an area of focus. An exception is the study by Shoba (2018, p. 71), where she explored the researcher role and revealed that "teachers explore their own teaching while questioning their teaching practice" when they engage in research. That is the reason why the researcher role seems to be dormant and indicates teachers' lack of interest in

doing research because it is not emphasised as a critical role for all teachers. However, the South African curriculum does not clarify the role of teachers as embedded in the curriculum, but it does mention that a teacher is a lifelong learner, and this is further outlined as a way to improve knowledge and keep abreast of knowledge in the subject. This indicates that there is a gap in studies on Financial Literacy that emphasise the researcher role for teachers in secondary schools, and how this role develops teachers in their teaching strategies and imparting CK in the classroom.

In summary, teachers as researchers in the classroom require financial support to engage in research that develops skills and improves Financial Literacy content that is current to address societal needs, and further identify digital technologies that facilitate the research process to produce new knowledge in the subject (Gonzales, Corpuz, & Dellosa, 2020; Pica, 2005). This includes the availability of the internet, computers, software, and theories that underpin the research process in the classroom. Studies like those of Adedokun-Shittu and Shittu (2014); Khoza (2018); Mpungose (2018); Mustafina (2015) divulge how the integration of technologies and the roles of teachers produce subjective teachers' experiences that allow teachers to focus more on ideological-ware as a resource to improve personalisation or subjectivity in the enactment of Financial Literacy in the classroom.

The above studies acclaim that integration of technology into the Financial Literacy curriculum requires technological pedagogical knowledge (TPK), as positioned in TPACK theory and signified as common subjective experiences (CSE) in the CASPE theory produced by this study. This identifies ideological-ware as one of the constructs that is very personal or subjective in nature and assists teachers as researchers to produce profound knowledge based on scholarly resources, and further enhances learners' sense of inquiry, and reflective and problem-solving skills.

4.3.4 Ideological-ware as a resource to enact the curriculum

The world is currently experiencing drastic changes in the education sector due to the COVID-19 pandemic that resulted in changes in the way schools function, teachers teach and teachers communicate teaching and learning to cover the curriculum. Learning seems to transform and learners are now learning with the help of newly invented

technologies. People worldwide are learning from their homes by using the internet, electronic libraries and e-books. Schools have had to change the way they teach and communicate learning. This allows learners to learn and do education activities at any time and at their own pace. Technology in education seems to be key in the teaching and learning process, and therefore the provision of resources such as hardware and software is very important. In clarifying resources, Khoza (2013a, 2016b) outlines hardware resources which include overhead projectors, video machines, desktop computers, laptops, smartphones and other digital machines; software as programs that display information from hardware resources; and finally ideological-ware resources that provide reasons behind the use of any technologies. In further support of ideological-ware, Khoza (2017a) explains that ideological-ware includes theories of learning, and teachers' experiences which make it possible to teach successfully and assist teachers to identify relevant hardware and software to facilitate the process of teaching and learning. Ideological-ware resources are defined as immaterial or insubstantial in that they cannot be seen or touched (Mpungose, 2018). Ideological-ware drives any curriculum since it consists of theories, ideas, beliefs and teaching and learning strategies.

Technology is regarded as an entity that is both immaterial and material and is used to solve real-life problems. However, technology and ideological-ware are inseparable and they drive any lessons or content in education; ideological-ware underpins teaching and learning activities to represent the beliefs and ideas of the teacher in the enactment of Financial Literacy in the classroom. Consequently, teachers have to identify the ideological-ware behind any educational activity. In order for teachers to be successful in the enactment process of the Financial Literacy curriculum, teachers are urged to understand and identify the ideological-ware that underpins the curriculum before they carefully identify and select the technologies to be implemented in the integration of technology and education in the classroom. In that way, the ideological-ware that is chosen depends on the knowledge and understanding of curriculum theories and experiences that teachers have acquired or mastered during the teaching and learning process.

In the participatory action study conducted by Fomunyam (2017) on ideological-ware as key to improving learner performances by unlocking their hidden potentials and talents,

semi-structured interviews and document analysis were used to generate data. Findings revealed that ideological-ware has been neglected, and that failure to make use of it may result in continuous plundering of learner performance. Ideological-ware is the solution to improve learners' performance in Financial Literacy. Therefore, Mabuza (2018) and Khoza (2015a) alert curriculum designers and Accounting and Financial Literacy teachers as enactors of the curriculum to first understand ideological-ware of the curriculum before they choose and implement technologies that suit the aims and learning activities. In strengthening the solution provided by Khoza (2015a); Mabuza (2018) and Fomunyam (2017), expatiate how the process unfolds. Apostolou, Dorminey, Hassell, and Watson (2013); Holcomb and Michaelson (1996) indicate that teaching and learning should be structured to allow learners to engage in activities and build enough experience in Financial Literacy content while exercising subjective involvement in the process. This facilitates the process of closing the gap between classroom teaching and learning and the real world using digital technologies as resources.

The discussion suggests that teachers' experiences are required to identify the list of technologies that might be useful to the enactment of Financial Literacy in the classroom. Table 4.2 shows how subjective experiences control teachers to select the best suitable digital technologies that might be useful in the enactment of Financial Literacy.

Table 4.2: Subjective experiences control technologies

Digital Technologies Identified	Theories	Teachers' Experiences	Constructs
Laptops Desktop computers Data Projectors Smartphones Internet WhatsApp Accounting Software WeChat YouTube Facebook	TPACK theory Teaching Strategies Learning Strategies Constructivism Connectivism	Subjective Experiences	Aims Teacher Content Knowledge Particularised Activities Hybrid Environment and Time Researcher role Ideological-ware Formative Assessment

Table 4.2 displays the relationship of technologies, theories, teachers' experiences and constructs that seem to direct teachers to be very subjective in their enactment of

Financial Literacy. Depending on the availability of resources in the school, teachers with technological knowledge (TK), content knowledge (CK) and pedagogical knowledge (PK) are capable of choosing digital technologies like smartphones using WhatsApp and YouTube to send Financial Literacy lessons with accounting activities to learners in various areas at the same time. This is well substantiated by authors like Blundell et al. (2015); Khoza (2020); Sokhulu (2020) and Ng'ambi et al. (2016) as they emphasise the importance that teachers use theories to conceptualise the challenge of integrating digital technologies into pedagogy, knowledge building, digital technologies and digital literacies as part of teacher development. Various kinds of situations have produced dilemmas and contradictions that have exposed every stakeholder in education to the need to adapt to change and be able to learn, while the focus is on teachers' need to demonstrate TK, digital technologies and pedagogical content knowledge (PCK) to enact Financial Literacy successfully without the use of classrooms. This pushes teachers to understand the ideologies or ideological-ware that can be used in the integration of digital technologies and Financial Literacy curriculum in the teaching and learning process. Figure 4.10 shows how the interconnectedness of teachers' experiences and ideological-ware resources can control the subjective experiences in teaching and learning.

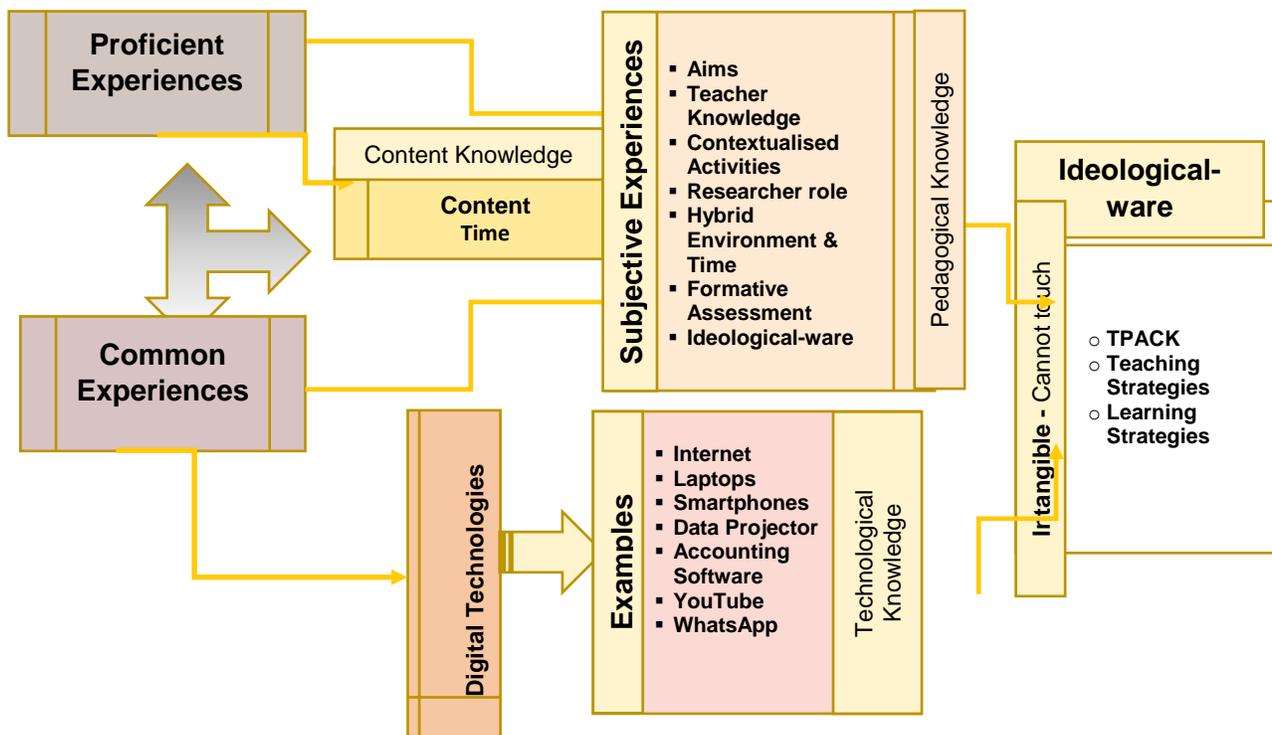


Figure 4.10: Interconnection of experiences with ideological-ware resources

Figure 4.10 illustrates how proficient experiences controlled by content and time, as prescribed in the planned curriculum, link to common experiences gained from peers, families and society at large, influenced by the use of technologies. The combination of experiences produces personalised experiences which are referred to as subjective experiences that demand knowledge of the theories that underpin the use of technologies and further allow teachers to choose digital technologies that might assist in the achievement of aims. Subjective experiences allow teachers to develop the activities that suit the teaching and learning process; in short, contextualised activities are necessary in this kind of situation.

4.3.5 Contextualised activities

Enacting Financial Literacy curriculum means changing, interpreting and contextualising what was originally scripted in the curriculum policy in terms of textbooks, content, teaching and learning strategies, resources and teaching and learning activities to what might work in the classroom during the teaching and learning process. This includes changing the role for teachers to be researchers, so as to ensure that they use their experiences to personalise their engagements and interactions and coordinate their activities to teach successfully. Hence, this part of the study focuses on the teaching and learning activities that are contextualised to address the needs of the learner while attempting to achieve the aims that are set out in the curriculum policy. Contextualised activities are characterised by problem-based learning activities and instruction-based activities which allow both the teacher and the learner to play their roles in the process of teaching and learning (Alvarez et al., 2011; Kawuri et al., 2019). Therefore, contextualised activities are teacher-centred activities that seek to provide an opportunity for learners to brainstorm, discuss and share their ideas to ensure that they produce appropriate solutions.

These activities combine teaching and learning activities which are blended to address the needs of the learners and best suit a particular situation. They are developed to tap into the unconscious mind of the learner and to address their needs and interests. It should be noted that contextual activities affect the affective domain of a learner while enhancing the effective participation of the learner in these activities (Hinostroza et al., 2011; Loutfy et al., 2015; Shoba, 2018). Teachers use these activities to connect with

learners' thoughts when they are engaged in the process of teaching and learning. Teachers become creative in the execution of these activities to keep learners focused while supporting their needs. In short, teachers are urged to select appropriate teaching and learning activities that provide the necessary developmental steps so that learners acquire knowledge, apply skills and demonstrate desired attitudes as articulated in the curriculum policy.

The researcher has noticed that Financial Literacy seems to have lost its spark for learners, as the number of learners who are pursuing Accounting in Grade 10 has decreased drastically. In order to develop new skills, knowledge and attitudes in learners, activities should be based on local needs and personal needs while indicating signs of being relevant, flexible and creative. Therefore, subjective experiences seem to be very relevant and needed to identify various types of contextualised activities that support the needs of learners. As per CAPS policy, the following activities have been cited: group discussion, where learners are given content by the teacher to share and discuss so that they acquire knowledge that assists in solving real-life problems; simulation, which involves imitation of a process, where content is allocated in various activities that depict the real situation; role play, where learners use concepts and content to imitate characters and the behaviour of individuals in a business context; oral presentation, which is a short talk or speech on a topic based on research; case studies, where a particular case or instance is analysed to illustrate a principle; online learning activities, where learners use their gadgets to engage with content online; individual class activities, which are meant to engage individually and test independence; and finally project-based activities, which bring theory into practice by collaborating and bringing a sense of community at school level. Every teacher who teaches Financial Literacy should have knowledge of theories around the use of each activity in the classroom. Table 4.3 below shows how each activity is linked to theory and further extends to the Financial Literacy content that formulates each activity.

Table 4.3: Contextualised activities underpinned by theories

CONTEXTUALISED ACTIVITIES:	FINANCIAL LITERACY CONTENT & TYPE OF ACTIVITIES:	THEORIES UNDERPIN EACH ACTIVITY:
1. Problem-Based Activities.	1. Accounting Concepts Case Studies, Simulations	1. Progressivism theory
2. Project-Based Activities.	2. Cash and credit journals / Accounting Project-Based, Role plays	2. Constructivism theory.
3. Cooperative Activities.	Group Discussion, Online & Oral Presentation	3. Social cognition theory
4. Community-Based Activities	Project-Based, Case Studies	4. Active learning theory

Unpacking Table 4.3, it displays contextualised activities that are content-based; however, they are linked to a particular theory. Progressivism theory, as developed by John Dewey (1958), emphasises bringing education to reality while in the process allowing learners to grow and form habits, and readjusting Financial Literacy content to suit new conditions outside the classroom. This can be done through the use of problem-based activities that create a platform for learners to learn while engaging in the activities. However, Radu (2011) alerts teachers that authentic learning is realised through direct experience and involvement. Teachers should use simulations and case studies to teach accounting concepts and further allow learners to simulate each concept so as to construct their own meaning.

In the experimental study conducted by Barman and Bhattacharyya (2015) on the effectiveness of the constructivist teaching method to improve academic achievement in Physical Sciences, they took a random sample of 50 students and used tests to generate

and collect data. The findings revealed that using the constructivist method of teaching was more effective than the traditional way of teaching. This attests to its use in contextualised activities which included experiments and practical examples where the role of the teacher was to prompt, instruct and guide learners to find solutions on their own and construct meaning of each activity. Although this was a study of Physical Sciences students, it is relevant to this study as it demonstrates the use of constructivist theory in the teaching and learning process. In support, constructivist theory worked in the study conducted by Khalid and Azeem (2012), where they compared the effectiveness of constructivist and traditional approaches in the teaching of English. The findings showed that use of constructivist theory improved the performance of learners. Since it worked with the two subjects mentioned above, it might work in the teaching of Financial Literacy. Therefore, Financial Literacy would employ project-based activities to practicalise the recording of cash and credit transactions of the trading business. This would further engage learners in analysing the cash and credit transactions using the accounting equation. Through the use of accounting knowledge from the classroom, learners can embark on a project where they visit local businesses to identify the nature of their existence, assets, owner's equities and liabilities, and establish the journals used to record their daily activities or transactions. In strengthening the use of project-based activities, cooperative activities are underpinned by cognition theory.

Social cognition theory emphasises the primary role of considering culture in knowledge construction, and teachers should acknowledge that cognitive development occurs when learners acquire information from their surroundings and culture, and by directly or indirectly interacting with members of society. In support, Vygotsky (1980) opined that learners acquire knowledge in an environment where it can be conceived as a shared problem area where they participate in group discussion and the process of construction of knowledge. In further support, Henchoz (2016) emphasises the social embeddedness of the learning process, where learners consider the opportunity to acquire financial knowledge, understanding and skills. Therefore, teachers' experiences are key in choosing cooperative activities that are underpinned by social cognition theory, and they can be executed by group discussion, online activities and oral presentation. Online activities, web-based learning and other software are available to engage learners in various types of activities while promoting active learning.

Authors like Auerbach, Higgins, Brickman, and Andrews (2018); Sarker (2013) explain active learning as the process where teachers, through their subjective experiences, develop contextual activities in which learners become part of the learning process. This includes activities that take learners away from their books, sometimes out of their classrooms, and sometimes out of their schools, and allow them to experience various ways of thinking and engaging. Examples like project-based activities and case studies can be utilised by teachers to allow students to expand their thinking process by engaging in educational activities in the community. In the absence of articles that focus on active learning in the enacting of Financial Literacy, this study would be relevant since it further focuses on how the content can be used to allow learners to construct knowledge using contextualised activities. Contextualised activities or collaborative learning activities require a hybrid environment that suits both face-to-face and online activities, with enough time allocated in order to be successful (Ibáñez, Maroto, García Rueda, Leony, & Delgado Kloos, 2012).

4.3.6 Hybrid environment and time for the enactment process

Hybrid and blended are concepts that imply the combination of two teaching and learning approaches that are used in the teaching and learning environment (Hameed, Badii, & Cullen, 2008; Neumeier, 2005). Akkoyunlu and Soylu (2008) and McCarthy (2010) indicate that a blended or hybrid environment integrates the advantages of e-learning and face-to-face teaching and learning. In this way, a hybrid environment and time are constructs that seem to be inseparable; the hybrid environment is where teaching and learning take place, and time should be part of the process while it further allows various types of formats of teaching and learning to take place. In short, Hall and Davison (2007) opine that the combination of face-to-face and online teaching allows learners to be fully engaged in the teaching and learning process, while teachers play the role of personally controlling this process towards the aims set in the curriculum. This suggests that a WhatsApp hybrid learning environment is personal or subjective and is influenced by personal experiences which are grounded on past experiences, professional influences and social interactions. According to Crawford and Jenkins (2017, p. 52), a hybrid environment is the “combination of learning modalities”, which would include a mixture of traditional teaching and learning approaches and online instruction or digital technologies

implementation. This is in line with what Neumeier (2005) says about a hybrid environment combining the traditional approach of teaching and computer-assisted learning. It therefore indicates that both these approaches are very important; however, they do have their own disadvantages. In noting changes in education globally, the evolution of digital technologies and the developmental of applications for digital devices have been marked as an area of progress. Technological knowledge become an area of interest to many teachers in secondary schools, and digital technologies and the blended environment have become critical in teaching and learning. However, the focus on PK and TK as perspectives is directed to the appropriate use and the implementation of digital technologies in a technology-rich environment. Figure 4.11 shows how a hybrid learning environment is anchored by PK and TK.

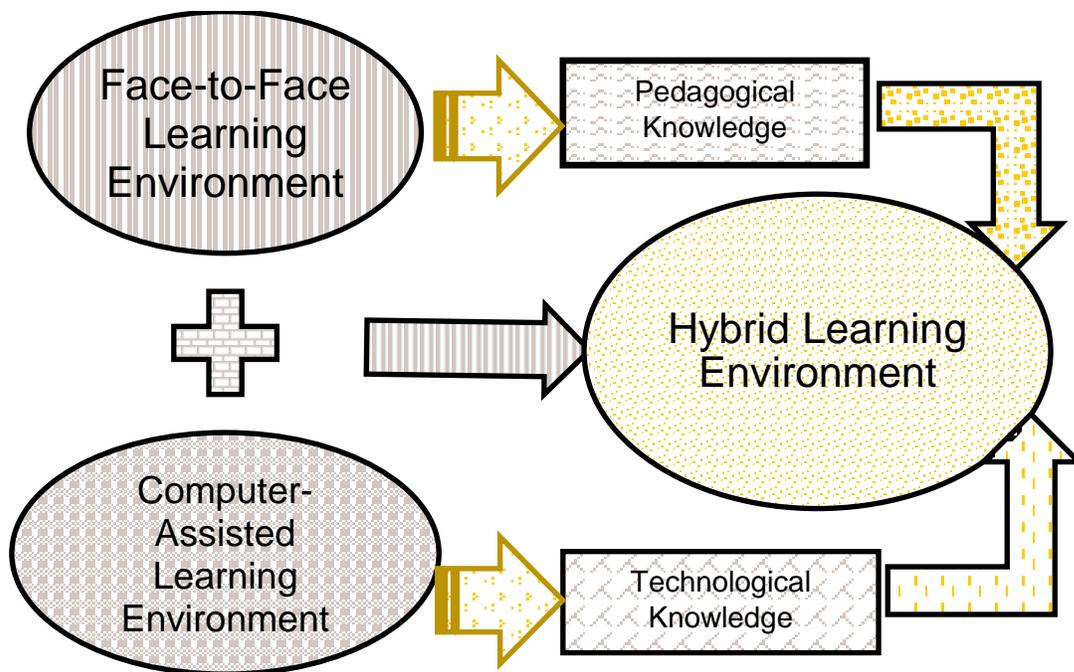


Figure 4.11: Hybrid learning environment as key to learning

Figure 4.11 demonstrates the interaction or combination of face-to-face learning and computer-assisted learning using PK and TK to produce a hybrid learning environment which could lead to the envisaged learner that possesses the skills of the 21st century. In further support, Crawford and Jenkins (2017); McCarthy (2010) and Graham and Allen (2005) are of the view that the hybrid learning environment can produce learners that possess skills of the 21st century, which include critical thinking, creativity and problem-solving if the TPACK theory with TK and PK constructs is properly implemented in an

environment that caters for technology-mediated learning and promotion of the social interaction of learners. However, one cannot ignore Akkoyunlu and Soylu (2008) findings that face-to-face learning scored higher than a blended learning environment. This suggests that as much as teachers are advocating for the use of an environment that caters for all types of learners, each type of environment has its own disadvantages. Lack of TK may include the lack of resources which include digital facilities and digital technologies like WhatsApp, Facebook, YouTube, smartphones, desktop computers, laptop computers and others that can facilitate the enactment of Financial Literacy content in a hybrid learning environment (El-Gayar & Dennis, 2005; Zitter & Hoeve, 2012). Figure 4.12 depicts enactment of Financial Literacy content in a hybrid learning environment.

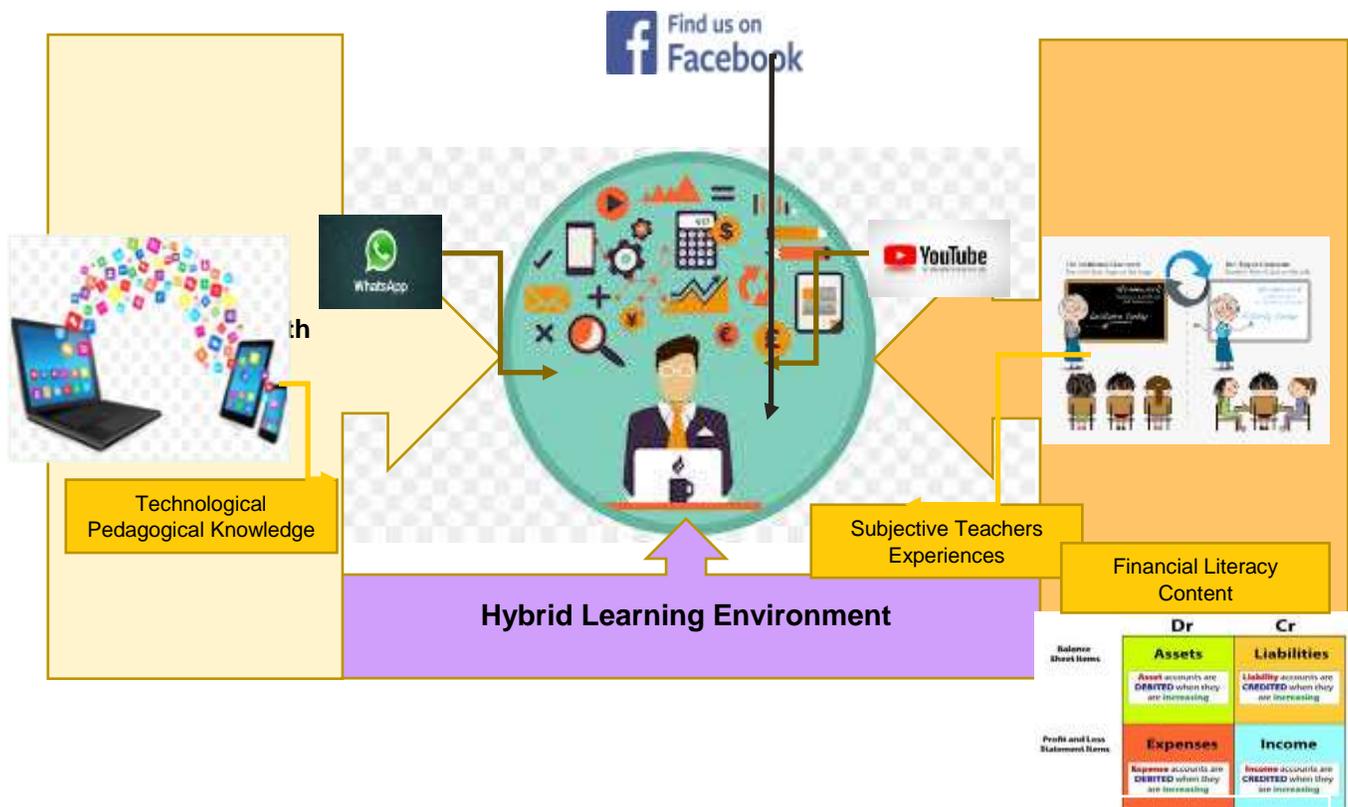


Figure 4.12: Enactment of Financial Literacy content in a hybrid learning environment

Teachers undergo the process of interacting with the Financial Literacy curriculum to carefully select the content, skills and attitudes for classroom practice. This process demands complex reasoning where they retrieve what they think is most relevant and use various flexible methods or strategies to enact content in a hybrid learning environment. In clarifying Figure 4.12, it shows how Financial Literacy content is enacted in the

classroom using the teachers' subjective experiences to carefully select digital technologies that suit technological content knowledge (TCK), pedagogical content knowledge (PCK) and technological pedagogical knowledge (TPK). WhatsApp, YouTube and Facebook are sample digital technologies that might be used in the enactment process. This is further supported by Mpungose and Khoza (2020, p. 16) when they theorise the use of digital technologies in the teaching and learning process as "digitalised curriculum" in their study exploring the transformation experiences of academics at higher education institutions. Findings confirmed five transformation principles that influenced the academics to embrace the digital curriculum, which is an achievement on the part of the higher education institution concerned, since academics are very reluctant to implement and integrate digital technologies into the curriculum. The same goes for teachers in secondary schools who find it very hard to implement and integrate digital technologies into the Financial Literacy curriculum, stating a number of hindrances which include lack of TK, lack of experience, and unavailability of resources and technical support. The COVID-19 pandemic compelled secondary schools to close schools, which resulted in most teachers trying to familiarise themselves with various types of digital technologies that might assist them in covering the curriculum while learners are away from school.

The time was right to use WhatsApp, Facebook, YouTube and other related platforms to engage learners in the teaching and learning process (Blundell et al., 2015; Mpungose, 2019). Mpungose and Khoza (2020) stated that teachers were coerced by COVID-19 to embrace digital technologies in the curriculum. Their recommendations relate to this study, where they emphasise that academics should identify values or ideologies that suit the enactment of a digitalised curriculum to protect tertiary institutions during COVID-19 and beyond. However, it can be noted that there are no studies on Financial Literacy or Accounting that explore transmission experiences in the enactment and integration of digital technologies into the curriculum. In addition, the above study suggests that Financial Literacy teachers in secondary schools should adopt this idea of identifying ideologies that fit well with time and the hybrid learning environment to enact digital technologies in the teaching and learning process. This part of the study is relevant as it further explores the subjective experiences of teachers in the enactment and integration of technology with the Financial Literacy curriculum.

A number of studies, including that of Kazu and Demirkol (2014), explore the effectiveness of a blended learning environment or hybrid learning environment versus the traditional learning environment. In the above study, which had a sample of 58 participants, findings revealed that a blended learning environment improved learner performance. Considering the effectiveness of blended learning as a pedagogic approach to academic achievement, and considering that Financial Literacy seems to be a challenge to learners and they do not pursue it in Grade 10, blended learning seems to fit well with the enactment of the Financial Literacy curriculum.

The allocated time for EMS in Grade 9 is two hours per week, restricted to teaching and learning in the classroom (Department of Basic Education, 2011, 2019). It leans to a performance-based curriculum which is structured and formal, and concerns about curriculum coverage in terms of weeks and quarters (Berkvens, 2014; Bernstein, 1999). However, while the arrangement of desks in the classroom dictates the traditional approach to teaching and learning, the content and nature of activities in the policy document integrate technology, and the aims in the CAPS policy speak to 21st century skills. The CAPS document does not state the nature of environment that suits the delivery and enactment of any curriculum, so deciding where to teach is at the discretion of the teacher. This suggests that the hybrid learning environment is subjective and further guided by the teachers' subjective experiences to work effectively. In further support, the hybrid learning environment starts in the classroom, where the Financial Literacy content is unpacked, and continues at home when the learners engage with digital technologies to work on activities. Teachers and learners use WhatsApp, YouTube, Facebook and others to facilitate the teaching and learning process outside the classroom. In additional support of such other platforms in teaching and learning in secondary schools, a qualitative case study conducted by Mpungose (2019) examined whether Moodle or WhatsApp was the preferred e-learning platform. After purposefully and conveniently selecting 25 first-year students, he generated data through the use of semi-structured interviews, focus groups and emailed reflective activities. This study revealed that the students preferred the use of WhatsApp since this platform is personal, and that it can be used to improve e-learning. While other studies, such as those of Awada (2016); Fattah (2015) and Bensalem (2018), advocate the effectiveness of WhatsApp, it

cannot be ignored that Mpungose (2019) concluded that as formal as it is, Moodle can be blended with WhatsApp. The combination of these two platforms creates another form of hybrid learning environment which can demand subjective experiences, in relation to other platforms that might suit the enactment of Financial Literacy in secondary school.

In this way, this study offers an extra feature, and may highlight to the Department of Education how use of a hybrid learning environment may help ensure that aims outlined in the policy document become reality. This requires the provision of infrastructure, facilities, digital technologies, professional development in technology, wi-fi and resources that might assist technology integration into the curriculum.

Assessment takes place everywhere and feedback is linked to the nature of the assessment that motivates both teachers and learners. In this view, this form of assessment takes the format of assessment as learning, and is structured as formative assessment (Ferniany, Kucaj, & Shearon, 2013; Majola, 2015).

4.3.7 Formative assessment in the enactment process

In defining assessment, Kivunja (2015b) asserts that it is a process of finding out what knowledge learners have acquired during the teaching and learning. Assessment is meant to detect the level of performance of teachers and learners in schools while it informs and improves the lessons and instructional activities set for teaching and learning (Cowie & Bell, 1999; Strakova & Simonová, 2013). For teachers, assessment assists to develop, design, evaluate and improve programmes that enact content, knowledge and skills such that the aims of the teaching and learning process are achieved. Bethell and Harutyunyan (2008); Biggs (1998); O'Flaherty (2015) and Lane and Bourke (2019) opine that teachers are important role players in the process of assessment, and identify formative assessment and summative assessment as tools that can be used to obtain information about learners' performance in schools.

This section focuses on formative assessment, which is explained as assessment for learning.

Formative assessment has been explored by many, such as Dixson and Worrell (2016); Morze, Vember, and Varchenko-Trotsenko (2017); Mpungose (2018), such that it is regarded as a tool for diagnostic purposes while it forms part of learning; it is intended to identify shortfalls in learner performance and to be able generate feedback that specifically improves and accelerates learning in the classroom. It indicates the quality of learners' performance. To implement formative assessment successfully, the role of the teacher is to observe the progress of learners so that it informs them about strategies to strengthen or adjust in teaching for the benefit of learners. However, formative assessment fosters learners to self-regulate their learning, while it is developmental and addresses the needs of the learners (Black & Wiliam, 1998; Dardick & Choi, 2016). The subjective teachers' experiences, which are personal in nature, dictate those teachers' need to revisit their enactment process while constantly changing their contextualised activities that befit the hybrid learning environment in order to accommodate learners' needs. As a result, subjective teachers' experiences provide necessary guidance on practices, guided by their experiences and knowledge of assessment, to use formative assessment successfully.

In as much as formative assessment is clearly situated in the constructivist model of learning and teaching, and it is very relevant to the competence-based curriculum, it might not be so popular with the performance-based curriculum. Cowie and Bell (1999) researched classroom interactions with a focus on assessment for learning, and identified two types of formative assessment: planned formative assessment and interactive formative assessment. With planned formative assessment, these authors explained, the information is collected so that it informs planning, while interactive formative assessment occurs during learner-teacher interaction. These types of formative assessment glide towards the one goal of formative assessment, which is to monitor learners' learning while inspecting teachers' knowledge, experiences and principles of assessment. Therefore, teachers need to know the purpose of assessment and be able to identify various types of formative assessment. Consequently, this part of the study introduces and advocates for inspective formative assessment (IFA) and corrective formative assessment (CFA). The IFA is general and seeks to find out what knowledge learners have acquired in the lesson, while CFA is very specific to the weaknesses identified by IFA. Teachers should

also be able to identify examples of formative assessment. Figure 4.13 represents a model of formative assessment used in the enactment process of Financial Literacy.

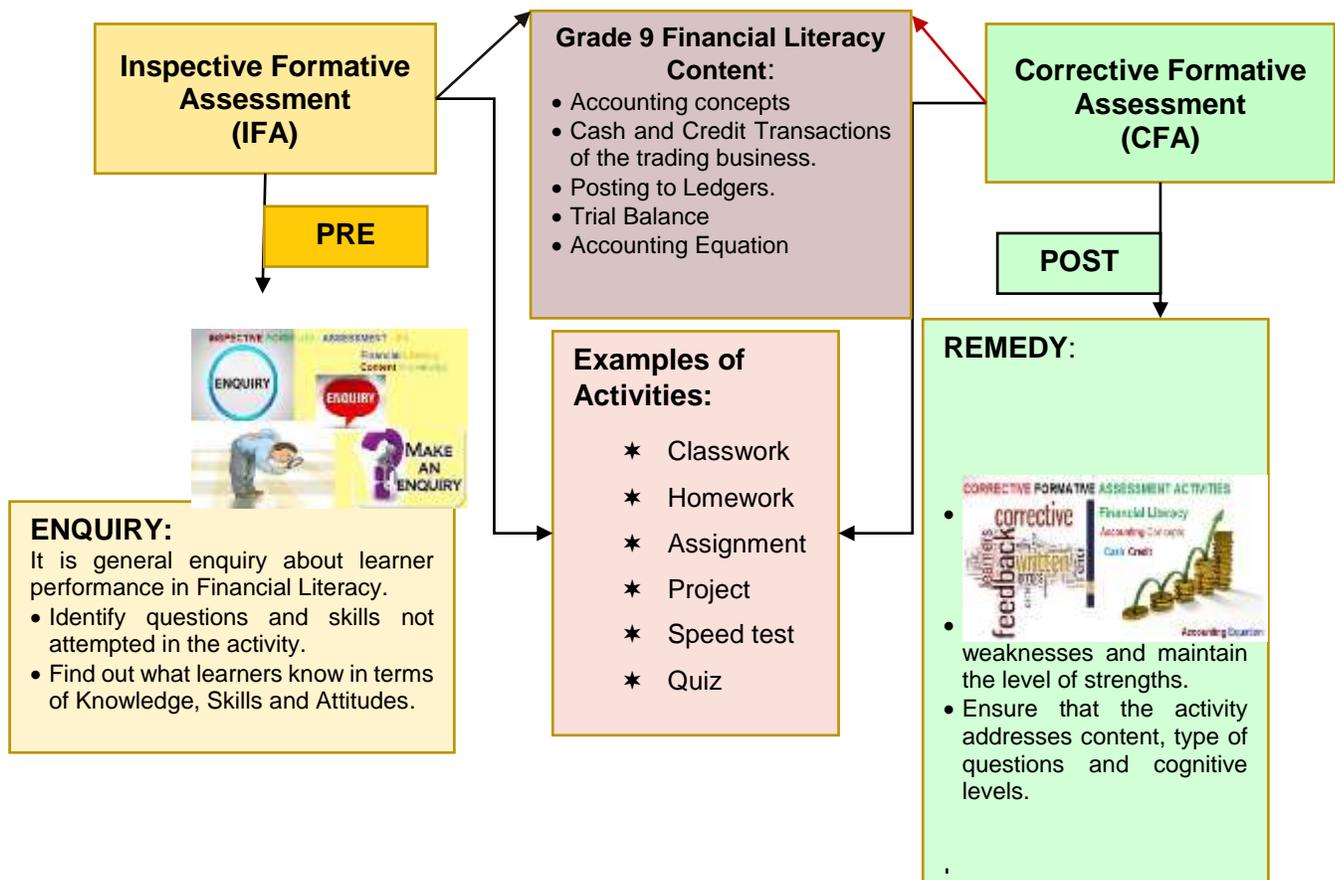


Figure 4.13: Financial Literacy formative assessment model

In the quest to advocate for formative assessment in Financial Literacy in Grade 9, it is therefore imperative for this part of the study to model two types of formative assessment that can be used to improve learner performance – inspective formative assessment (IFA) and corrective formative assessment (CFA). Figure 4.13 indicates the process, which starts with the IFA activity that is planned by the teacher with the aim of ascertaining how much knowledge learners have acquired in the enactment of Financial Literacy content in the classroom. IFA is a pre-assessment activity that collects information about how learners are coping and responding to the content, various types of questions and cognitive levels as key principles of assessment. This is done through the use of assessment activities like classwork, homework, assignments and projects that can be administered in the hybrid learning environment and that cater for activities that can be done inside and outside the classroom. Once weaknesses and strengths have been

identified according to the topics (content), types of questions and cognitive levels, the corrective formative assessment (CFA), which is post-activity assessment, is used to address the needs of the learners in terms of weaknesses and strengths. The CFA can be administered in the form of inside and outside activities such as classwork, homework, assignments and projects. This kind of activity indicates whether there is progress in the areas that were identified as weaknesses. If there is no progress, new strategies, activities and settings that might suit the needs of learners are required. Formative assessment embraces constructivism since it diagnoses and remedies the learning process. This further suggests that subjective teachers' experiences are in control of assessment for learning, as they seem to be very personal in nature, since both IFA and CFA are planned and administered by the teacher.

A quantitative study conducted by Jackman (2014) on formative assessment explored teachers' perceptions, attitudes and practices in a random sample of 700 lower secondary teachers in 20 public schools in Grenada. The study used a questionnaire to gather information which revealed positive perceptions and attitudes towards formative assessments. The study further concluded that learner-centred assessment strategies are recommended for use in the classrooms of Grenadian lower secondary schools. Policy-makers should ensure the continuation of professional development on formative assessment strategies to assist trained and untrained teachers in schools. In support, Decristan et al. (2015); Garrison and Ehringhaus (2007) add that formative assessment strategies might appear in various formats, but they still inform both the teacher and learners so that teaching and learning can be adjusted accordingly. This is further in agreement with Mehmood, Hussain, Khalid, and Azam (2012), as they emphasise the impact of formative assessment as improving learner performance. In contrast, Janeth, Kisilu, Chumba, and Speck (2019) indicate that there is a low utilisation of formative assessment in the Mathematics classroom, which might not improve the learner achievement. Further to that, it was established that there was a lack of knowledge and skills in the use of formative assessment, which contributes to poor performance of learners in Mathematics.

Formative assessment as a strategy to improve learner achievements has some challenges. However, it is supported by teachers and has a great impact on the learner

performance if teachers have a clear understanding, knowledge and skills in formative assessment. In short, it has to be noted that teachers' educational experiences and their credentials are key in measuring quality, but the literature has as yet been silent in terms of improving results of learners in Financial Literacy or any other subject. This section of the study is relevant as it seeks to explore teachers' experiences in using formative assessment to improve learner performance or teacher knowledge in implementing formative assessment in Financial Literacy. It further suggests that education authorities and curriculum designers should ensure that teachers are capacitated on formative assessment strategies and evaluated to see the impact on learner achievement. This might lead to teachers practising the use of formative assessment during the enactment of Grade 9 Financial Literacy in the classroom.

To sharpen teacher knowledge in the use of formative assessment in secondary schools, Figa, Tarekegne, and Kebede (2020) conducted a descriptive cross-sectional survey on the practice of formative assessment in Ethiopian secondary schools. Multi-stage and stratified sampling selected secondary school supervisors, principals, teachers and learners to engage in questionnaires, interviews, observations and document analysis to produce data. Findings revealed that teachers are not always clarifying aims to learners, integrating formative assessment strategies and providing formative feedback to learners. There was also a lack of resources to support the implementation of formative assessment in schools. Consequently, formative assessment failed to improve the learner performance in secondary schools of Ethiopia. While this study focused on various people who might have various interests in the implementation of formative assessment, it could have been better if it had focused on teachers, since they are the ones actually involved in the use of formative assessment. However, the use of three data generation methods makes the findings very strong. The findings of this international study highlight the need for a local study that explores teachers' experiences in the use of formative assessment in secondary schools. The Ethiopians did not consider what Black (2015) has outlined as five stages of implementing formative assessment successfully in the classroom. The first stage is to clarify the aims of the subject in terms of the learners; the second stage speaks to the planning of activities that are aligned to the aims and have the potential to achieve aims; third is the actual implementation of formative assessment, considering that it has to involve learners and learners must own their learning; fourth is use of formative

assessment to check the level of performance; and lastly is the use of that information to guide decisions about the next stage of learners' work. Figure 4.14 outlines the stages of implementing formative assessment in the classroom.

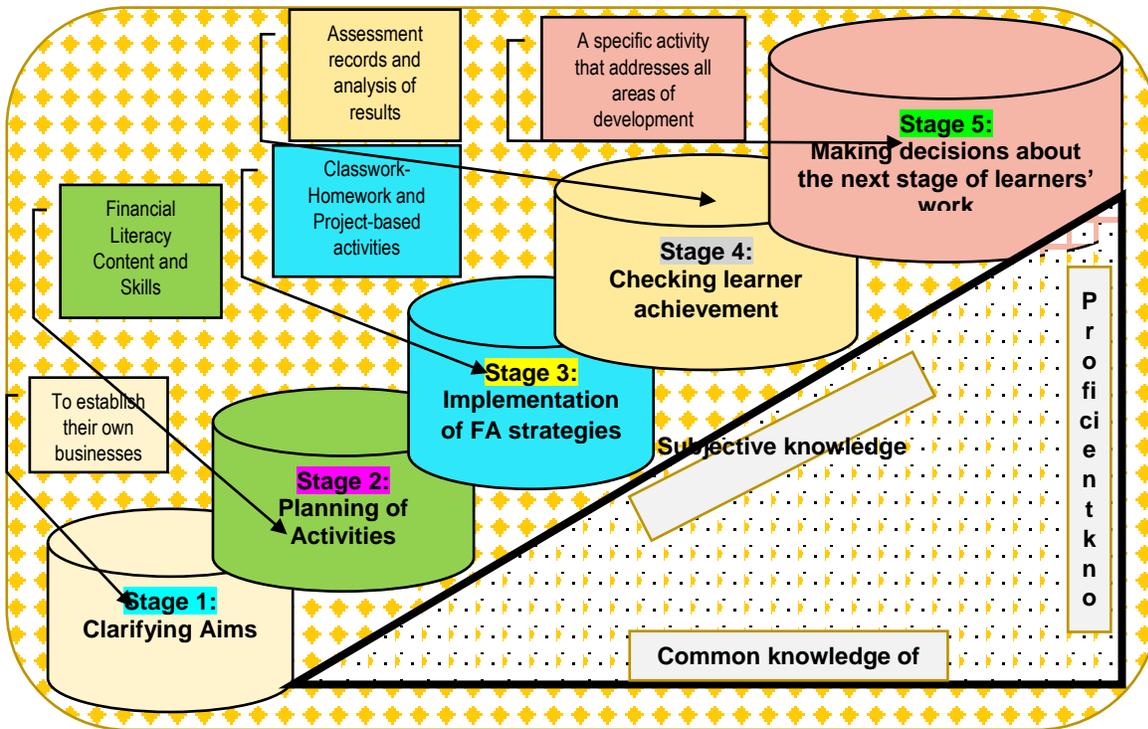


Figure 4.14: Adapted 5 stages of implementing formative assessment (Black, 2015)

In Figure 4.14 there are five stages for implementing formative assessment strategies that might improve the learner performance in Financial Literacy in secondary schools. Stage 1 refers to the setting and clarifying of aims in Financial Literacy, which includes to establish a certain type of business and be able to apply accounting principles when recording transactions. Stage 2 refers to selecting content that is in line with the aims, which is the recording of cash and credit transactions in the business and having a deeper understanding of what it means to complete a single transaction in a particular subsidiary journal. Stage 3 indicates various formative assessment strategies that might be useful to achieve the set aims. In the classroom, classwork, discussion and role-play activities might work very well since they promote interaction of teachers and learners. The Fourth Industrial Revolution and COVID-19 pandemic emerged unexpectedly, impacting the education set up, and authors like Bensalem (2018); Mpungose (2019) and Susanti and

Tarmuji (2016) mention the use of various kinds of platforms in the teaching and learning process. This includes the use of formative assessment strategies like online learning, Moodle platforms, Facebook, WhatsApp and other related digital technologies to engage learners in learning and provide assessment activities outside the classroom. The reason behind the use of digital technologies in implementing the formative assessment is the nature of assessment activities that demand critical thinking and problem-solving skills, which might take a lot of time. Stage 4 evaluates the effectiveness of formative assessments inside and outside the classroom using records, item analysis and the overall analysis of learner performance. This phase of implementing formative assessment indicates the gaps in the teaching and learning process and identifies the questions that were not attempted, those that were wrongly answered and the questions that were excellently answered. Stage 5, which is the last stage, provides feedback such that teachers using their knowledge of the subject, principles of assessment and the teaching experience need to make a decision and further consider all the areas of development when they embark on the next activity. Teachers can enact formative assessment in the classroom if they understand the theories that underpin the use of formative assessment in the classroom, and teachers are urged to glide carefully according to the five stages so that it works and improves learner performance in Financial Literacy.

In consideration of the CAPS document for EMS Grades 7–9 as a South African curriculum policy, the Department of Basic Education (2011, p. 24) highlights that formative assessment as assessment for learning “continuously collect information about learner performance and monitor the learner progress” and further indicate various formative assessment strategies that might be used in the classroom so as to improve learning. In terms of formative assessment strategies, CAPS emphasises the use of observations, discussions, practical demonstrations, informal learner interactions and learner-teacher conferences. It does not state how to implement these formative strategies. Consequently, there is a lack of guidance and information on how to coordinate these formative assessment strategies successfully and improve the learner performance in Financial Literacy. This causes teachers to rely on their subjective experiences to use the formative assessment, which might not be the same in most schools. To ensure that learners possess the 21st century skills that are needed in the

workforce globally requires the curriculum developers to provide guidelines on how to enact and implement formative assessment, so that each school implements, monitors and provides report on the use of formative assessment.

4.4 Conclusion

In a lengthy discussion of constructs from previous chapters, TPACK as a theoretical framework emerged. TPACK as the theoretical framework of this study has laid emphasis on its use of subjective implementation of experiences. As a theory, it emanates from the subjective view and personal experiences of teachers. Therefore, this chapter provided a brief background of TPACK and its relevance to this study. It further demonstrated how subjective teachers' experiences are controlled by technology and linked to the constructs which include: aims behind the enactment of Financial Literacy curriculum; teacher knowledge in the enactment process; researcher role; contextualised activities; hybrid environment and time; ideological-ware as a resource; and finally formative assessment as a tool to evaluate the learning process. The chapter dealt with integrating technology such as WhatsApp, Moodle, Facebook and others in teaching and learning in Financial Literacy.

Figures 4.2, 4.5, 4.3 and 4.12 show TPACK theory and recontextualised TPACK to produce the Common Subjective Proficient Experiences (CASPE) theory. This is where the results of teachers' experiences, which combine proficient experiences and common experiences to produce subjective experiences, allow technological knowledge to be integrated with curriculum so as to present teaching lessons using various platforms like YouTube, WhatsApp and others. The TPACK/CASPE theory was recontextualised to demonstrate how digital technologies can be used to teach Financial Literacy in secondary schools. Mishra and Koehler (2006) posit that TPACK relies heavily upon an understanding and presentation of concepts using digital technologies, technological techniques and knowledge, pedagogical skills and strategies to teach Financial Literacy content. What is interesting is to observe how technology and curriculum are integrated to overcome challenges and problems that led to the poor performance of learners. At the same time TPACK offers sufficient support for digital technologies and technology, with more opportunities to observe how integration of technology takes place in the teaching and learning process. However, it cannot be ignored that TPACK is an emergent model

resulting from the combination of technology, pedagogy and Financial Literacy content. As a result, CASPE theory is a framework that links to TPACK constructs that guide the generation of data of teachers' experiences and is relevant to the analysis of data in this study.

The next chapter provides the expedition of experiences in a calibrated design process which serves as the roadmap to action this research, and indicates how each signpost is relevant to this study.

THE EXPEDITION OF EXPERIENCES IN A DESIGNATED DESIGN PROCESS

5.1 Introduction

Chapters Two and Three theorised the experiences and constructs of curriculum to instigate TPACK as the theoretical framework such that CASPE theory was discovered. This chapter seeks to provide details about the expedition of experiences through the use of the research design and methodologies chosen and further to provide the reasons behind the selection. Figure 5.1 below illustrates the research design and methodology, and together with the introduction outlines the manner in which the chapter will unfold. The research design and methodology are discussed, and thereafter the philosophical paradigm, which is the interpretive paradigm, is presented. The research approach represented by case study is explored, as are the sampling methods, which include convenience and purposive sampling. Explanations are given of how participants were selected, grouped into domains and linked to the instruments. In pursuit of findings, the study employed methods of data generation which include interviews, focus groups and reflective activity. This is followed by the data analysis procedures that guided analysis. It is further important to discuss the provisions made to ensure the trustworthiness of the study, which are aligned to credibility, transferability, confirmability and dependability. Finally, ethical considerations and the limitations of the study are outlined and elaborated.

5.2 The underpinnings of research design and methodology

Through keenness, inquisitiveness and the desire for knowledge, people conduct research to explore certain avenues in order to find truths, realities and myths about their context, environments and the reasons behind certain things that exist (Cohen et al., 2013). In addition, Mpungose (2018, p. 225) explains that research is the “process of seeking, examining, or experiment that aimed to find and interpret” the findings and answer the questions that instigate the study. Therefore, in the quest to search for suitable answers to an identified problem, research is ignited by the use of proper, relevant and appropriate designs and methods. On that note, research designs and methods are structures that provide guidelines and relevance to the research process. These structures are chronological in nature and they are measurable, coordinated and quick to

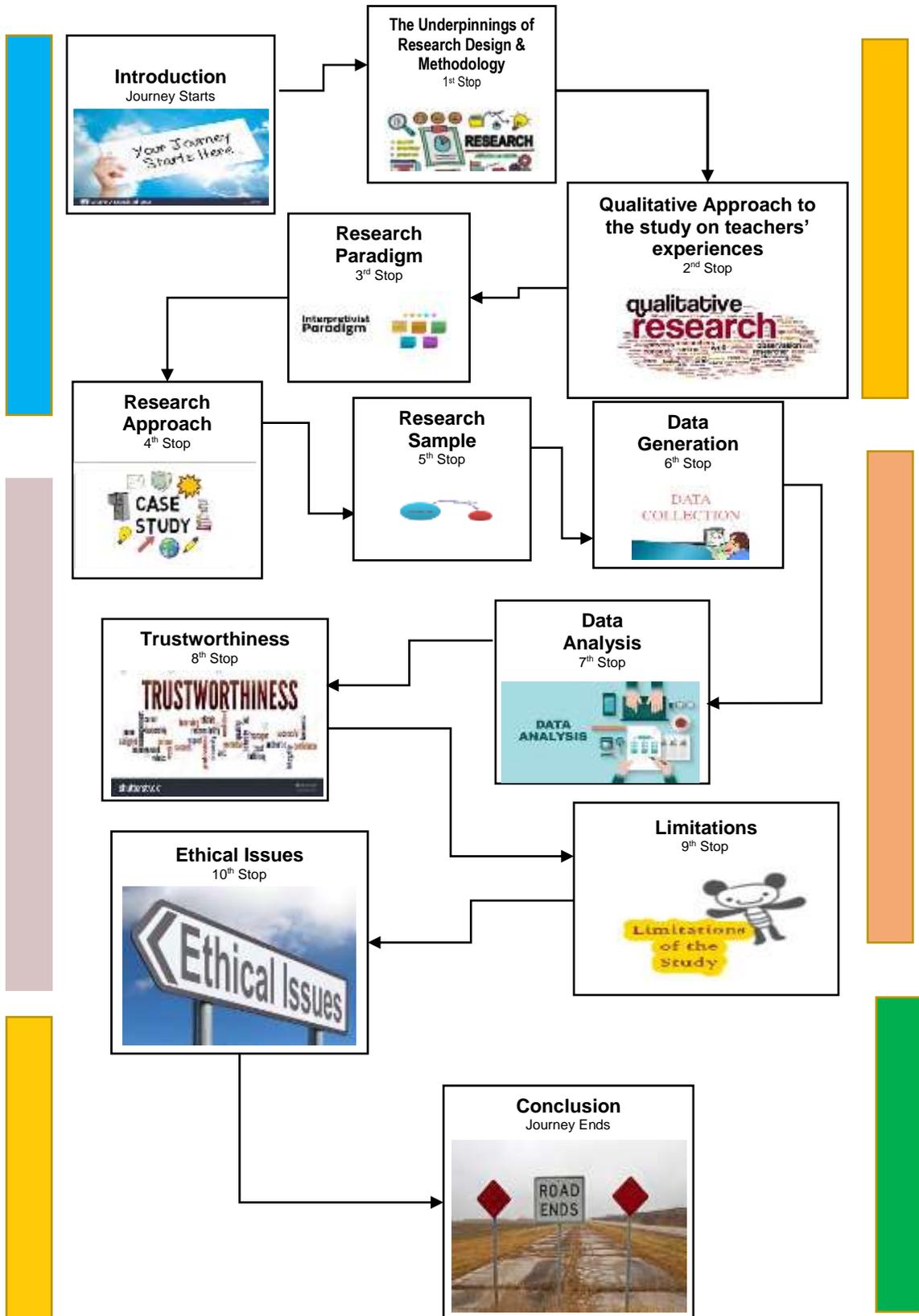


Figure 5.1: The expedition of experiences or flow of Chapter Five

integrate information that led to the end product. In that way, it is the sole responsibility of the researcher to develop the research design that is modified by the methods that respond to the background, context and the select crew of participants. In recapping the definition of research, it is the crucial process of inquiry which aims at strengthening knowledge by systematically extracting, collecting, and analysing the generated data that increases understanding of the issue at hand. The definition of research seems to cover all three spheres of this study by following the structured process (proficient experiences) to find facts or truth about the issue at hand, using participants to generate data (common experiences) that inform the production of facts, and finally the personal engagements and the interpretation (subjective experiences) of findings to link to the purpose, objectives and the research questions.

As a researcher, it is important to present a research design which serves as a blueprint of all critical steps as outlined in Figure 5.1. In that way, it is critical to state the purpose of this study, which is to explore Grade 9 teachers' experiences of enacting Accounting (Financial Literacy) curriculum in secondary schools in the Zululand District. The study also intends to uncover the teachers' experiences in relation to the way they enact the Accounting (Financial Literacy) curriculum and further integrate technology to achieve the 21st century skills as anticipated by the CAPS in EMS in Grade 9. Since COVID-19 has exposed teachers to various platforms to teach and engage learners in the learning process, this study seeks to explore their experiences in the use of digital technologies in the enactment process of Financial Literacy in secondary schools.

Further to that, the researcher should mention the objectives of the study so that it is clear what the study sought to achieve through the set of structured activities. For this study, the objectives are set as follows:

- Explore Grade 9 teachers' experiences of enacting Financial Literacy/Accounting in Zululand District schools.
- Understand why teachers experience enactment of Financial Literacy/Accounting in particular ways.

The research design as a plan provides details of steps actioned by the researcher to systematically work towards collecting and analysing data that respond to the research

questions. These questions provide guidelines for this study to generate data in order to achieve the set objectives, and these questions are as follows:

- What are Grade 9 teachers' experiences of enacting Financial Literacy/Accounting in Zululand District schools?
- Why do teachers experience enactment of Financial Literacy/Accounting in particular ways?

In reference to the research questions above, it is noted that these are framed within the qualitative approach since they consist of interpretive material and experiences that make the world visible. In trying to provide meaning to research approach, it is divided into three types of approaches, which are the quantitative approach (proficient in nature), qualitative approach (common knowledge) and mixed-methods approach (subjective). Comparison of the quantitative, qualitative and mixed-method approaches led to the understanding of the quantitative approach as very objective in findings while using numbers statistically, while the qualitative approach opts to search for understanding reasons, patterns and habits of things to happen in a particular way in particular societies. Mixed-method designs seek to combine both qualitative and quantitative approaches to ensure that findings are thoroughly researched. Consequently, this study provides more information on the qualitative approach as suitable to support findings generated from the process of research and the related aims.

5.3 Qualitative approach to the study on teachers' experiences

Qualitative and quantitative approaches draw from various philosophical proclivities, such that the quantitative approach explores the process of engaging with numbers using statistical methods in order to identify facts that respond to the problem, and the qualitative approach uses words and texts to frame the response to the set question or problem (Creswell, 2002; Tuli, 2011; Yilmaz, 2013). The qualitative approach seeks to explore the process of understanding phenomena that cannot be researched experimentally. This resulted from the emergence of the qualitative research as an approach that came about after the noticeable insufficiency of experiments in quantitative research that focus on the study of human behaviour in a social context. In describing what qualitative research entails, Atieno (2009, p. 14) opines that it resides more in the process rather than the outcomes of research; the interest of the researcher is more on the meaning of "how people make sense of their lives", and researchers are the primary

instruments for ensuring data are collected and analysed. The main responsibility is to become fieldworkers as they visit each participant in the quest to observe, gather and record all essentials of what has been observed in the natural settings (Kura & Sulaiman, 2012).

However, it should be noted that qualitative research is inductive in nature, such that the researcher develops abstractions, constructs, hypothesis and theories from the details of the whole process. Amaratunga, Baldry, Sarshar, and Newton (2002) define qualitative research as an approach where data generated is situated in deep and rich descriptions of the phenomenon through the use of processes applied in an identified context. In further support, Maxwell (2012) explains that the qualitative research framework identifies the world as constructed, interpreted and experienced by people in their original settings and interactions with each other and the wider range of social systems.

The major reasons behind the selection of the qualitative approach to explore this study depends on the epistemology, which refers to the way the researcher views or sees the world, while ontology focuses on the nature of its reality, and finally axiology presents values that underpin the ethical stance of the research process (Harreveld, Danaher, Lawson, Knight, & Busch, 2016). Therefore, this study aims to explore the teachers' experiences and their enactment of Financial Literacy curriculum which may not be sufficient, but also to question and critically analyse their technological acumen, and understanding in relation to the integration of the subject with technology so as to improve the teaching and learning process. This process permits insights and thoughts about the phenomenon and how it influences the enactment of Financial Literacy curriculum in secondary schools. In support, Cohen et al. (2013, p. 287) states that:

There are several purposes of qualitative research, for example, explanation, description, reporting, creation of key concepts, theory generation and testing. It is very important to stress, at the outset, that, though there are many similarities and overlaps between the naturalistic, ethnographic and qualitative methods, there are also differences between them.

In the above paragraph, the qualitative approach emphasises the assumptions, worldview, and use of a theoretical lens to zoom into problems inquiring into the meaning of individuals or a group of people residing in a particular social setting affected by the social or human problem (Creswell & Poth, 2017). In short, Roller (2019) and Arghode (2012) are of the same view as they state that qualitative research seems to have more similarities and differences with other methods, but that it cuts above the rest as it provides deep understanding of human behaviour through the use of multidimensional methods to collect, generate and analyse data from the participants. In that way, researchers can subjectively explore and generate data in relation to the phenomenon based on individuals' experiences as participants in their own context of the social world. In contrast, qualitative research is not strong enough to allow findings to be generalised to a larger population and the chances of avoiding biasness in the whole research process are very slim (Hsieh, 2004; Velez, 2008). The qualitative study is characterised by the context where the researcher attempts to make sense of teachers' experiences and tries to interpret them in terms of the meanings attributed to each participant in the study (Atkins & Wallace, 2012; Mpungose, 2018). In that way, as a researcher I was interested in each participant's meaning and how people make sense of their teaching encounters and their lives, what they are actually experiencing and how they interpret their experiences to structure their social world.

The explored literature on qualitative research identified seven characteristics of the qualitative research approach, and these are explained in relation to the study of teachers' experiences of enacting Financial Literacy curriculum in secondary schools. Table 5.1 shows how each characteristic relates to each part of the study.

Table 5.1: Characteristics of qualitative research and how they relate to this study

Attributes of qualitative approach	Relevance to the study
1. Real-life setting	As this study is situated in a school setting (natural environment), therefore, data were generated from the participants in the environment where teachers actually enact Financial Literacy in secondary schools (Hatch, 2002; LeCompte & Schensul, 1999; Marshall & Rossman, 2014).

	<p>Having conducted face-to-face interactions where teachers responded to various sets of questions using semi-structured and focus group interviews assisted in the generation of teachers' experiences. Reflective activities were sent to teachers in their respective schools, and the teachers reflected on their experiences through individually writing their thoughts and ideas about their understandings of enactment Of Financial Literacy curriculum.</p>
2. Researcher as a key element	<p>A researcher plays a crucial role in research; therefore, reflective activities were sent to teachers and they were apprised on how to engage with the content of questions. Venues were organised and times were set to ensure that all participants attended and it was convenient for all. Instruments for collecting data were designed and used according to the nature of method and approach suitable for the study (Creswell & Clark, 2007). Recording, transcribing and analysing data are activities that were performed by the researcher in this study. I hired a transcriber to work with the data and I also transcribed the information so that findings are compared to see the differences and similarities. This contributed to strong and sound findings which were a true reflection of what transpired in this study</p>
Attributes of qualitative approach	Relevance to the study
3. Multiple forms of data collection	<p>The validity of information in qualitative research is highly attached to the triangulation method which regulates and cross-checks the findings from a variety of methods of data collection (Farmer, Robinson, Elliott, & Eyles, 2006; Vaivio & Sirén, 2010). The use of each method in qualitative research justifies their preference, since they provide deep-seated experiences and beliefs constructed through subjective experiences. As a result, this study used reflective activities, semi-structured interviews and focus groups as methods to generate data.</p>

4. Participants' understanding	It was not about what was read in the literature but more about what was said by the participants about the phenomenon, which allowed me as a researcher to interpret and understand the meaning that participants hold about their experiences. In this study, concepts derived from the literature were used so that various understandings of concepts are linked to various contexts. This includes constructs such as TPACK and others.
5. Interpretive inquest	Qualitative research is a textual inquiry which makes use of words to present ideas of the participants. In this case, as a researcher, findings are the result of what was interpreted through the use of reflective activities, focus group discussions and semi-structured interviews (Creswell, 2013). However, it should be noted that the researcher's interpretations cannot be separated from the background, previous knowledge, history and other related contexts that might be related to the phenomenon under study (Creswell & Poth, 2017; Marshall & Rossman, 2014). For this study, data have been analysed and interpreted to make sense such that findings are closely linked to the theoretical framework (TPACK) which guided this study and further developed a new theory (CASPE).
Attributes of qualitative approach	Relevance to the study
6. Inductive data analysis	In this process, patterns, categories and themes are developed and arranged according to units or clusters of information (Hatch, 2002; LeCompte & Schensul, 1999). Therefore, this study allowed the researcher to interrogate data back and forth so that data produce findings that are a true reflection of what participants presented. The primary mode of analysis is the development of categories from the raw data into a model or framework that captures key themes and processes judged to be important by the researcher. Data analysis is determined by both the research objectives (deductive) and multiple readings and interpretations of the raw data (inductive) (Marshall & Rossman, 2014). Thus, the findings are derived from both the research objectives outlined by the researcher(s) and findings arising directly from the analysis of the raw data.

<p>7. Theoretical lens in qualitative study</p>	<p>Theoretical frameworks provide a particular perspective, or lens, through which to examine a topic. As a result, Creswell (2013) opines that there are various lenses, such as psychological theories, social theories, organisational theories and economic theories, which may be used to define concepts and explain phenomena. In that way, Reeves, Albert, Kuper, and Hodges (2008) explain that theories such as interactionism, phenomenology, and critical theory can be used to help design a research question, guide the selection of relevant data, interpret the data, and propose explanations of causes or influences. As a researcher, I explored various kinds of situations and contexts in the form of schools through the eyes of the participants as teachers rather than the eyes of the researcher. This includes the meaning that has been drawn from what is happening and transpired during teaching and learning in the real environment.</p>
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In summarising the characteristics from the table above, it starts with natural settings as the context where the interactions and experiences are gathered; this requires the researchers to be very understanding and conscious of and sensitive to the conditions and working environments where social experiences are gathered, and it further requires researchers to be attached to and immersed in the participants during this process (Cohen et al., 2013; Creswell & Poth, 2017). As a researcher I was attached to my participants and respected their cultures, history, and time and acknowledged what they value the most. This assisted a great deal in interpreting their experiences on the phenomenon. Since some of the teachers were very reluctant to talk more about their past and sometimes about their knowledge of the subject, I questioned, listened and remained sensitive during the process of generating data.

The second characteristic referred to the researcher as a key instrument during data generation (Corbin et al., 2014; Marshall & Rossman, 2014). This included the setting of times, venues and all required materials to ensure that data were collected without any interruptions or ambiguities (Saldana, 2011; Tong, Sainsbury, & Craig, 2007). Other related activities included the collation of reports, describing the profiles, and transcribing

narratives from the participants (Strauss & Corbin, 1990; Yüksel & Yıldırım, 2015). This study provided a thick, vivid and descriptive account of what transpired during the data collection process by the researcher, and it also demonstrated how the researcher aligned teachers' experiences with the theoretical framework in order to make the phenomenon clear and understandable. In other words, the role of the researcher was to tell a very good story about the encounters, challenges and experiences of teachers in their particular schools, such that the reader of this study could imagine the experiences of the teachers and be intrigued by the whole story. The researcher's inventions or discoveries are presented in the form of findings, and such findings are gathered through the use of the range of approaches as a basis of inferences and interpretations of the phenomenon.

The use of diverse techniques of data generation in qualitative research is the third characteristic, which refers to the use of various forms or procedures to collect data. This study accomplished this by incorporating reflective exercises, semi-structured interviews, and focus groups. Fourth, there's the participants' understanding, which is more about how they've portrayed their experiences via these various data collection methods. Therefore, it was the sole responsibility of the researcher to ensure that true meanings of participants were presented and interpreted according to the key constructs of the study, as obtained in what participants presented as their responses, so as to capture their real meaning. I tried to avoid using concepts found in the literature since they might mean various things in various contexts.

Fifth is the interpretive inquest, which meant to acknowledge what researchers have interpreted according to what they see, hear and understand (Robson, 2002; Scotland, 2012). Anney (2014); Creswell (2013) and other authors allude to the claim that the way researchers interpret findings from participants is subject to the influence of their background and experiences, which might lead them to interpret findings in a particular way. I ensured that my background and experiences did not influence participants' responses and the interpretation of findings. That was done through the correct capturing of data, the review of data as per the theoretical framework (CASPE), and giving back all of my interpretations to each participant for verification purposes, to ensure that my interpretation was according to their responses.

The sixth characteristic is inductive data analysis, which means to develop and arrange patterns, categories and themes into units or clusters of well-sorted information. Hatch (2002); LeCompte and Schensul (1999) acknowledge this process of inductive data analysis as the role in which the researcher works back and forth to establish comprehensive relationships among the patterns, categories and themes, so that the final and complete themes are concluded. In relation to this study, I worked tirelessly to collaborate with all my participants to ensure that data obtained were thoroughly looked into to shape all of the themes or abstractions that emerged from the process of research.

The seventh characteristic, which is the last one according to this study, involves the theoretical lens that views the qualitative study. Creswell (2013) indicates that there are various lenses that view qualitative study. In this case, social theories seem to be relevant since they may be used to define concepts and explain teachers' experiences as a phenomenon of this study. In addition, Reeves et al. (2008) concur that these theories provide a complicated and comprehensive understanding of things that cannot be pinned down, which include how societies or teachers interact in certain ways. It provides a framework or a structure within which to conduct an analysis of the study. In this study, CASPE theory provided a framework within which teachers' experiences were framed to show their interaction during the teaching and learning process.

After carefully unpacking the characteristics of qualitative research, it is suitable to critically discuss this approach, which was selected for this study.

Atieno (2009) critically views qualitative research as an approach that permits fine dissimilarities to be depicted, and does not need to implant the data into a predetermined number of classifications. She further argued that findings cannot be extended to the wider population due to the uncertainty that qualitative research provides. In contrast, it is good at streamlining and managing data without changing the shape or extinguishing the intricacy and real environment. Consequently, this approach allows the researcher to contextualise, understand and interpret the situation, but it should be noted that it begins with some type of inductive inquiry which results in a hypothesis or participant-generated theory (Szyjka, 2012; Tuli, 2011).

In summary, the critical review of qualitative research highlights the issue of bias as one of the challenges that the researcher needs to overcome during the research process. In dealing with this challenge as a researcher and also a subject advisor responsible to supervise teachers who are part of this study, I ensured that I did not influence their responses and allowed them to be true and realistic in what they presented as responses, and further relied on a reflective activity which was completed in my absence. It is further acknowledged that qualitative research considers researchers' subjectivity as an intimate component of scientific enquiry.

Similarly, choosing to adopt the qualitative approach ensued in exploring teachers' experiences such that extensive and thorough comprehension of experiences that reside in the subconscious mind is uprooted, and situations, attitudes and behaviours are transparent and elicited. This approach was also relevant to its realistic way of understanding the real encounters, interactions and experiences of teachers; hence, the study is about the enactment of the teaching and learning process in Financial Literacy. Further to that, this approach was also expected to afford a holistic and deeper understanding of teachers' experiences in the enactment of Financial Literacy in teaching and learning and the influence thereof on learner performances in South African secondary schools. That suggests that the qualitative approach was relevant and the best choice, since it yielded rich and resourceful information as to what teachers' experiences are and why teachers enact Financial Literacy curriculum in a particular way.

5.4 Interpretive paradigm channels the understanding of teachers' experiences

A paradigm in research refers to the achievement of epistemology where the data could be both generated by the researcher and the participant (Guba & Lincoln, 1994; Hadebe-Ndlovu, 2017; Velez, 2008). The axiology and methodology are part of research where the researcher gets an opportunity to facilitate the generation of data. From the ontological point of view, Christiansen, Bertram, and Land (2010); Harreveld et al. (2016) opine that interpretivists have a great interest in knowing peoples' subjective experiences, which relate to how people create and construct meanings in their social space and share that with people they interact with. In short, a paradigm is a three-sided perspective which

encapsulates ontology, epistemology and axiology in research. According to Cohen et al. (2013); Thanh and Thanh (2015), the interpretive paradigm is an assumption that knowledge is created and well comprehended from the participants' point of view. In interpretivism, authors like Creswell (2013); Scotland (2012) believe that the meaning of any particular environment is well-defined by the participants. This paradigm attempts to delve and dig deep into teachers' subconscious mind environments and contexts in order to interpret and understand their contributions to this study. As a result, the next section provides a detailed analysis and assessment of the interpretive paradigm with its weaknesses and strengths, to demonstrate how it fits with and relates to this study.

Mackenzie and Knipe (2006) identify various theoretical paradigms, such as positivist, constructivist, interpretive, critical and others. When explaining the positivist paradigm, it is regarded as a scientific method for natural sciences and it accepts only one correct answer while relying heavily on numbers as a problem solver in any situation (Antwi & Hamza, 2015; Atieno, 2009). Bryman (2015) criticises the positive paradigm as it fails to differentiate people and social sciences from natural sciences and considers human beings as any other objects. The critical paradigm uncovers beliefs and practices that restrain human freedom and attempts to emancipate people by changing their social, political and cultural settings. However, authors like Krauss (2005) and Poni (2014) argue that the critical paradigm is employed for a political agenda and tends to encourage people to make radical changes irrespective of their desires and needs. In the quest to shy away from rigidness and radical changes, interpretivism ensures that individuals' interpretations and subjective meanings are recognised (Hussain, Elyas, & Nasseef, 2013; Shah & Al-Bargi, 2013).

The interpretivist paradigm emphasises "to understand the subjective world of human experience" and channels the correct understanding of human experience using multiple truths, as each participant observes the situation differently (Cohen, Manion, & Morrison, 2007, p. 21). It suggests that the interpretive paradigm aims to explore individuals' experiences and perceptions with an intention to share their meanings. It further develops insights and understandings about the phenomenon. Moreover, an interpretative study offers an opportunity to the researcher an ability to deeply explore the data provided by interrogating the participants. Consequently, I obtained a great opportunity to interpret

well and get a perception of the participants' opinions about their experiences of the teaching and learning process in secondary schools. They utilised their knowledge and context to create meaning of what they believed and viewed as contributing attributes that influence or impact their teaching and learning.

Cited as a challenge for the interpretivist paradigm is that it prevents researchers from generalising the findings and becomes very costly by using various methods to reach inter-subjective agreement about the results (Lukka, 2010; Szyjka, 2012). To overcome these challenges, this study adopted the interpretivist paradigm which reflected on my basic set of beliefs and experiences, thereby guiding the research action I take while focusing on the outcomes of the study. Consequently, the interpretive paradigm is characterised by the premise that the nature of knowledge is subjective, personal and unique to an individual, arguing that various peoples' understanding and interpretation of the happening is informed and governed by their personal experiences of that phenomenon, and is therefore context driven. In addition, it suggests that teachers of secondary schools are the best source of the experiences as a phenomenon of this study. In that way, the interpretive paradigm is regarded as a concept that encompasses generation of speculations about the world and what tools can be used to view this world. It should be noted that this study sought to develop a deeper understanding of how teachers experience the teaching and learning contexts in which they work every day. In that regard, the interpretive paradigm is further controlled by the specific behaviour of a group or culture. Thus, the researcher focused on digging deeply into the participants' perceptions and experiences, outlooks, conduct, and encounters. This is different from the positivist paradigm, that advocates for one objective truth that may be replicated and generalised to a wider population. To ensure that it became a success, this study prioritised the exploration of teachers' experiences of enacting Financial Literacy and gaining further understanding of teachers' experiences of integrating technology in enactment of the subject in secondary schools.

In the quest to support the choice of interpretivism, it should be noted that the qualitative approach is aligned to the interpretive paradigm, which focuses on various cases with many variables to ensure that required findings from relevant participants are correctly captured (Amaratunga et al., 2002; Cohen et al., 2013). In addition, authors like Baxter

and Jack (2008); Hsieh (2004); Kura and Sulaiman (2012) characterise qualitative research as interpretive inquiry so that researchers interpret generated findings from participants as exactly presented. Consequently, it required me as a researcher to present participants' findings using linguistic features of the text; hence, a detailed description illustrating representation of meaning. That suggested that what was suitable for this study was to ensure that various sites or cases with various meanings were visited, so that I explored, interacted with and visited teachers physically, talked to them verbally and observed their behaviour to analyse and interpret their contributions so that they were aligned to the research questions of the study. Within the framework of qualitative study encapsulated within the interpretive paradigm, a case study research design was identified as an appropriate and plausible design to explore, analyse and represent meanings of teachers' experiences of enacting Financial Literacy in secondary schools.

5.4.1 Principles of interpretive paradigm refine teachers' experiences

Bernstein (1999) acknowledges that knowledge, competencies and literacies are segmental, which denotes that they are context specific and dependent while they are rooted in ongoing practices. The researcher should respect that the interpretive paradigm uses structures and principles that necessitate understanding the nature of the local background, which must be well articulated. In addition, Cohen et al. (2007) suggest that the interpretive paradigm demands that the researcher understands the subjective or personal world of human experience, and also puts more effort in to engage more deeply in the study of participants, in order to help them understand themselves from within. However, Mack (2010) opines that reality is obliquely constructed based on individual interpretation and is very subjective or biased in nature. Therefore, authors like Baskarada (2014); Rowley (2002); Stake (2005) are of the view that interpretivists as researchers provide findings from human actions where they seek to understand and describe meaningful social action through direct, detailed observation of people in order to arrive at an understanding and interpretation of how people create and maintain their social worlds (Mackenzie & Knipe, 2006). This became relevant in the interpretivist approach where the study focused on written, verbal and non-verbal forms of communication regarding teachers' experiences and practices in the enactment of curriculum in the classroom.

The researchers are supposed to interpret the existing meaning shared by participants in their own context. As a result, the principles of the interpretive paradigm stress the uniqueness of individual contributions to the study. In that way, these principles guide the interpretive paradigm to seek to understand the meanings or interpretations of human behaviour and further establish textual data that may be ambiguous to the readers. These interpretations are refined by the set of principles of interpretive field studies. In the process of trying to understand these principles in relation to interpretation of the participants' contribution to this project, the study seeks to focus on various parts but also considers the holistic understanding and the understanding of the singular parts. This principle of 'whole to parts and parts to whole' serves as the basis for the other six principles that are discussed in the next paragraphs. Figure 5.2 provides the principles of interpretive field study that refined teachers' experiences as per this study.

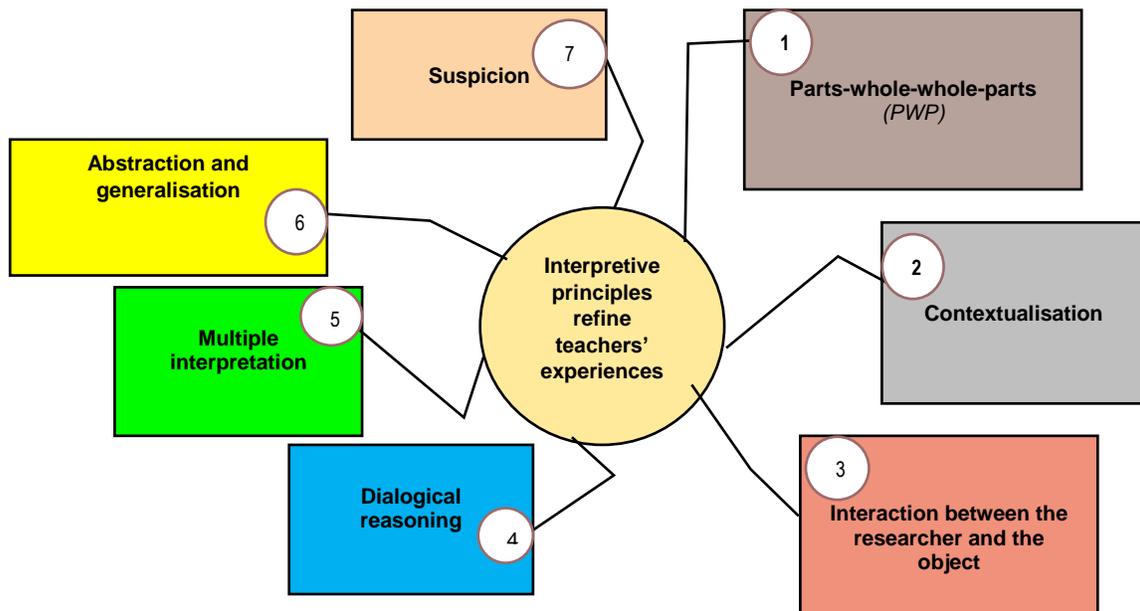


Figure 5.2: Interpretive principles refine experiences (Miskon, Bandara, & Fielt, 2015)

The above figure illustrates the interpretive principles which provide more clarity on how researchers interact, engage and interpret participants' contributions to make more meaning related to the study. The first principle is whole to parts and parts to whole (hermeneutics), which relates to human understanding of each part that contributes to the whole and also understand the whole that signifies each part (Klein & Myers, 1999; Miskon et al., 2015). All human understanding is fully achieved by moving between considering the independent meaning of parts in the whole they form. This further explains that the process of interpretation commences from a preliminary understanding

of various parts that form the whole, and from the comprehensive perspective of understanding the whole context back to an improved understanding of each part. Therefore, this study is directed to the whole of the experiences of teachers, which are encapsulated in various parts of experiences. This includes the experiences gathered at high school level where the teaching of accounting started, but it cannot leave the knowledge of the community of accounting concepts and how they are implemented practically in their small businesses. It further moves to the tertiary level experience as teachers are trained in colleges and universities on how to interact, enact and teach Accounting as a subject. As they start teaching Accounting in secondary school, they interact with experienced teachers and are flooded with statistics on how Accounting has been performing and further receive unproven claims because Accounting is performing in a certain way in schools.

The second principle is situational or contextual, which is context-based and relies heavily on reflections of social and historical background of the research setting (Miskon et al., 2015; Walsham, 2006). The situational principle requires that the subject matter or the phenomenon be set in its social and historical context so that the intended readers can see and understand how the current situation under examination emerged. This emphasises that research should take place in an environment where social and historical events are clearly outlined so that both researcher and reader see how the situation unfolds. In relation to this study, it involves teachers as they develop and gather their experiences from the school setting which is natural in nature. It proposes three facets of experiences, which include proficient experiences, that allow teachers to demonstrate content of Accounting/Financial Literacy; common experiences, which are basically the experiences gathered within the society and acknowledge the financial knowledge that the community or the society values; and finally the subjective experiences, that are pragmatic in nature and blend traditional and online enactments for the benefit of learners to acquire knowledge in a way that suits their various needs.

The third principle is engagement or interaction of the researcher and the subject. In this sense, authors like Creswell (2013); Miskon et al. (2015) indicate that researchers must acknowledge that participants are also interpreters and analysts in their own right. Therefore, participants in the process of research are regarded as interpreters because

they have the ability to conform with concepts that differentiate their cognitive progressions. Consequently, this contributes to their way of thinking and engagement because thoughts, ideas and views have been shaped by new ways of thinking that allow teachers as participants to become analysts and good interpreters. The interpretive paradigm signifies this process as crucial in developing truth in the data generation procedure. The researchers and the participants are co-creators in the data generation process and they play an equal role. The interpretive paradigm signals this process as critical in ensuring trustworthiness in the data generation process. In this study the participants, being teachers who understand the teaching and learning process, had the potential to interpret and analyse data and findings, witnessed by the way in which they responded during the data generation process. Data generation is not the mere generation of evidence, but rather a communal interaction between the researcher and the participants actively engaging with the understanding of the phenomena. The researcher and the participants are co-creators of data through this social construction process, enhancing the interpretivist view that advocates for intimate interaction between researcher and participant as a crucial recipe in data generation.

The fourth principle is conversational reasoning, which is referred to as dialogical reasoning, where the researcher engages in the process of verifying the research design and the actual data generated.

This principle of conversational reasoning requires the researcher to encounter all the preconceptions that led to the original research design, so as to compare the real data that emerge through the research process (Maali & Jaara, 2014; Miskon et al., 2015). However, it should be noted that this principle requires a deep understanding of potential contradictions between the theoretical preconceptions guiding the research design and actual findings from consequent stages of research process. The intellectual basis of the research design integrates the lenses through which field data or findings are derived, documented, and organised. As the research process unfolds, the data may not correspond with the preconceptions or original ideas of the research. This requires the researcher to make some modifications or discard the irrelevant information. This process is one instance of the hermeneutic rule that 'prejudice' or prior knowledge plays an important part in our understanding. Consequently, as a researcher, I have to take note

of that and be consciously aware of possible differences between the theoretical preconceptions facilitating the research and the design and actual findings. As a matter of fact, the whole process demands the researcher to identify what type of interpretivism is to be preferred, to identify its philosophical roots, and to relate the particular strengths and weaknesses of the preferred philosophical direction to the purpose of the work.

The fifth principle is multiple interpretations, which requires understanding of potential differences in interpretation among the respondents, as typically expressed in multiple narratives or stories of the same sequence of events under study (Klein & Myers, 1999; Miskon et al., 2015). This encourages the researcher to explore the influence that the social context has on the actions under scrutiny by pursuing and documenting multiple viewpoints. This agrees with common experiences or habitual actions as participants interact and engage in deep reasoning that emanates from their personal encounters, which include the home, school and work environments. Such may be unique and specific to each individual participant, but this principle seeks to diversify the nature of the interpretive paradigm whereby multiple sources of data can be accessed. This hypothesises human or personal factors, because participants give in-depth reasoning that stems from their own experiences and this may be varied and unique compared to other participants' responses. In the interpretive field the unit of analysis pertains to participants' experiences, beliefs, and opinions, and this allows the researcher to analyse responses in terms of what is valued and constitutes the experiences. In this study, I seek to ascertain the enactment and integration principles of teachers' experiences to enact the Financial Literacy curriculum in secondary schools. This may provide me with an in-depth understanding of how teachers' experiences influence the enactment process. Thus, applying the principle of multiple interpretations is critical in creating an understanding about challenges that may occur when teachers enact the curriculum.

The sixth principle is contextualising generalisations as they contribute to theory used in a study, and not a strengthening of narratives. According to Miskon et al. (2015, p. 2) this principle is "relating the idiographic details revealed by the data interpretation through the application of principles one and two to theoretical, general concepts that describe the nature of human understanding and social action". Therefore, the principle of abstraction and generalisation is a direct response to critics of interpretivism, as it explains that

theoretically abstraction and generalisation may be incorporated, together with specific details obtained in a study. It is precisely this abstract nature of ideas and concepts that forms the richness of data generated. This principle emerged as a response to further elucidate that theoretical abstraction and generalisation can be systematically assimilated with specific details derived in a study that can be experienced by the researcher.

The seventh principle is suspicion, which allows the researcher to apply a critical perspective during the gathering of data (Felski, 2011). It is a process of examining the participants' contributions. In addition, the principle of suspicion is an application of critical analysis of every situation, which extends beyond understanding of the data because it directs the researcher to navigate the social world and not merely rely on the words of the participant (Klein & Myers, 1999; Lukka & Modell, 2017). In support, Miskon et al. (2015); Vaivio and Sirén (2010) opine that interpretivists have to deal with potential biases and falsifications that may exist in participants' narrations. This indicates that the researcher has to be aware of the social world within which the participants reside, and how this influences their vested interests, power structures, and motivation (Budden, 2016; Thanh & Thanh, 2015). This means that the researcher's knowledge of the participants' natural setting/social world and how it impacts their perspectives is crucial. This necessitates the researcher having to penetrate the participants' social world and not merely rely on what they say, which depends on their mood. This analysis suggests that the principle of suspicion is crucial in decoding conspicuous perceptions of participants, which may inadvertently shed new light on a study and inculcate further exploration and understanding (Felski, 2012; Scott-Baumann, 2009). Jick (1979); Vaivio and Sirén (2010) emphasise that triangulation is a viable option for data corroboration in addressing participant biases and distortions. The societal factor is positioned in this assumption because it allows the researcher to discover social influences that impact the participants' experiences in relation to the phenomena of a study. A common level of experiences comes to the fore here, as it enables the researcher to unravel social aspects and common engagements that influence participants' belief systems, opinions, and experiences in relation to the study phenomena.

In relation to this study, a critical perspective was taken into consideration at all times during the data generation and analysis process. This included not taking the participants'

views at face value, and always triangulating and supporting the insights generated with further insights probed from the same participants, a comparison of the input of other participants, and an application of the knowledge of the contextual background (Farmer et al., 2006; Jick, 1979). Furthermore, all data coding and analysis activities took place in phases, where each phase had an evaluative stage which linked all the phases of the study. Participants were also involved in revisiting their findings, while a second coder checked and confirmed the findings of the first coder through extensive corroboration sessions. Through this process, the strengths and weaknesses of the interpretive paradigm seem to show up; hence, the next section discusses these strengths and challenges to conclude the relevance of the interpretive paradigm for this study.

5.4.2 Strengths and challenges of the interpretive paradigm

Having discussed the interpretive paradigm in detail, the previous part of the study focused on its principles. It was clear that the interpretive paradigm principles need to be applied correctly so that the participants' responses and the interpretation of data answer the questions set for this project.

Therefore, this study attempts to explore teachers' experiences by ensuring that all interpretive paradigm principles are applied correctly, while at the same time taking cognizance of the challenges. This assists in ensuring that the interpretive lens is applied to justify the understanding of participants' responses regarding how they enact the Financial Literacy curriculum in secondary schools.

5.4.2.1. Strengths of the interpretive paradigm

The interpretive paradigm is more accommodating since multiple realities from various individuals are all considered and they benefit the study as it gathers profound knowledge that enriches the whole study (Putnam & Banghart, 2017). In addition, this paradigm is subjective in nature and seeks to focus on a variety of truths. The realities emerge from the research process and the multiple truths are linked to the understanding of participants' contributions, with a plethora of in-depth reasoning to provide deep insight about the phenomenon. In support, Berntsen, Sampson, and Østerlie (2004); Lukka and Modell (2017) state that this strength is advantageous to interpretive study as it enables in-depth knowledge construction by exploring participants' accounts of events, which are

varied and unique to each participant. As a result, it facilitates deep insight into the study of the phenomena, while striving to gain an in-depth understanding of these interactions and restating the emergent meaning. As one of its strengths interpretive research acknowledges the interaction of human beings, technology and schools, which is not static, and seeks to understand their interaction and elaborate the meaning that arises out of it. Subsequently the role of the researcher becomes very clear and is influenced by the history of the context; consequently, the researcher becomes interested, absorbed and develops an autonomous relationship with participants. The role of participants is to generate data, and therefore they are not regarded as instruments.

While the researcher aims to understand the participants, it requires critical thinking to understand the inner lives of the participants. The societal factor is ignited since it invites opinions, thoughts and views about the phenomenon. This study sought to tap into participants' inner feelings towards their experiences of enacting and understanding technological and pedagogical knowledge in Financial Literacy, and their reflections on their current practices and enactment as teachers, peers, and researchers.

In this study, I managed to observe how participants interacted during the discussion in the focus groups, and they demonstrated understanding the role played by TK during the enactment process. In that way I was able to view how participants communicated their ideas and issues regarding the set of questions that were meant to ignite their experiences.

5.4.2.2 Challenges of the interpretive paradigm

Through the multiple truths that are put forth to develop a deep understanding of participants, the interpretive paradigm may not prevent researchers from making distorted interpretations (Bernstein, 1999; Lukka & Modell, 2017). Klein and Myers (1999) clarify that researchers put forward their subjective interpretations that are not complete, or the information that they are presenting might be distorted. Therefore, there might be the possibility of imposing thoughts, opinions, assumptions and beliefs upon participants by the position the researcher holds in the whole process. In support, Cohen, Manion, and Morrison (2018, p. 24) state that:

There is a risk in interpretive approaches that they become hermetically sealed from the world outside the participants' theatre of activity – they put artificial boundaries around subjects' behaviour

The above statement denotes that participants' contributions are restricted to their encounters and experiences; subsequently, the researcher is confined to the interpretations provided by the selected participants. In support, Putnam and Banghart (2017); Walsham (2006) emphasise that the data generated might be limited to their own experiences, while the interpretations of the researcher might be confined within the accounts provided by the participants. This further weakens the interpretive paradigm, since it lacks the scientific approaches that might dilute the projection of findings generated from the research process. That also makes it difficult to generalise the findings to a wider population (Mack, 2010), so findings that emerge from research within a particular context cannot be spread to another related context.

The above-mentioned weaknesses create doubts or suspicion of the level of the credibility and trustworthiness of findings (Klein & Myers, 1999). Closeness and direct involvement of the researcher and participants might result in participants being seen as not being realistic when they provide their encounters or as withholding their thoughts and experiences. These challenges of the interpretive paradigm might be very costly and time-consuming, as the researcher tries to make meaning out of potentially false accounts provided by participants. That puts the researcher in a compromising position, since they try to engage with views expressed by the participants, which might lead to a lack of a circumspect view of the whole situation. To overcome such challenges, I was very careful and vigilant when engaging with participants during the data generation process.

5.4.2.3 Settling the challenges of the interpretive paradigm

The interpretive paradigm enables a deep exploration of teachers' experiences and produces rich data from the whole process of research. Denzin and Lincoln (2011); Lee, Zhang, Song, and Huang (2013) oppose to Bernstein (1999) as he views that multiple realities expedite in-depth understanding of a specific situation. As a result, researchers seek thick description of the phenomenon by delving into participants' reasoning in relation to teachers' experiences as the phenomenon of this study. However, it should be noted that when participants express their opinions and experiences, they demonstrate

and provide their sense of history that is based on their societal upbringings, that support their ambitions and personal quest to pursue their personal research studies. The societal factor is set to rejuvenate through this interaction, as the researcher's previous knowledge is configured to what has been learned from engaging with participants. This informs and shapes participants' history in acquiring new knowledge crucial for understanding and interpretation of their experiences.

The interpretative paradigm was applicable and relevant for my study because it attempts to explore and apprehend the teachers' opinions, beliefs and experiences about enacting the Financial Literacy curriculum in secondary schools, through an exploration of meaningful social and educational encounters from the perspective of teachers. Studies were also explored to acquire and facilitate deep understanding about the participants' contributions which could have informed the perceptions and reflections of this study. Therefore, this study engaged and provided a setting where the experiences were understood from an interpretive perspective.

In addition, numerous principles were discussed to provide guidance on how interpretive research can be instituted. However, these principles are not compulsory but serve as a structure within which interpretive research can be conducted. The interpretative paradigm was most suitable for my study because it enabled me to understand and capture the lived experiences of the teachers. This was achieved through the process of engaging teachers in an interview where I examined their social encounters and efforts to develop and construct meaning from their ideologies about teaching and learning. Furthermore, an interpretative study provided me with a chance to probe intensely the teachers' unconscious minds to gather data (Lukka & Modell, 2017; Walsham, 2006). That provided a deep discernment and indulgence of the participants' opinions about their experiences and to identify how they utilised their knowledge and milieu to create meaning of what they believed are the factors that influence the enactment process, as well as the influences they have on improving learner performance.

The qualitative approach is encompassed by the interpretive paradigm, that has the audacity to integrate thick description of the phenomenon that leads to rich, detailed reports which are of relevance to interpretive researchers, and enable them to generate

an in-depth understanding of a particular context (Baskarada, 2014; Lune & Berg, 2017). Qualitative research demands that the researcher choose the approach that is relevant and suitable for the study, and in this study the case study was selected to engage and facilitate the understanding of teachers' experiences and gather in-depth data on the enactment of Financial Literacy curriculum in secondary schools. Case studies are context-based and comprise a small sample size. They enhance the understanding of the phenomenon and answering of the 'How?' and 'Why?' questions to deepen the study assumptions (Gray, 2013; Merriam, 1998). The next section presents the case study as an approach that provides a detailed account of and clarifies and enhances the claims generated from the research process.

5.5 Case studies simulate teachers' experiences

From an interpretive perspective, case studies purport to work towards a deeper understanding of what the phenomenon is all about and how participants as teachers relate and interact with each other in a context-specific situation, and the meaning that arises from the phenomena under study (Ellinger, Watkins, & Marsick, 2005; Zainal, 2007). Therefore, a case study is a method or an approach to examine, explore and analyse matters as they relate to the case-based inquiry. According to Yin (2013), a case study is an empirical or practical inquiry that seeks to explore a modern or current phenomenon in-depth and within a real-life context, especially when the boundaries between the phenomenon and context are not clearly defined. Authors like Tellis (1997b); Zainal (2007) and Yazan (2015) emphasise that case study questions begin with 'How' and 'Why' and are an attempt to respond to the phenomena of a study. Such questions allow a study to check through reflective activities and presentation of thoughts through the use of semi-structured interviews and focus groups. In justifying how crucial the knowledge gathered through the use of case studies is, Stake (2005) and Rowley (2002) argue that the case study lacks rigour and objectivity when characterised with other approaches, but is widely used by researchers as it provides more depth and insights into the phenomenon being studied. Likewise, the use of questions enables the researcher to extract deep-seated answers or issues in the form of experiences about the phenomena, and the participant goes through a process of looking back and reflecting on the experiences. The use and importance of the case study has been seen as similar to ethnography and others (Merriam, 1998; Tracy & Geist-Martin, 2013) .

A case study is an empirical enquiry that seeks to investigate a contemporary phenomenon in depth. In this study I generated data from six participants who were teaching at six different secondary schools that offered EMS with Financial Literacy. This was a multiple case study from six secondary schools in Zululand District in KZN province. This provided rich information and assisted me as a researcher to carry out an in-depth examination of the phenomenon since their contexts varied. Multiple cases allow the researcher to compare findings across the cases, so that various views, pros and cons about the phenomenon are fully discussed. However, Yin (2013) argues that the use of multiple case studies might result in the researcher being tempted to try and identify similarities and forget differences about the phenomenon. This study managed to gather data from these cases and compare them so that the research questions played their role of linking constructs to the theoretical framework. The next paragraphs discuss the distinctive nature of case studies.

5.5.1 Attributes of the case study method

Authors like Carter and Little (2007); Yin (2013) and Yazan (2015) opine that the case study method is intelligible and speaks for itself, while trying to capture unique features that would have been lost in the interpretation of larger-scale data. The first characteristic of the case study design is to provide a rich, compact and comprehensive description of the phenomena of the study, because the aim is to adduce qualitative analysis. In that way, it provides an in-depth understanding and further justifies why certain behaviours contribute in a particular way as a consequence of the phenomena. In this study this characteristic allowed the researcher to search for and embark on understanding how teachers experience the enactment of Financial Literacy in secondary schools.

The second characteristic is that the role of the researcher symbolises a crucial position in the study. The researcher's interest in the topic must be sparked before exploration of the phenomena can begin. The researcher possesses a character that has an inquiring mind, a passion for educational issues, and a desire to administer research. This will allow him/her to scrutinise every aspect of the data and hence provide justifiable meaning. In this study I had a particular interest in the phenomenon since being a Master's student of curriculum a few years ago. The field of curriculum is vast with perpetual changes

occurring, and this inspired me to explore what is new in the way students research and the factors that support such behaviour.

The third characteristic elicits a narrative about the phenomenon explaining every core detail and how these are interlaced to provide in-depth understanding about the particular situation. In conducting the relevant data procedures in this study, I was able to ascertain information that was particularly interesting about the participants' experiences in teaching and learning of Financial Literacy. They iterated stories of struggle, pain, joy, and happiness which were mixed emotions that had an impact on and influenced the way they enacted, interpreted, reinterpreted and recontextualised the Financial Literacy curriculum.

Fourthly, the case study approach diagnoses certain issues that are unique to the phenomena and explore them further to understand why they culminate in particular ways. This propels the researcher to search deeper, to uncover hidden truths, and to divulge these experiences to portray that human behaviour is unique and specific to a context. Since the phenomenon of this study is the use of e-resources, I had to formulate additional questions to probe participants as to why they predominantly used specific e-resources. This paved a way to my understanding that warranted comparison with the literature. The study wanted to explore whether any new knowledge was conceived by inferences to what the literature had stated. In so doing, the study discovered that although the use of e-resources may be the same or similar in other studies, the context in which students research differ, thus producing new knowledge and awareness.

The fifth characteristic pertains to the case study targeting a specific unit, in the form of an individual, group of people, community, school or any level of education, with the intention of understanding their feelings, thoughts, beliefs, and world views about the phenomena. The underlying premise is to gain this knowledge to either contribute to the existing body of knowledge or cause change in the relevance of initiating such research. In this study I specifically aimed at selecting students of curriculum with a view to understanding how e-resources impact their research. In doing so, the study sought not only to add to the existing literature but to improve understanding about the influence of

e-resources. This procedure highlighted the societal factors, because participants' (students') opinions and experiences were used to inform this understanding.

The sixth characteristic indicates an extension beyond the process of interrogating the phenomenon to systematically analysing it piece by piece. This not only uncovers the details about the phenomenon but critically analyses these in the endeavour to try to solve potential problems or generate a theory in relation to the objectives of the study. In cognizance of this study, I intended to unearth details about why teachers use particular e-resources and technologies in their teaching and learning process, with particular emphasis on developing a theory that would explain their actions. In this regard, the curriculum TPACK theory was established and proposed to provide an understanding of the various principles, other than the experiences which were influential in the learners' achievement of the research target.

In conclusion, these attributes provide a certain protocol that should be followed when the case study is implemented. Being cautious of these attributes, I have ensured that the participants and the contexts were given the full attention they deserved. These precautions have been achieved through careful consideration of the suitability of the participants and contexts. The data measures were chosen in consultation with the participants, contexts and key constructs of the phenomenon. The case study allows the researcher to view the external and internal parts of the context which might contribute to the existence of the phenomenon. This leads to the most stringent methods to gain in-depth and uncompromisable information that could add to the richness of the study. The next section discusses various types of case studies.

5.5.2 Classification of case studies within qualitative research

The case study presents an exclusive specimen in real circumstances, allowing readers to apprehend thoughts more evidently than by merely presenting readers with intangible theories. One of the strengths of the case study is that it permits the researcher to discern a life phenomenon in its real context, distinguishing context as a dominant constituent of the effects of foundations and that in-depth consideration is prerequisite to bring honesty to the case. Therefore, I decided to make use of the case study in order to come to know what beliefs teachers have about teaching and learning in a specific context, which is the

school, and therefore schools became good platforms for the generation of thick data. In the quest to ensure that readers have a deep understanding of case studies, the case studies aimed at describing the particular context or situation in an educational setting. Therefore, teachers in this study provided a full description of the phenomenon through the articulation of their experiences of enacting Financial Literacy curriculum in secondary schools. The case study provides the chance to review and reflect on the description of the situation in question and further produce a thick description of a case that displays what, how and why teachers experience the enactment of Financial Literacy curriculum in a particular way, and demonstrate teachers' beliefs about teaching and learning. In short, as a researcher I obtained a lot of information and thick descriptions about the phenomenon by interviewing six teachers, and interrogated their reflective activities and further observed their engagement and robust discussion through the use of focus groups. Various authors, including Creswell and Poth (2017); Merriam (1998), outline intrinsic, instrumental and collective as three types of case studies, while Yin (2013) establishes three forms of case studies as descriptive, exploratory and explanatory. The next sections explore three kinds of case studies to expose how they relate to the current study; this include picturesque or descriptive, expounding or explanatory, and fact-finding or exploratory case studies.

5.5.2.1 *Picturesque or descriptive case study*

A picturesque case study is descriptive in nature and provides a very clear picture of what the phenomenon is about, describing it as it naturally occurs (Gray, 2013; Zainal, 2007). It further describes the relationships between one component and another. It should be borne in mind that it answers the 'What?' questions about the phenomenon. In relation to this study, the description of teachers' experiences is obtained from the reflective activity, where teachers demonstrated their understanding of the phenomenon by responding to the set questions individually and freely. In support, Yin (1981) states that the descriptive case study is used to further provide a description of the phenomena in the real-life context in which it naturally occurs. In the light of this study, descriptive case studies indicate that the researcher narrates a story about the teachers' experiences, guided, anchored and informed by the descriptive theory.

A descriptive case study distinguishes itself from other types of case studies by its preoccupation with articulating a descriptive theory, and it comprises a descriptive investigation where the research will look into how things are done to explain or justify the behaviour. as events take place. The researcher is able to document the actions of participants by being present. In addition, the descriptive case study has the ability to uncover abstract concepts that build meaningful interpretations from the data. Discovering the fundamental propositions of the case will increase the rigour of the findings generated. The semi-structured interviews produced data that were organised and summarised such that patterns were revealed, in order to sort and group the teachers' findings according to various categories such as grade, district, age, experience, and type of curriculum used, among others. From these patterns summaries were prepared and linked to the constructs.

The six in-depth interviews conducted with teachers were transcribed and arranged for the process of checking the transcriptions and the identification of the main issues or constructs that were in line with the theoretical framework. Short notes were generated from these data in relation to the theoretical framework. Relevant selections or short passages from the interviews were identified and organised to be part of the new short narrative of each case. Consequently, these descriptions were developed while looking for a holistic idea or picture of the teachers' experiences, at the same time organising these narratives according to the theoretical framework described in the previous chapter.

5.5.2.2 *Expounding or explanatory case study*

The expounding case study is very useful to establish causal relations between the participants, contexts and the phenomenon in a natural setting, which might not work well with strategies like the survey and experimental study. Authors like Gray (2013); Zainal (2007) and Yin (1981) explain the expounding case study as an explanatory/causal case study which tries to interpret phenomena to the point of answering the 'How' and 'Why' questions on a theoretical basis. Johansson (2007) and Yin (2013) emphasise that this type of case study demands theoretical reasoning. Such case studies also give a clear picture of what is happening without making decisions about the structured and rational performance of the phenomenon. Lastly, explanatory case studies have the power to develop and expand on significant concepts. This type of a case study demanded the

researcher to intricately search the data in order to acquire detailed information so that the theory is established and tested. The detailed information acquired explain the relationships to the phenomenon.

One of the key characteristics of explanatory case studies is that the framework of the research should be clearly explained with an objective to maintain consistency, while the findings are correspondingly aligned to the research questions of the study. Although the study may demonstrate a potential framework before the data generation process, it should be open to embrace upcoming or developing ideas that can enrich the study. This suggests a sense of discovery and flexibility to allow the process of research to achieve the set objectives. In that way, the explanatory case study adopts the use of multiple methods which includes interviews, focus groups, reflective journals, observation, document analysis and other related sources that would capture the gist or essence of the phenomenon under study.

5.5.2.3 *Fact-finding or exploratory case study*

The exploratory case study is a fact-finding approach that goes beyond description and tries to provide an understanding of the case against the background of its context, which demands a hermeneutic process. This type of case study is used to generate the exploratory theory. Therefore, it attempts to uncover the details of the teachers' experiences by critically analysing them with an intention to solve potential challenges or generate a theory that relates to the set objectives of the study. In support, Yin (1981, 2013) asserts that the exploratory case study is very useful when the situation in which the intervention is evaluated has no predetermined outcomes, while Aberdeen (2013) attests to the fact that it relies heavily on multiple methods of data generation. In relation to this study, multiple methods used include semi-structured interviews, reflective activities and focus groups.

Having discussed the attributes of various case studies, this study applied the exploratory multiple case study because it aimed to explore teachers' experiences of enacting Financial Literacy in secondary schools.

The interpretive paradigm portrays the researcher role, which is to uproot opinions, beliefs, feelings and experiences to produce rich, enticing data that provide a good understanding of the phenomenon. Consequently, the researcher has to produce thick, rich data and generate theory that can guide future research. However, the weaknesses of this approach cannot be left unattended, in that this approach does not provide one simple way to justify the presentation of findings. In contrast, the strength of the exploratory case study is in allowing the researcher to engage in the holistic view of the phenomenon and demanding that they disintegrate each part so that it produces a theory that advances the understanding of the phenomenon.

An explorative case study conducted by Hyett, Kenny, and Dickson-Swift (2014) analysed the methodological description of case studies published in qualitative methods journals. Findings revealed that few authors provided a justification of case study methodology that showed how the case study was informed by the methodological literature that functioned with this approach. In the process of understanding methodology, Hervas, Medina, and Sandín (2020) used a multiple case study method to understand participants' views on the use of video lesson study in higher education. Data were generated using reflective diaries, participants' observations and recordings and semi-structured interviews, providing rich data which resulted in the ability to transfer findings to a similar context without an intention to generalise them. Therefore, modes of data generation were strategically triangulated to ensure reliability of the results. As this study adopted an exploratory multiple case study, which seemed to fit this study (Gustafsson, 2017), it managed to employ three modes of data generation which included reflective activities, semi-structured interviews and focus group discussions to ensure that results were reliable through strategic triangulation (Hervas et al., 2020).

As a result, the study managed to generate in-depth data that improved understanding of these experiences. Furthermore, exploratory research indicated participants' subjective experiences, which may lead to the production of new theories or recommendations for future research. The study's main aim is to theorise findings and produce a new theory that may impact on future research. The study seems fit to explore teachers' experiences and further justifies the relevance of the exploratory case study to respond to the set questions and achieve the objectives of the research.

5.5.3 Strengths of case study

All research approaches can be discussed in terms of their relative strengths and limitations. Subsequently I located the current study within exploratory multiple case study research, and it is fundamental to highlight the strengths of the approach in question. As a strength it is noted that exploratory case studies provide an important advantage of a holistic view that enables the researcher to study various aspects of a phenomenon in order to make conclusions (Baskarada, 2014; Hsieh, 2004). In addition, the case study provides useful insights to refine or add to theory, thus advancing the understanding of a particular phenomenon (Hervas et al., 2020). A case study enables the researcher to gain an in-depth understanding of the problem through focusing in particular on the participants. Yazan (2015); Yin (2013) state that case studies are considered as products that may form an archive of descriptive material that is adequately rich to acknowledge subsequent reinterpretation, and further exposes the variety and complexity of educational purposes and environments. This submits that the case study provides an opportunity to understand human behaviour and its social contexts; it allows the researcher to observe and record participants' behaviour as it occurs and enhances the process of exploration of the phenomenon.

In this manner, a researcher selects a case study design because of the nature of the research problem and the questions being asked. Authors like Odoh and Ihedigbo Chinedum ; Yin (1981); Zainal (2007) agree that a case study is the best plan for answering research questions and its strengths outweigh its limitations. The case study provides a means of exploring complicated social units consisting of multiple variables of potential importance in understanding the phenomenon (Ellinger et al., 2005; Tellis, 1997b). The case study seems to be relevant to this study as it intends to explore teachers' experiences and acquire multiple truths from their social contexts through a series of questions which aims to unearth a combination of truths. Hyett et al. (2014) proclaim that as they are anchored in real-life situations, the results of case studies are rich and represent a holistic account of a phenomenon. They offer insights and irradiate meanings that magnify its readers' experiences. These insights can be construed as tentative hypotheses that help structure future research; hence, case study plays an important role in advancing the knowledge base of a field of study (Baxter & Jack, 2008;

Johansson, 2007). It is through its strengths that case study is a particularly appealing design for applied fields of study such as education, social work, administration, health, and so on. In this way, these fields can be examined to bring about comprehension that in turn can affect and perhaps even improve the understanding of the practice. In advocacy for the use of case study, authors like Merriam (1998); Stewart and Dougherty (1993) clarify that an exploratory case study has proven particularly useful and relevant to study educational innovations, evaluate programmes and re-evaluate them in order to strengthen policy. In relation to this study, case study is educational in nature yet it evaluates and provides in-depth understanding of the teachers' experiences and what teachers use to build up their experiences, which includes curriculum policy and Financial Literacy content.

As one of the merits of a case study are inherently related to the purpose and rationale for choosing it as the most suitable and appropriate plan for addressing the research problem, Denzin and Lincoln (2011) argue that case study researchers are characterised as creative, innovative and reflective as they converse with the philosophical paradigm and theoretical framework. Exploratory case study promotes researchers of high quality, which makes this approach distinctive. Relevant to this study, innovation and creativity are observed in the process of exploring teachers' experiences as they use and integrate technologies which include the use of WhatsApp, cellphones and the internet during COVID-19 in enacting the Financial Literacy curriculum. This was done to interpret, reinterpret and recontextualise the accounting part of the EMS/Financial Literacy curriculum to suit the situation and yet achieve the goals of the curriculum. However, it was also discovered through their reflective activities that teachers had a fear of using such technological resources in their classrooms, due to school policy which is against the carrying and use of cellphones during school hours. The belief is that learners do not participate fully in the teaching and learning process if technologies are part of the resources used in the classroom. This brings us to the next section, which discusses the challenges that weaken the use of case studies to understand the phenomenon.

5.5.4 Challenges in relation to case study

Qualitative case studies are always challenged by the bias, sensitivity and integrity of the researchers in the research process (Ellinger et al., 2005; Noor, 2008). In addition, Hyett et al. (2014); Swanborn (2010) acknowledge that the researcher is the primary instrument of data generation and analysis. While this has its advantages, training of researchers to observe and interview is necessary but is not readily available to enhance and inspire case study researchers. Nor are there guidelines in helping construct the final report. The researcher is left to rely on his or her own understanding to follow their instinct and apply their abilities throughout most of this research endeavour. Subsequently, a concern is raised about case study research regarding the evaluation of cases, which authors like Guba and Lincoln (1994); Zainal (2007) refer to as unusual problems of ethics, as researchers unknowingly demonstrate bias when dealing with the cases. The researcher's personal beliefs, basic values, and assumptions may intentionally or unintentionally have an effect on the data process as he/she works with it, in the process manipulating and directing the findings to suit a particular interest or address a particular situation. However, bias arising from the researcher's perceptions is difficult to avoid because the researcher shares concepts and interpretations with participants at the research site (Eisenhardt, 1989; Tellis, 1997a).

The next challenge relates to the reporting of case study data and presentation of findings, which involves many processes and is exhaustive in nature. Johansson (2007); Yin (1981, 2013) are in agreement that reporting the case can be a wearisome and mind-draining activity due to the nature of the phenomenon, which is complicated and very complex in nature. This kind act requires the report to be accurately and concisely structured so that it is easily understood by the reader. In support, these authors provide the main function of the report as to capture the essence of the phenomenon in such a way that the reader's imagination is projected into the context of the research, as if they were in the middle of the situation. People affected by this negatively are particularly novice researchers who may not be up to this challenge.

Another challenge is that a case study's findings cannot be generalised, and further to other limitations involves issues of reliability and validity. Central to this challenge is that the findings of a case cannot be generalised or scientifically proven, and in this regard

the case study lacks reliability and rigour. The case study has been unnecessarily degraded when compared with statistical methods of the positivist paradigm. To this end, it is regarded as the weaker approach in the face of other approaches that are numerical and explicitly portray rigour. The next section indicates how the challenges of the case study are dealt with to reveal its strength in relation to this study.

5.5.5 Overcoming challenges of case study

The advantage of using a case study is that it offers multiple perspectives, not just the voice and perspective of one or two teachers in a situation, but also those of learners and their interaction with teachers during teaching. In this study I used six participants to explore the phenomenon. In addition, using the case studies did not limit me to the structured questions as set for each method of data generation. Instead, its loose format allowed me to restructure questions in order to probe and get more clarity on the problem being studied (in this instance, teachers' experiences).

In relation to the issue of writing an effective report on the case study, there are numerous methods for reporting a case study, which include following a comparative, chronological, or theory building approach and others. In support, Noor (2008); Yin (2013) and Tellis (1997b) articulate that there is no correct or incorrect way of reporting the case study; it primarily involves telling a story through a chronological avenue or by addressing each proposition. In this study I address this concern by reporting the data through specific methods that reflect on each theoretical construct. Adopting the principles of this approach ensures that the report demonstrates the true data achieved from teachers in a focused and concise way that reflects the research questions and objectives.

In terms of regarding case studies as weakened by lack of rigour, Swanborn (2010); Zainal (2007) and other scholars argue that a case study occurs within a bounded system but contemplates critical issues that subscribe to the design while digging deeply into the phenomenon and contributing to its rigour. To turn this threat into a strength of the case study, it is centred around identifying propositions or constructs, applying a theoretical framework, development of research questions, logically relating the constructs with the data, and appropriating criteria for interpreting the findings. Given this rationale, this study has already begun the process of increasing rigour by pinpointing propositions in the form

of using a theoretical framework which identified the key constructs of curriculum in the literature, and merged this with the theoretical aspects of TPACK to produce the CASPE theory of curriculum. In doing so, the study was constantly aware of the research questions when searching through the literature in establishing these principles, which reciprocally produced a criterion for interpreting and analysing the findings.

Generalisation in a case study is regarded as a major and frequently identified concern by the positivists, and they raise that it is not scientifically proven. They also demonstrate an area of insufficiency in a case study approach as it lacking reliability and rigour. However, authors like Baskarada (2014); Creswell and Poth (2017); Yin (2013) argue that generalisations cannot be confined to statistics, numbers or populations, as this would limit its potential to explain what they represent or mean. Therefore, it should be noted that generalisation within the qualitative case study approach comes from the theory which is purely indicative of analytical generalisation (Eisenhardt, 1989; Zainal, 2007). Using the emphasis above to overcome this kind of challenge, the study was conducted in six different secondary schools situated in various areas of Zululand District; hence; its major concern was that it lacked representativeness to the wider population. This means that findings from the researched case study schools could not be generalised to other contexts. For this reason, multiple sources of data generation, such as reflective activity, semi-structured interviews and focus groups were used for triangulation of findings, which can be used in related and similar situations.

This section of the study presented the case study approach, classification of case studies, case study attributes, case study strengths and challenges, and case study challenges overcome. To make this approach relevant, it focused on the suitability of case study for the current study. Going through the attributes of the case study assisted the researcher to direct the current study as an instrumental or exploratory case study. In the quest to dissect the case study, the strengths and challenges were fully analysed so that the researcher pinpointed key strengths to improve its use and enrich the findings of the study (Ellinger et al., 2005; Tellis, 1997a). Challenges that hinder the use of case study were identified, and to counter them three different data generation methods were employed to ensure authenticity and trustworthiness of the study.

Finally, this study is an instrumental/exploratory multiple case study. The case consists of six secondary teachers teaching EMS (including Financial Literacy) and Accounting in schools. Their views, assumptions, beliefs, experiences, and opinions with regard to the enactment of Financial Literacy in secondary schools were key to the success of this study. It should be noted that this approach was selected, among others, to facilitate in-depth knowledge and understanding of the phenomenon through generation of rich data from the natural setting, which would then be analysed and interpreted (Swanborn, 2010; Yin, 2013). The nature of qualitative research seeks to generalise findings and sets out to understand the context and the participants in all their uniqueness and vulnerability. The next section addresses the research sample.

5.6 The research sample in qualitative study

In the process of understand a phenomenon, researchers opt to identify a representative number of related constituents regarded as the sample, to reflect how data have been generated (Creswell, 2013; Palinkas et al., 2015). Sampling is the process of choosing suitable people, behaviours or events to get more information about, and how to decide to use a portion of the population for the study (Devers & Frankel, 2000). This is done to explore a sizeable number of participants to suit the phenomenon. Cohen et al. (2013) opine that sampling methods are guided by whether the study is quantitative or qualitative. The suitable sampling approach for this study was purposive and convenient, characterised by non-probability in qualitative research. This kind of approach assists the study to avoid statistical inferences. In research language a population consists of a group of individuals, items, or objects from which samples are derived for research purposes. A sample refers to a group of respondents chosen from a larger population to participate in a survey. In addition, Emmel (2013); Tuckett (2004) explain the sample as a set of elements taken from a larger population according to certain attributes that fit the methodologies in reference to the phenomenon. Researchers are required to identify a group of individuals that are suitable, knowledgeable and willing to contribute to the study.

The representative sample resembles the population that it came from in all characteristics (the proportions of males and females, teachers and so forth) except total size. Thus, a representative sample is like the population, except that it is smaller in size. It is attached to the qualitative nature of the study. As a result, certain sampling strategies

or procedures were employed. With this kind of knowledge, there are two main types of sampling in education research, specifically probability and non-probability sampling.

5.6.1 Sampling techniques for experienced participants

5.6.1.1 Probability and non-probability sampling

Probability sampling is the most popular in research, and articulates accuracy. This type of sampling is exclusively employed by positivists and was therefore not suitable for the current study. Further making this type of sampling strategy inappropriate, it is also referred to as random sampling, and is assumed to be the most well-assured, accurate and simple of all sampling types in quantitative research. In addition, the purpose of utilising probability sampling in research is based on the fact that it has the ability to generalise the findings drawn from the sample to reflect the entire population. Probability sampling is classified into four types: simple random sampling, systematic random sampling, stratified random sampling, and cluster sampling. In probability/random sampling every member of the population stands a chance of inclusion in the sample, which enables the researcher to calculate specific bias and error in the data generation. Therefore, probability or random sampling is accurate, deductive and inclined to a quantitative approach in research. For those reasons, it was irrelevant in the context of this study which aimed to explore teachers' experiences of enacting Financial Literacy or Accounting curriculum to Grade 9 learners in secondary schools.

Studies like those of Cohen et al. (2013); Cohen et al. (2018); Creswell and Poth (2017) explain that non-probability sampling preserves and shares the qualities of a qualitative study because the selection of the sample is based on its propensity to irradiate participants' experiences, views, thoughts and behaviours. In addition, Cohen et al. (2018); Schreuder , Gregoire, and Weyer (2001); Uprichard (2013) further state that the research style determines the sample size, which is small in nature. A large sample size in qualitative research would increase the likelihood of bias and error in the study. In non-probability sampling the focus is not on generalisation of the findings, but rather on invigorating rich, detailed narrations from a small sample, which can elicit better comprehension of the study phenomenon. Non-probability sampling has four major strands: purposive, convenience, quota and snowball sampling.

5.6.1.2 Purposive and convenience sampling

This study adopted non-probability sampling, which is characterised by purposive and convenience sampling. Purposive sampling means that the researcher makes specific choices about which people to include as a sample in the study. In support of the latter statement, Palinkas et al. (2015) add that purposive sampling assists in selecting units, groups, or individuals as participants to provide their in-depth experiences that respond to the research questions and achieve the research objectives of the study. Convenience sampling is regarded as the type of qualitative sampling that assists the study to choose relevant and suitable participants who are readily available or easily accessible and willing to contribute to the study.

In strengthening the choice of purposive sampling, Cohen et al. (2013); Suri (2011) and Coyne (1997) emphasise that convenience sampling is strongly linked to qualitative research, because it allows the study to identify and select participants that suit the location of the study. In short, convenience sampling suggests that it is based on convenience. In this way, I targeted a specific group of teachers with full knowledge who had the potential to answer the research questions. Purposive sampling goes hand in hand with convenience sampling, and I chose a sample that is appropriate and easily reachable. I reached out to participants who were readily available or easily accessible and willing to participate in the study. As I did that, I further chose participants that would respond to research questions, address issues around the research phenomenon and achieve the set objectives of the study. Therefore, this study opted for purposive and convenience sampling as it has targeted a very small group of teachers as participants and it has no intention to generalise findings.

Therefore, by choosing this sampling technique I acknowledge that this study has been carried out with complete understanding that the participants selected do not represent the views and experiences of all teachers who are teaching Financial Literacy. I also state categorically that it is not the intention of this study to generalise the findings beyond the sample stated. In this way, purposive sampling was used to select the cases, focus groups and semi-structured interview participants. In support, Etikan, Musa, and Alkassim (2016) opine that purposive sampling decisions are not only restricted to the selection of participants, but also involve making decisions about settings, incidents, events, and

activities that inform an understanding of the research problem. In this study, purposive sampling was influenced by my experience as an accounting teacher and subject advisor of EMS in Grades 7–9 in Zululand District. I did not use other sampling methods that might be concerned with statistical accuracy or representativeness of the population, but opted for purposive sampling which generates rich qualitative data from teachers. In this regard, purposive sampling contributed and was valuable to this research project.

Consequently, I opted to select a handful of teachers from the large number of teachers within Zululand District. The selected representative participants or teachers are called a sample, which according to Creswell and Poth (2017, p. 240) is “a sub-group of the population or a sampled unit representing the attributes of a known number of units in the identified population”. Therefore, this study utilised six teachers from three high schools (Grades 8–12), two combined schools (Grades 1–9) and one independent school (Grades 1–12). The participants hold various qualifications, which include Secondary Teachers’ Diplomas, majoring in Accounting, Economics and Business Studies, and Bachelor of Education degrees in Accounting and EMS from various colleges and universities in South Africa. Generally, these teachers have similar educational qualifications and experiences and thus qualify as formulating a sample. It must be noted that the study did not have any intention to generalise findings to the wider population. As a result, purposive sampling was chosen because it demands knowledgeable people who have in-depth knowledge about particular issues by virtue of their professional role, expertise and experience.

5.6.2 The evaluation of purposeful and convenience sampling

Purposive sampling is very informal and relies on the discretion of the researcher. Therefore, it is judgemental sampling since it selects participants that have certain characteristics, experiences and particular knowledge, and assist to achieve the purpose of the study (Palinkas et al., 2015; Strauss & Corbin, 1990). Furthermore, this type of sampling seems to take the direction of informal selection but informed by common experiences in order to select participants for a specific purpose in order to meet the needs of the study. Convenience sampling is situational and involves choosing the nearest suitable and available individuals to serve as participants in the study.

Therefore, the strengths of the choice of purposive and convenience sampling are inclined to subjective and common experiences, because the study purposefully chose participants that suited the context and the phenomenon. As a result, it was one of the simplest ways of finding participants that have in-depth knowledge about the phenomenon and it was convenient for all of them to take part in the study. Six experienced teachers were selected on purpose to provide their views, thoughts and experiences of enacting Financial Literacy or Accounting in Grade 9 in secondary schools. Furthermore, these sampling methods were appropriate to save time and energy and were relevant in order to attain the objectives of the study.

Purposive and convenience sampling are inclined and attached to subjective experiences; subsequently, teachers as participants can be selected based on their vast experience, relevance and availability, irrespective of the specific attributes of the study. As a result, I used these two kinds of sampling as one of the key aspects of methodologies that are most suitable to select teachers that were most accessible and with whom it was easy to conduct data generation. It has to be noted that Zululand District is vast, and I had to select teachers that are teaching EMS and Accounting. As a criterion, all participants held teaching qualifications and had a lot of experience, however, not all potential participants were interested in being part of the study, despite talking to them about how the study is relevant to their teaching and further visiting them one by one requesting them to take part. Even if I sent consent letters, they still declined to participate in the study due to the fact that COVID-19 had disturbed them in their teaching and they needed time to ensure that they covered the curriculum. Others provided reasons of a high workload due to the increase in the number of classes in order to observe the 1.5 metres social distancing as one of the protocols during the pandemic. Yet others highlighted reasons of having a busy schedule of teaching and/or mourning the loss of their loved ones.

Therefore, the study tried hard to attain the participation of six teachers to be part of the study. Three teachers that I felt should participate in the study were very reluctant, but as I further explained how the issue of research unfolds, they started to enjoy it and contributed massively to this study. The other three enjoyed participating in the study and showed enthusiasm to make sure that they were available at all times and demonstrated

understanding of the phenomenon. Having embarked on the use of purposive and convenience sampling methods, they demonstrated powerful endurance in ensuring that this study becomes a success. The purposive sampling method has been combined with convenience sampling to provide strength for each other in generating the best possible data (Farrokhi & Mahmoudi-Hamidabad, 2012; Suri, 2011). In terms of dealing with potential bias that can be incurred when selecting participants, I ensured that EMS teachers were afforded the opportunity to participate in the study.

5.6.3 Participant biographies and contexts

This part of the study seeks to provide a brief background of the individual records of past experiences of the six participants without revealing their identity, and ensuring that ethics prevailed while discussing these. The study selected the participants based on the purposive sampling and convenience sampling methods described above. Teachers were selected on the premise of their consent to partake in the study, availability during times stipulated in the study plan and convenience for all participants, irrespective of constraints which included COVID-19 protocols, extra classes, departmental programmes, curriculum strategies and other commitments. Therefore, to understand who the teachers really are, their qualifications and how they portray themselves in relation to teaching and learning, we need to attach certain attributes to them. The contexts contributed a great deal in choosing these participants, since they provide more information about the sites and how they managed to accumulate experiences.

The participants in the study were six experienced teachers who were responsible for teaching EMS, which consists of three themes, namely: Economy, Entrepreneurship and Financial Literacy. The majority of participants have majored in EMS, Accounting, Economics and Business Studies. Their names have been excluded from this study to protect their identity, and have therefore been substituted with titles such as Participant 1 (P1) to Participant (P6).

Financial literacy participants in this study have variations in their age, experience, qualifications, grade, major subjects, and gender. These are avenues in which they have gathered their experiences and they inform their understanding, views, thoughts and feelings of contributing to the unique values, beliefs, and assumptions they possess

regarding the phenomenon in a study. Therefore, such qualities of participants need to be explored as a background to understanding the factors that determine their engagements. These biographies familiarise the interviewee with the participant and play the role of personal factors, since before the structured interview questions could begin, participants were asked to share their experiences, background and educational journey. The common factor which is societal in nature also arose, as they provided social interactions and through this process recounted the events, processes, people or things that created and influenced their lives and journeys. Table 5.2 indicates the contexts and participants with pseudonyms, nature of schools, qualifications and experiences that vary from one another.

Table 5.2: Participants' biographies and their contexts

Participant	Gender	Age (yrs)	Total experience (yrs)	Qualification	Major subjects	Subject & grades currently teaching	Nature of school / context	Designation
P1	Male	40	6	BCom Accounting Postgraduate Certificate in Education (PGCE)	Accounting Economics and Management Sciences	Business Studies Grades 10-12 Economics and Management Sciences Grades 8-9	Lightup Secondary Grades 8-12	Educator
P2	Female	31	8	Bachelor of Accounting Sciences in Financial Accounting (BCompt) Postgraduate Diploma in Applied Accounting Science (CTA)	Financial Accounting	Accounting Grades 10-12 Economics and Management Sciences Grade 9	Raisenation Independent Grades 1-12	Educator
P3	Female	50	25	Secondary Teachers Diploma, Advanced Certificate in Education, Diploma in ABET and B.Ed. Honours	Economics and Accounting	Accounting Grades 10-12 Economics and Management Sciences Grade 9	Zoenal High School Grades 8-12	Departmental Head

P4	Male	44	6	Honours degree (BCom Industrial and Org Psych) Post Graduate Certificate in Education Management and Leadership	Economics, Business management, financial management, leadership and management, business administration	Economics and Management Sciences and English 1st additional language Grades 9	Frogger Combined School Grades 1-9	Educator
P5	Male	35	10	B.Ed. degree	Mathematics and Accounting	Accounting Grades 10-12 EMS Grade 9	Nogoarea Boarding School Grades 8-12	Departmental Head
P6	Male	43	8s	B.Ed. in Economics and Management Sciences	Accounting, Economics and Business Studies	Economics and Management Sciences Grade 9 Economics Grade 12 Business Studies Grade 10	Viewside High School Grades 8-12	Educator

The information outlined in Table 5.2 elucidates how the teachers gathered the experiences which qualified them to be suitable participants for this study. The main objective of the brief educator profiles was to highlight the biographical information which could have contributed to their personal differences and growing knowledge. Teacher identities, beliefs, subject knowledge and experiences greatly influenced their interpretation, behaviour and actions in classrooms. Teachers who taught at combined schools with both primary and secondary phases were also teaching related subjects at primary level, which could impede or enhance the implementation of policy at classroom level. The six participants included two females and four males. There were three females initially, but due to unforeseen circumstances one of the females withdrew and later was replaced with a male.

With a view to bringing participants to their own contexts, authors like Creswell (2013); Mack (2010); Tuckett (2004) and Yilmaz (2013) state that the philosophical assumption of a qualitative study bears an understanding that people gather experiences, and make

sense of their own contexts and the interactions that surround their natural setting. Therefore, it is imperative to delve into certain parts of the context to identify attributes that frame this study. Corbin et al. (2014) contends that qualitative studies dig deep into the specifics by articulating a thick description of the realistic experiences encountered. This qualitative case study focused on teachers who are teaching EMS and Accounting (Financial Literacy) in Grade 9. It further targeted Secondary schools in Zululand District, KZN. Subsequently, it is important to provide a profile for each participant and their school, since this represents the research site or the context where the data generation was undertaken. I felt that the six schools would offer information-rich contexts in which to explore teachers' experiences of enacting Financial Literacy (Accounting) in secondary schools. In the next few paragraphs, I discuss each of the participants and their context meticulously.

5.6.3.1 Participant 1 – Lightup Secondary School

Participant 1 is a male teacher from Lightup Secondary School (all school names are also pseudonyms). He is 40 years old and possesses a Bachelor of Commerce with specialisation in accounting. In this case, he was professionally unqualified; as a result, he completed his Postgraduate Certificate in Education so that he will be qualified to teach. He has spent six years teaching EMS in Grade 9 and Business Studies in Grades 10 to 12. The school covers from Grade 8 to 12 (i.e., traverses both the General Education and Training [GET] phase and the Further Education and Training [FET] phase). He has gained knowledge in Accounting, Economics and Business Studies. The school has two streams, namely Science and Commercial. EMS is offered in Grades 8 and 9 while Accounting starts from Grade 10 to 12.

The school community included low- to middle-income families who kept domestic livestock such as cattle and goats for survival. Only a few households in the school vicinity had electricity. No job opportunities were available in the area, and therefore many parents in the community left for the nearest towns, like Ngotshe, Pongola, Nongoma and Vryheid, to look for jobs to be able to support their children financially. Most of the learners were heading their homes, since their parents are at work. Parents meetings organised by the school are struggling because most of the parents are working far away from the

school. Lightup Secondary School believed in effective teaching which is guided by the lesson objectives and teaching and learning activities.

5.6.3.2 Participant 2 – Raisenation Independent School

Participant 2 is an African teacher from Raisenation Independent school who is in possession of a Bachelor of Accounting Sciences in Financial Accounting. She further completed a Postgraduate Diploma in Applied Sciences. She believes that learners are poor in basic Mathematics, and as a result are afraid to pursue Accounting because it consists of Mathematical problems. Miss P2 is 31 years old and was selected because she was teaching EMS and Accounting. She has eight years of experience. Her contributions are valuable during workshops and she assisted most teachers in terms of strategies to teach Financial Literacy. She has produced 100% in Grade 12 for a consecutive period of three years.

The school covers from Grades 1 to 12, with a combination of four phases in one school. It has Foundation Phase (Grades 1–3), Intermediate Phase (Grades 4–6), Senior Phase (Grades 7–9) and finally the FET Phase (Grades 10–12). It is called a combined school. It is an independent school which means the Government has a little control over the school. The school relies on high fees paid by parents who brought their children and sponsors there to work effectively. In terms of results, the school has produced 100% for a consecutive period of four years. However, the community finds it difficult to send their children to this school since the fees are very high, matching the quality of education. The participant and the school were chosen because of the richness and depth of information they possess.

5.6.3.3 Participant 3 – Zoenal Secondary School

Participant 3 is a qualified teacher from Zoenal Secondary school who has a Secondary Teachers' Diploma, Advanced Certificate in Education, Diploma in ABET and B.Ed. Honours. She majored in Accounting and Economics. What is more interesting is that she has completed 24 years of teaching EMS in Grade 9. However, her overall teaching experience is 25 years. Currently, she is a Departmental Head in the school. In this way, she has great knowledge of Financial Literacy and all other related experiences. Working with various teachers and being involved in EMS clusters, she was motivated to study

and pursue her degrees. To her, education was a basic need that required reviving and contributing learners as society progressed into the modern era which involves technology.

Zoenal Secondary school (pseudonym) is situated in a semi-urban area, about 15 km from town. It had access to electricity and water supply services, although some classrooms did not have electricity. It had a staffroom at a standard level and a laboratory that was not well supplied or updated. There was a small library; the school used a park home to keep outdated books, of which many were reading books. Due to the COVID-19 pandemic, while the classrooms are used there are not enough, though they used the learner-rotation system to ensure that all grades attended school. Nevertheless, the physical condition of many classrooms was conducive, because they did not have cracks and leaking roofs. The school has tight security at the gate. The school started originally offering from Grade 8 to 12 (i.e., navigating both the GET and FET] phase. P3 has a great interest in imparting accounting skills. The school has two streams, namely Science and Commercial. EMS is offered in Grades 8 and 9 while Accounting starts from Grade 10 to 12.

5.6.3.4 Participant 4 – Frogger Combined School

Participant 4 is 44 years old and is an EMS teacher who is very dedicated to his work. His first degree was a Bachelor of Commerce and thereafter he acquired a Postgraduate Certificate in Education and an Honours degree. He majored in accounting and economics. Currently he is teaching EMS in Grades 7–9. P4 is an experienced teacher as he has worked for both the private sector and the public sector. He believes that in order for teaching and learning to be effective, teachers need to love and respect their learners; also show love and passion for the subject. P4 was selected to represent experienced teachers who never taught Grade 12, and has been teaching EMS for a period of six years.

Frogger Combined School was a combined school that started from Grade 1 to Grade 9, with an estimated population of 240 learners and 12 teachers. Some learners walked, and some hiked to and from school. There was no accommodation for teachers at school; teachers commuted short and long distances to school every day. Basic services such as

water and electricity were available, and the school had a staffroom. No laboratory or library was available at the school at the time of the interview, with no construction of a library or laboratory building. According to the principal of the school, the school should have been renovated a long time ago. She is waiting for Departmental Officials' responses after their visit to the school. Although no learner was taught under the trees, available classrooms were in dire need of renovation and were not adequate for the learners as they were rotating due to COVID- 19 protocols.

5.6.3.5 Participant 5 – Nogoarea Secondary School

Participant 5 is a male and is 35 years old. He is a qualified teacher and possesses a Bachelor of Education with specialisation in accounting and mathematics. Currently he is Departmental Head for Commerce in the school. His duties are to manage, control and provide guidance to accounting, economics and business studies teachers within the school. He is teaching accounting in Grade 12 and also EMS in Grade 9. He has 10 years' experience in teaching. I decided to include this participant because he has demonstrated vast knowledge in the teaching and learning of Financial Literacy in Grade 9. My engagement with him makes for interesting discussion and was an eye-opener during the interview process. It should be noted that, among all the participants I contacted, I met this particular participant four times to discuss other related matters on the subject. He was one of my prime data sources, or so I thought, having been nominated as the best teacher in KZN province and knowing first hand of his expertise in the field. His passion for teaching and learning and his attitude towards not accepting poorness in his work has contributed to his accolades and experience as a teacher, to the point where he wants to become a Departmental Head in the school.

Nogoarea Secondary School is a boarding school which starts from Grade 8 to Grade 12. This school has a large enrolment; as a result, some of the learners are day scholars and they do not reside within the school. The school has been producing a 100% pass rate for the past four years and it is rated as one of the best schools in the province. The community also had a water and electricity supply, with from few to a moderate number of households that had access to those basic services. Employment opportunities also forced many parents in the community to leave their homes to look for jobs in the nearest towns like Nongoma, Ulundi, Pongola and Vryheid, to be able to support their children

financially, leaving their care in the hands of old and weak grandparents. This factor made the work of teachers at school difficult, as they could not receive appropriate support and assistance from the parents for effective education. However, those learners that are accommodated at the school had more time for school work, since the school has general workers and food is provided within the residences.

5.6.3.6 Participant 6 – Viewside Secondary School

Participant 6 is a qualified male teacher who is 43 years old. He completed a Bachelor of Education with specialisation in Accounting and Economics. He is teaching at Viewside Secondary School and has nine years of teaching experience, and has been involved in the teaching of Accounting and EMS for the same amount of time. Of interest is that P6 has 400 learners doing Grade 9. The major challenge is space, since learners are rotating due to COVID-19 protocols. The use of technologies to ensure that the curriculum is covered is one of his strengths. He believes in learner involvement during the teaching and learning process and also regards passion as an essential element for effective teaching. In his highlights, P6 acknowledges that experiencing poverty and other disadvantages in family life only strengthened his attitude, beliefs and values in recognising that education is the key to overcoming these issues.

Although Viewside Secondary is in a rural area, it is very close to a tar road (within 5 km). Viewside Secondary School was also populated by the children of low- to middle-income traditional subsistence farmers. The community also had a water and electricity supply, with from a few to a moderate number of households having access to those basic services. Many learners walked to school, while a few used other transport such as taxis, bakkies and bicycles. Some learners travelled as far as approximately 7 km to reach school. The available teacher house could only accommodate a small number of teachers, preferably of the same gender, at a time. Therefore, many teachers travelled short to long distances to school every day and are residing in cottages near to the school.

From the table of participants' biographical information, school contexts and the profile of each of the teachers who were participants in this study, the intention and purpose of choosing them was clear. Knowledge of the above helped to enhance comprehensibility and provide more information that enriched every part of this study. Exploring participants'

experiences and their backgrounds provides an overall picture and indication of their values, beliefs, and current activities.

All six participants believed that education was the key to success, and having arrived at tertiary studies meant that they had more opportunities in terms of their knowledge acquisition, development, and growth in their careers.

The next section discusses the methods of data generation.

5.7 Data generation methods

Data generation is the process of putting data together after negotiating, interacting and providing some reasoning to the data assembled. However, this is against the stance of positivism, which regulates the concept of collecting data. Cohen et al. (2007) accentuate that generating data involves a process of assembling or mounting up information from the selected participants with the purpose of retrieving in-depth and rich information so that the acquired data are fully understood, analysed, and interpreted in accordance with their behaviour and experiences that relate to the research questions of a study. Thus, the term generation better suits and reflects the negotiated nature of the process of assembling and accumulating data in qualitative research. It is characterised by collaborative innovation, which refers to ideas that are shared and improved together.

Countless numbers of studies, which include those of Corbin et al. (2014); Creswell (2013); Denzin and Lincoln (2011) and Yin (2013) further assert that qualitative research studies are concerned mostly with findings being credible and trustworthy. In mediating any fears, triangulation becomes appropriate, since it incorporates multiple procedures or methods of generating data. In this study this includes semi-structured interviews, reflective activity and focus groups. A glaring feature of case studies is the use of multiple sources of data, a strategy used to increase credibility and trustworthiness of the findings. Multiple sources raise a holistic understanding of the phenomenon by obtaining detailed information from participants in this study. It should be noted this study is qualitative in nature and has adopted a case study methodology.

Data sources may include document analysis, observation, interviews, artefacts, images, diagrams, reflections, and online tasks. To enable me to gain an in-depth and varied understanding of the phenomenon, I employed multiple methods of data collection, which had the added advantage of facilitating triangulation of the findings. Accordingly, the data generation methods I used for each participant were a one-on-one semi-structured interview, reflective activities, and focus groups, as well as reflective notes compiled during the data generation process.

I will now look at each method of generating data to describe and discuss the process of gathering and analysing the data, including the challenges encountered. This study, being a qualitative case study located in an interpretive paradigm, adopted three methods of data generation, namely one-on-one semi-structured interviews, focus groups, and a reflective activity. These methods enabled the researcher to delve deeply into the study phenomenon in the hope of eliciting detailed information to address the research questions. The section that follows illustrates how each method was used to generate data.

5.7.1 Reflective activities

Reflective activity is explained as a process that assists teachers to look back on their experiences and actions in order to interrogate their teaching and learning processes, with the aim of changing and improving them (Chan, Wong, & Luo, 2020; Mpungose, 2018; Rodgers 2002). As J Dewey (1933) states that there is a relationship between experience, research and reflection, this kind of thinking recognises teachers as reflective thinkers as they embark on the process of researching their past by critically analysing their experiences to inform their future. Consequently, this process helps teachers to identify things that went wrong, so that they can be improved, and also things that worked well, so that they can be maintained. In support of this, Akbari (2007); Derwent (2015) and Beauchamp (2015) emphasise that reflective practice is an approach widely adopted by professionals/teachers in evaluating their practices. Atkins and Wallace (2012); Yuan and Mak (2018) further explain that reflection involves a process of consciously noting, reviewing and thinking about the experiences, actions, feelings, and responses, and then simultaneously recognising, interpreting and analysing them to understand what has been achieved.

In short, reflection involves the careful consideration of deep thoughts by asking relevant questions about what has been done, how it has been done, and what has been learnt from doing it. Therefore, reflective journals are exemplified as one of the methods that can be used as a research technique to acquire evidence of learning theories such as constructivism. In relation to this study, teachers were involved in an opportunity to review and reflect on their journey of teaching and learning of financial literacy/accounting. In that way, reflective activity is also termed reflective practice, and it is widely used in tertiary education institutions in order to ensure effective teaching and learning of modules (Hickson, 2011; Mpungose, 2018). As much as it can be used in tertiary institutions, it is regarded as one of the tools to generate data in research. It plays a vital role in assisting teachers to be self-inspectional, thoughtful and analytical about their behaviour and practices during the teaching and learning process.

Since it is regarded as a research method, reflective activity is interchangeable with journal entries in a diary, where qualitative researchers view how participants write down their experiences, beliefs, actions, and behaviour (Power, 2017; Yuan & Mak, 2018). The selected participants are required to have certain skills that enable them to take a step back, pause to listen, and reflect. Such skills are related to critical thinking, which relates to participants unpacking what they have focused on, and not casually accepting what they have read or seen at face value. Critical thinking is a function of critical reflection, where participants thoughtfully select the past activities that are important in the current situation. However, Agustini et al. (2019); Binkley et al. (2012) and Brookfield (1995) merely assume that reflective activity is a process recording experiences, but it has the power to initiate research into 21st century skills which include creativity and analysis. Reflective activity as a data generation method promotes critical thinking and allows a space for creativity and a detailed analysis of what transpired in their real-life situation. In other words, it was not only about writing experiences, beliefs, thoughts and other related issues down but it meant digging deep in their paths to critically identify signposts that made their journey so remarkable.

For this study, the reflective activity was given to teachers as a set of questions that demanded that teachers critically analyse their practices, actions, methodologies,

teaching activities and ways of enacting financial literacy/accounting in secondary school. The next section discusses how the reflective activity was structured to display relationships with the research questions in the study, the limitations/hindrances and the successes/strengths of reflective activity, and finally evaluates the use of reflective activity.

5.7.1.1 Reflective activity generates teachers' experiences

The reflective activity had a set of open-ended questions which was rewarding such that they allowed participants to be free to journalise their thoughts, opinions, views, concerns and experiences about the phenomenon explored in this study. The purpose of the set of questions was to extract the deep-rooted information, opinions or experiences of teachers about the enactment of financial literacy/accounting in secondary schools, and also for them to consider their quality of teaching and the integration of technology during the enactment process, and to recognise their professional development, and lastly, how they have experienced these phenomena. These questions were systematically structured and designed to facilitate the process of teacher reflection about their experiences, acknowledging their beliefs and thoughts about the enactment of financial literacy/accounting, and to provide information about the past interactions and engagements on the teaching and learning activities in which these teachers were engaged. The set of questions was simply structured, easy to engage with, and kept unsophisticated and user-friendly. In order to ensure clarity and logical sequencing, the questions were organised into eight themes that emerged in the study. Table 5.3 indicates the various types of questions which teachers were expected to reflect on.

Table 5.3: Reflective activity questions linked to themes, propositions, and nature of experiences

Themes that emerged from the study	Questions	Propositions	Nature of experience acquired
	How do you view the purpose, nature and scope of Accounting in Grade 9? (Question No. 2)		
	Why do you teach Accounting to your learners/why do you have an interest in teaching Accounting? (reasons) (Question No. 4)	Curriculum Aims Lesson Objectives Learning Aims	Proficient Experience Subjective Experience Common Experience

GENERAL AIMS	Which goals guide the teaching of accounting? (Question No. 5)		
	According to the Department of Education the purpose of accounting as a fundamental subject is to ensure that South African citizens acquire Accounting/Financial knowledge and skills. From your experience do you see Accounting fulfilling this purpose? How and/or why? (Question No. 14)		
CONTENT KNOWLEDGE	What is your understanding of Accounting, Financial Literacy and Technology? (Question No. 1)	Prescribed/Proficient Knowledge Common Knowledge Teacher/Subjective Knowledge	Proficient Experience Common Experience Subjective Experience
	Differentiate between enactment and teaching of accounting curriculum in Grade 9. (Question No. 3)		
	What content knowledge do you use for teaching Accounting? (Question No. 8)		
	How would you describe the training you received in preparation for the implementation of the CAPS? (Question No. 12)		
	If you reflect on the implementation of CAPS, do you think it added greater value to the Grade 9 learners' knowledge in preparation for post-school education? (Question No. 13)		
	How do you find teaching Accounting? (Question No. 15)		
	If you were involved in curriculum design for Financial Literacy/Accounting, what would you like to change or to add in the current Financial Literacy/Accounting curriculum? Why would you like to make such changes? (Question No. 17)		
ENVIRONMENT/ CONTEXT	Where do you teach Accounting? (Question No. 10)	Face-to-face Online Blended	Proficient Experience Common Experience Subjective Experience
RESOURCES	What resources do you use when teaching Accounting (resources)? (Question No. 6)	Hardware Software Ideological-ware	Proficient Experience Common Experience Subjective Experience
	How relevant do you find departmental accounting curriculum documents and workshops (for EMS in Accounting part) (such as NCS Grades 7-9 policy, assessment guideline and content materials) in your teaching of accounting? (Question No. 16)		
TEACHER ROLES	What roles do you assume when you teach Accounting in the classrooms? (Question No. 9)	Instructor Facilitator Researcher	Proficient Experience Common Experience Subjective Experience
ACTIVITIES	What teaching activities do you use to teach Accounting? (Question No. 11)	Teacher Activities Learner Activities Contextualised Activities	Proficient Experience Common Experience Subjective Experience
TIME	How would you describe the training you received in preparation for the implementation of the CAPS? (Question No. 12)	Yearly: Annual Teaching Plan Quarterly: Assessment Programme Daily: 1 hour lesson plan	Proficient Experience Common Experience Subjective Experience

ASSESSMENT	How do you assess teaching of accounting? (Question No. 7)	Tests & Examinations Formal Assessment Informal Assessment	Proficient Experience Common Experience Subjective Experience
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Table 5.3 displays how each question produces the theme, propositions and the nature of the experience. The first column depicts themes that emerged in the study. The second column indicates the various set of questions employed in the reflective activity. The third column shows the propositions and the last column represents the nature of the experience acquired during this process.

There are eight themes that are addressed by the set of questions in the reflective activity. In the first row is the question of goals, where teachers are expected to reflect on their understanding of aims which are long-term goals, and they are influenced by the subjective experiences; objectives are short-term goals, that are prescribed and are influenced by the proficient experiences; and finally, the learning outcomes that are learner-centred, based on learner competencies and influenced by common experiences. The second row focuses on questions that demand teachers to reflect on the understanding of knowledge, which is divided into prescribed knowledge that is influenced by the proficient experiences, common knowledge which is characterised by technological knowledge, and societal knowledge. The last nature of knowledge includes subjective knowledge which is personal in nature. The third row has a question on the environment/context that is suitable for the teaching of Financial Literacy/Accounting in Grade 9. The context can be face-to face, where there is physical interaction and it is teachers-centred; it can also be online (common) where learners can be taught at a distance through the use of digital technologies; and lastly, it can be blended learning (subjective) which is the combination of face-to-face (proficient) and online learning.

The fourth-row deals with questions which enquire about teachers' experiences in the use of resources. It has been noted that there are three types of resources: hardware, software and ideological-ware, which are framed with proficient, common and subjective experiences respectively. In the fifth row, teachers are supposed to reflect on the roles they play during the enactment of Financial Literacy/Accounting curriculum in Grade 9. These roles include instructor, facilitator and researcher, and are framed by proficient, common and subjective experiences respectively. The sixth question wanted teachers to

reflect on the various types of activities used to teach the Financial Literacy content. This included teacher/formal activities which are content-centred, learner/informal activities which are learner-centred, and finally contextualised/personal activities which involve both the teacher and learner. The seventh question reflects on the time that teachers use to enact the Financial Literacy/Accounting curriculum in secondary schools. The ATP has prescribed content and is framed with proficient experiences, and week plans which have been shared among the teachers in their forums and are influenced by common experiences, and the daily lesson plans which are very personal and very subjective in nature. However, they are framed within subjective experiences. The eighth question reflects teachers' experiences on how they assess Financial Literacy/Accounting content in secondary schools.

The next section focuses on the strengths or successes of the use of reflective activity in the process of exploring teachers' experiences.

5.7.1.2 The successes of reflective activity in exploring teachers' experiences

One of the strengths of reflective activity is that it helps participants understand why they do certain things in particular ways, and this assists them to identify strengths and weaknesses (Jones' & Jones, 2013; Rodgers 2002). It stimulates the reasoning of teachers, because reflection requires teachers to look back at their actions and identify key areas that allow them to think about what happened and why it happened. As a result, it is regarded as a good tool to write down past experiences and highlight the key notes of the participants. It must be noted that while reflective activity assists participants to have a deep understanding of why they do things in a particular way, this further assists them to identify areas of development and ensure that items that worked well are maintained while intending to improve them for better performance.

In this study, teachers reflect using a microscopic curriculum framework in which they reflected on the objectives, content, learning activities, teacher role, teaching time, resources, and assessment in the enactment of Financial Literacy curriculum in Grade 9. For this study, teachers' reflections were registered through their engagements with questions. The reflective journal in this study was therefore driven by the certified reflections where educators who wished to could record their reflections and provide

support and justification where necessary (Leijen et al., 2014; Trilokekar & Kukar, 2011). Some educators expressed themselves more extensively in the reflective journal, while being limited in the group discussion.

In conclusion, reflective activity was easy to work with, flexible and profitable exercise that was communicated to participants through the use of emails. Other technologies that include WhatsApp and Telegram were used to clarify certain questions and provide guidance where necessary. Therefore, the participants and the researcher benefitted from the asynchronous nature of communication that was free from space and time. Habitual use came to the fore as participants engaged in soul searching or self-evaluation to explain their experiences, opinions and attitudes, thus enhancing data generation. Additionally, horizontal use was evidenced through the reflective activity. Participants were not confined to place and time in engaging in the activity, but rather were free to engage in the activity wherever it was most convenient for them. Participants also had ample time to critically evaluate their responses before submitting them.

As much as this method of generating data is useful, it has some limitations or hindrances that affect it negatively, as indicated below.

5.7.1.3 Hindrances in the use of reflective activity

One thought raised by authors like Sykes and Dean (2013); Yuan and Mak (2018) as a limitation is that reflective activity looks challenging to the participants, such that they thought it was too much for them, and they felt that it measures their intelligence. It was explained to them how it should be answered and they were assured that responses will not be publicised. It was noted that teachers feared that this process of reflection may consist of deep-seated personal experiences, opinions, and beliefs, which eventually impact who they are and what they do. Towards the end they were all comfortable and found the activity very interesting. It should be noted that reflective activity can be tainted regarding ethical issues which might be related to the display of information that might be insensitive and personal to the participant (Armstrong', Ketz, & Owsen, 2003; Wassenaar & Mamotte, 2012). These ethical issues are laid down guidelines and principles that all researchers must take into consideration during their research. Reflective activity may display and run the risk of misrepresenting the phenomena by providing wrong

impressions which lead to wrong conclusions, owing to its complexity, rigour and emotive nature. This is because the participant completes a process of self-evaluation, which is subjective and very personal. That demands correct interpretation of the information provided. If there is not correct interpretation, that might lead to misrepresentation of facts. In this way, the researcher may present these data incorrectly.

5.7.1.4 Overcoming hindrances in using reflective activity

To overcome the hindrances, I ensured that the report is full of facts, opinions, and experiences as they are, without trying to change or impose any preconceptions. In responding to the limitations identified, qualitative research draws its strength from a focus on the particular issue. Thus, the subjective responses of the participants are in themselves rich data sources that stress the individual potential of each participant. Since qualitative research does not intend to generalise, however, it was not a concern of this study to be objective. With regard to participant weariness and taking long in responding to research questions, I ensured that the reflective activity was not restrictive such that it allowed one-word responses in certain areas but also considered that for deep understanding some responses needed to be explained. One of the strengths of reflective activity cited by Hojeij, Meda, and Kaviani (2021) is that it affords teachers an opportunity to improve their teaching and learning processes. Besides, participants were not given a timeline or time-frame by when they were to submit the reflective activity. Consequently, more time was given to the participants to allow their reflective skills to be unveiled. Owing to this flexibility, participants were able to deal with the researcher without feeling restrained.

5.7.2 Semi-structured interviews

Interview is a technique of generating data that involves gathering it through direct verbal interaction between individuals. In short, an interview is a form of communication in which the researcher seeks to gain an in-depth account of the participant's experience with regard to the phenomenon under study (Frels & Onwuegbuzie, 2013; Irvine, Drew, & Sainsbury, 2013). The researcher is typically regarded as the interviewer, who spends time in the research context establishing when and where the interview will take place, with participants known as the interviewees. Various studies outline that the one-on-one semi-structured interview is considered the type of interview that is mostly used for data

generation in research. Doody and Noonan (2013) opine that it is one of the ways in which a researcher explores or ask the participants questions in order to dig deeper with the aim to understand the phenomenon. One-on-one semi-structured interviews allow for a set of leading questions to be asked of all participants, with the possibility of including unplanned questions that will allow the interviewer to ask further questions based on the responses of the participants, to gain more information and clarity.

Authors illustrate that there are various types of interviews, including structured interviews, semi-structured interviews, unstructured interviews, and non-directive interviews (Harrell & Bradley, 2009; Marshall', Cardon, Poddar, & Fontenot, 2013). Consequently, a structured interview – in some situations termed a standardized interview – is where the same questions are asked of all the participants. Therefore, it follows a logical wording and sequence structure to ascertain an aggregated reply from all of the participants. In addition, Xerri (2018) emphasises that structured interviews are regarded as rigid, because the element of probing is absent; therefore, participants may lack clarity in understanding certain questions and may be unable to answer them. Alternatively, semi-structured interviews are non-standardised and are commonly used in qualitative research. In a study of this nature, the researcher does not search for hypotheses, but instead embraces themes, patterns, issues, and questions centred on attaining deep insight into the phenomenon.

In this study, the one-to-one semi-structured interview was selected as an approach to obtain data from participants who are teaching EMS but majored in accounting, in connection with the process of enactment of financial literacy in. secondary schools. It demanded the use of semi-structured interviews to gather much of the information, which is explained as the process of engaging the participant with the questions to get their view and perspective about the issue at hand (Harrell & Bradley, 2009; Irvine et al., 2013). These definitions and perceptions regarding the features of an interview stimulate the content factor, because they concur as to how this should take place. It defines the role of the interviewer (researcher) as the person asking the questions and the position of the interviewee (participants) as those giving the responses. This represents a two-way flow of communication, hence producing greater interaction between the researcher and participant in building knowledge about the phenomena. The interview is not just about

collecting information about a topic, but serves as a platform for participants to truly express their emotions and feelings. Researchers should be sensitive to this, as it could lead to a deeper understanding of the phenomenon under study.

5.7.2.1 Semi-structured interviews to unearth teachers' experiences

The next step was to go through the process of understanding the phenomenon by familiarising myself with the concepts and constructs in the literature, and recognising the principles and key concepts in the theory that would form the frame for the structure of the interview schedule. Once this was done, I ensured that the principals of schools were contacted to grant me access to conduct my research using the facilities in their schools (Creswell, 2012; Harreveld et al., 2016).

With the purpose of understanding this method of generating data, other studies further describe one-on-one semi-structured interviews as a research method guided by a set of related questions to allow participants to make personal reflections, because during the process the researcher initiates the discussion and listens to the participants in order to generate data during the conversation about the phenomenon (Çimer, Çimer, & Vekli, 2013; Khoza, 2018; Mpungose, 2020; Saldana, 2011). With that in mind, Irvine et al. (2013) and Wengraf (2001) assert that one-on-one semi-structured interviews are all about the personal conversation between the researcher and the participant, where participants are sought to share their personal experiences about the phenomenon. For that to happen, semi-structured interviews are driven by a set of questions addressing certain concepts of the phenomenon. One-on-one semi-structured interviews allow for a set of leading questions to be asked of all participants, with the possibility of including unplanned questions that will allow the interviewer to further ask questions based on the responses of the participants to gain more information and clarity.

It should be noted that the study employed the non-probability purposive sampling technique to specifically select qualified teachers teaching EMS in Grade 9, as they possessed knowledge and experiences in being able to relate to the enactment of Financial Literacy curriculum in secondary schools. The convenience sampling method was also engaged as it allowed the most accessible teachers to be chosen to participate

fully in the study. This meant that I did not have to waste time in searching for participants who may not have possessed knowledge related to the theme of this study.

Prior to this, I engaged in a meeting with the principals of schools to firstly acquire permission to talk to the teachers, and then to seek advice on potential participants (Creswell, 2012; Johnson 2019). The process of engaging school principals was a success and moved on to the process of locating teachers that might be available for the research. Initially I was under the impression that all of the teachers would be available for any activity. However, there were some setbacks owing to teachers who were not available due to the COVID-19 pandemic and the backlog from their duties. Eventually I had to find replacements to cover the six teachers who at that stage were just tentative participants. The details of the participants were acquired in order to enable contact with them and invite their participation in the study. Only five of the six participants responded and agreed to participate, the other did not answer, and as a result a call was made to give more words of encouragement. Finally, all six participants were available.

Various set of societal factors emerged through this process, as I became aware of influences such as COVID-19 fears, work commitments, family responsibility, and personal preferences such as sport, that prevented other teachers from participating. Beside the constraints, I received a positive response from the school principals, allowing me to conduct the research and sent an email to each participant outlining my study phenomenon and providing the details of time, the venue and how the interview was scheduled. At this point the participants responded positively and we agreed on all the matters that relate to the interview process. The informed consent forms were handed to teachers to sign. I also supplied details on my study focus and the issues I would be covering during the interview.

The next section discusses the strengths that made this method of generating data most relevant to this study.

5.7.2.2 Strengths of semi-structured interviews

The use of one-on-one semi-structured interviews allows and creates easy and relaxed conditions where both the participants and researcher should become free and have no

fear towards the exploration of the phenomenon. In addition, Cohen, Manion, and Morrison (2011, p. 269) define the interview as one strategy which includes the “generation of data through the direct verbal interactions between the individuals”. As a result, conditions in this study were maintained such that teachers felt free to share and express their feelings, perspectives and views about the enactment of financial literacy in secondary schools. This resulted in the generation of data which also deductively generated themes for the analysis of data. This strength encouraged teachers to reflect on their interactions and experiences which contribute to the importance of subjective experiences.

Exploratory qualitative studies are successful in the use of semi-structured interviews, as their open-endedness and flexibility facilitate the unearthing of crucial data integral to the study phenomenon (Johnson 2019; Vu & Feinstein, 2017). This method of data generation enables the researcher and participants to develop a good, close relationship. The flexibility of responses facilitates the researcher’s task of interpreting participants’ experiences from their point of view, and of representing these experiences in participants’ own language. As a result, this process enables the generation of intricate and qualitatively richer data, affording the researcher flexibility in directing the conversation. Questions are not established in advance, which makes participants active players and not passive onlookers in the data generation process.

As one of its strengths, one-on-one semi-structured interviews are inclined to subjective experiences, while the whole process is influenced by personal reflection; this permits participants to narrate their interactions during the teaching and learning process while evoking emotional and experiential stories about the phenomenon in order to gain an in-depth understanding of it (Seidman, 2006, 2013; Taylor, Bogdan, & DeVault, 2015). This strength was observed in this study because I used probing questions seeking teachers to provide detailed information about the influence of their experiences on enacting the financial literacy curriculum. This played a huge role in providing more rich details. It also makes data analysis simple and easily presented. This was attained because I posed questions that were the same as those used during the process of completing the reflective activity.

It should be noted that the strengths of semi-structured interviews make them fresh and relevant in the process of finding out about the in-depth knowledge, encounters and experiences of the phenomenon.

The next sections look at drawbacks of this method of data generation, with the intention to turn them into strengths of the semi-structured interview.

5.7.2.3 Drawbacks of semi-structured interviews

One of the drawbacks is potential failure to interpret and understand what participants mean during the process of the interview. Consequently, extracting data from the set of open-ended responses can be draining and problematic to analyse, as responses are diverse in terms of relevance and require time and effort in making sense of the data (Baxter & Jack, 2008; Seidman, 2013). Interviews are a consequence of self-actualisation and assertive data, which suggests that the interviewees reflect on their thoughts, beliefs and perspectives. For that reason, I had to be very cautious about the provision of responses by participants that could provide information that might be misleading, confusing and not relevant to the actual questions. Some of the responses might be engineered to 'flavour' the study. Such responses might be deceiving and not representing the actual cases that might contribute to the richness of the study. This drives the subjective character of participants as they recap their own experiences from their own personal understanding and perspective, when they elaborate on stories that might be true or false.

Interviews are a result of self-reported data, which advocates that participants are very selective about what to tell or not to tell. In an interview with one of the participants, I asked about the use of technological resources in the teaching and learning of Financial Literacy in the classroom, in trying to make school a place where all technological activities take place. I discovered that their school's code of conduct states very clearly that cellphones are not permitted in the school. Therefore, technologies are not allowed in the school, and it was untrue that she uses them to teach in the classroom, although she had stated that she did so.

Another challenge was that one-on-one semi-structured interviews are time-consuming and need a lot of preparation by the participants. To overcome the challenges mentioned, a time of 45 minutes was set for each interview, and all participants were told to ask for clarity if they did not understand a question, and to be natural in the presentation of their responses.

5.7.2.4 Overcoming the drawbacks of semi-structured interviews

In dealing with the challenge of extensive data generated through the open-ended questions, I used the method of writing up all the responses immediately after each interview, so that the correct meaning was captured. I met the participants on various days, and therefore was able to sit after each interview to sift and transcribe the information. With six participants, each taking about one hour for the interview, it was possible to go over the responses several times. Horizontal use emerged by negotiating the time and schedule for the interview. I availed myself beyond the stipulated time. Since I was meeting each participant at a venue of their convenience, they were not rushing to go anywhere else – except in one case where the interview venue they selected was 5 km away. However, this participant still gave me ample time to exhaust my questions and probing before we parted. Cohen et al. (2018); Vaivio and Sirén (2010) add that in order to validate data, the use of various methods of data generation (triangulation) is chosen, because these afford corroboration and clarification of findings wherever there is a need.

Jwan (2014) states that one way of dealing with the challenges/drawbacks identified is to ensure that a number of interviews are conducted with the same person using various types of data generation methods. Combined with the intimacy of intensive interviewing, this provides a deeper view than using just one method of data generation. In further support, qualitative studies engage the process of triangulation, whereby more than one method of generating data is used to corroborate the findings. This study utilised three methods of obtaining data, which qualified the study to analyse and compare the findings. Such a process circumvents any misconceptions or concealment of data, thus enhancing credibility and trustworthiness of the findings, and the authenticity of the study. Such a process was guided by societal factors, as the study selected methods that would best suit the purpose of generating knowledge about e-resources, and that could also obviate any biases or misconceptions.

5.7.3 Focus group Interviews

The final method of data generation employed in this study was focus groups; however, face-to-face one-on-one semi-structured interviews and reflective activity generated teachers' experiences. This method of generating data provided teachers with ample opportunity to present their understandings, perspectives, reflections and experiences in an open space where other participants react, interrogate, supplement and complement their experiences on the enactment of Financial Literacy, and the use of technology in the teaching and learning of the subject.

Authors like Krueger and Casey (2014); Nagle and Williams (2013) outline the purpose of the qualitative method of data collection as to gather knowledge and experiences about a specific issue that bothers certain individuals, by obtaining in-depth information on the perceptions and ideas of a group of people directly affected by that issue. Setting up such an interview proved to be a challenge, especially getting all of the participants together at a time and venue convenient for them all. This interview took a while to organise and was delayed as the researcher wanted to ascertain how all the participants would react and interact with each other. Literature on focus groups was read to prepare the researcher for such an interview.

A focus group interview aided interaction that permitted participants to discuss issues and experiences they had with the other participants in the study. A focus group discussion is a rapid assessment, semi-structured data gathering method in which a purposively selected set of participants gathers to discuss issues and concerns based on a list of key themes drawn up by the researcher/facilitator. The difference between a focus group discussion and one-on-one interviews is its capacity to extend opportunities to all of the participants in the group to interact and share their views (Nagle & Williams, 2013; Stewart' & Shamdasani, 2014). Among the strengths, Krueger (2014); Xerri (2018) depict that focus groups are also cost-efficient and time-saving, flexible and relatively simple to conduct. Four groups were formed so that they complied with COVID-19 protocols and also considered the travelling costs of the participants. This method also differs from a survey, in the sense that it permits participants to interrogate each other, ask for clarity in certain areas of discussion, and provide detailed ideas on the topic. In all of these discussions the participants were fully involved and engaged about the phenomenon.

Apart from personal experiences yielded in individual interviews, it was believed that participants in focus groups would assist in interpreting teachers' work lives in general and collective terms, to help understand teachers and triangulate data (Harrell & Bradley, 2009; Kamberelis & Dimitriadis, 2011). Although focus group interviews are criticised as being too time limited and costly, they were more informative and engaging on each point of discussion than the individually conducted interviews which focus on one person at a time. This method of generating data drew ideas and opinions from many participants at the same time.

5.7.3.1 Strengths of focus group interviews

Focus group interviews are a valuable data collection source and allow one to get multiple views on certain key issues. Further to that, they allow the researcher to extract a great depth and even breadth of data that is descriptive in nature. The most important strength is that the focus group interview permits the researcher to get a large amount of data through interaction and engagements. Also, a valid point to bring up is that it is reasonable in that one could get this depth of data in a short time, as the interview spanned an hour. Authors like Kumar (1987); Smithson (2000) and Uddin and Anjuman (2013) praise the effectiveness of focus groups and emphasise that they are good for education as collaboration is important for educational issues. This study purports to explore teachers' experiences, which is an educational issue in the teaching and learning fraternity.

The focus group is special in its purpose, size, composition, and procedures. However, participants are selected according to certain characteristics they have in common, and related to the research study (Mayoh & Onwuegbuzie, 2015; Onwuegbuzie, Dickinson, Leech, & Zoran, 2009). Focus groups are meant to study practitioners' experiences, and this study considers teachers as practitioners/experts in education. When the focus groups are conducted, a new set of interview questions is developed in the process and further discussed. Focus groups help give insights into how participants think, and provide a deeper understanding of the phenomena being studied. For the purpose of this study, data generated had to provide insight into teachers' experiences of enacting Accounting/Financial Literacy in secondary schools. While these discussion groups are good for exploring concepts and developing creative ideas, they are mostly used as a method of triangulation with other data gathering techniques in qualitative research.

Focus group discussions provide a broader range of information, which is not just provided verbally but also comes in the form of other clues like the tone, emotions and other sentiments that participants may express (Guest, Namey, Taylor, Eley, & McKenna, 2017; Heary, 2006). It becomes easy for the researcher to tell if the participants are just avoiding the question, because before the start of the focus group discussion the researcher would have mentioned who would be involved in the research and the purpose for conducting it. They will also have provided their details and gone through the informed consent letter. Even though focus groups present numerous benefits in generating qualitative data, they also have some limitations.

5.7.3.2 Weaknesses of focus group interviews

One main problem with focus groups is that participants tend to fabricate responses; also, sometimes a few vocal participants may dominate discussions and influence the findings (Kamberelis & Dimitriadis, 2011; Nagle & Williams, 2013). This happened in this study, since I work in the district and I also supervise these teachers in EMS. They wanted to portray a picture which is not a true reflection of certain parts of the questions. Further questions were asked to ensure that the fabrication of experiences was minimised during the discussion. Focus group interviews can prove to be challenging to the researcher, who has to take control of the discussion. In group A, which consisted of two participants, as a researcher I had to play the role of being the moderator and a researcher during the discussion. It was difficult for me to forget the role of being a researcher so that the participants would feel free to unlock their experiences, and share strategies and interactions towards the enactment process of financial literacy in secondary schools. In short, as a novice in focus group interviews, challenges were experienced during the process. This happens because the focus group setting eradicates situational anxiety that a peer group may feel as a result of being threatened by the power differential between the participant and the researcher. As a result, the use of a focus group discussion in this study brought about the environment necessary to encourage participants to respond without fear. It should also be noted that the multiple voices of participants during the discussion together with flexibility make it difficult for the researcher to exercise control over the proceedings. This may happen such that one voice dominates the discussion. This presented a challenge/weakness in the use of focus groups. The next section

addresses overcoming the weaknesses of employing a focus group as a method of generating data in qualitative research.

5.7.3.3 Overcoming the weaknesses of focus group interviews

I was competent in moderating this situation and that minimised the risk, while at the same time turning this into a beneficial learning experience. My role as a moderator was a levelling force, while allowing participants to reflect on arguments without pressure and intimidation. The focus group interviews were conducted around March and April 2021 in the midst of the COVID-19 pandemic, and thereafter were recorded and transcribed. However, it was not a convenient time for participants to accommodate interviews and for the researcher to have flexible movement and ensure that all participants are safe by adhering to COVID-19 protocols. Although teachers were afraid of the COVID-19 pandemic since a number of people had died, they were able to relax a little bit because they noticed that COVID-19 protocols were adhered to. In addition, numbers ranged from two to five in each group, so that social distancing could be observed. However, this weakened the discussion since the numbers were less than the expected norm. All of the interviews were conducted at teachers' respective schools and venues that were suitable and convenient for them.

Focus group discussions allow the participants to make use of non-verbal gestures, which might look like a weakness but can be dealt with by the moderator encouraging all participants to express their thoughts freely and ensuring that acceptable gestures are welcomed. Some authors encourage the use and understanding of non-verbal behaviour as one of the research inputs, which is an added advantage in focus group discussions as a data collection method (Krueger, 2014; Nagle & Williams, 2013). In contrast, Xerri (2018) challenges this by stating that the expression of feelings and attitudes by an individual and the passion from the discussion can be disturbing to other participants; however, this can be observed by the researcher. In the process, it may propel the researcher to work with the findings, such that they modify their conclusions, which is considered as an outcome in research. In this study, some participants gave just one word when answering questions, while others would just say 'Yes' accompanied by a smile. At some stage, such non-verbal gestures provide the researcher with a clue that there is more to the issue that was being probed at that particular time, which leads to

further probing. The findings from the reaction and behaviour of the teachers were on the basis that they were worried about the understanding of curriculum constructs that are incorrectly used during the teaching and learning process. However, I used focus group discussion in this study not only for purposes of triangulation, but also as a tool to further clarify or probe data that emerged from reflective activities. Through effective guidance, as the moderator, I was successful in creating the environment necessary for all members to participate without fear.

5.8 Data analysis

Data analysis is regarded as the process of making sense of the data that are generated in relation to participants' experiences, thoughts and understanding of the phenomenon (Perrier, Flori, & Bonnot, 2003; Thomas', 2003). This involves organising the data into themes/categories based on recurring patterns observed. In essence, data generation and analysis enable a researcher to present implications of the study as well as generating a theory in the case of advanced analytical techniques. Hence, it may be articulated that data analysis involves the process of attaching meaning to data using definite procedures, such as inductive or deductive reasoning, with regard to participants' understanding of the study phenomenon. Additionally, Creswell (2012) states that the exploration of human behaviour and social life data analysis proceeds through the methodology of reduction, the analysis of specific statements and themes, and a search for all possible and relevant meanings. Therefore, the researcher needs to ensure that all preconceptions and pre-judgements are shelved during this process, and consider bracketing his or her experiences. For quality data analysis there are definite steps that must be followed, for instance sorting and organising, summarising data by categorisation, and interpreting data. This process ensures that qualitative data analysis provides in-depth explanations regarding the phenomena, concepts, and related themes while articulating strategies.

In the quest to understand data analysis, Cohen et al. (2018) provide a description of qualitative data analysis as a process that involves organising of information, and making sense of data in relation to how participants understood and explained the phenomenon, and observing patterns, themes, categories, and regularities. In short, data analysis is a process where the researcher takes note of the data generated to identify any visible

themes, patterns, categories, regularities and irregularities. In other words, this is continuous with the data generation process. However, it should be noted that there is no single way of analysing data in a qualitative study, but that various methods are used; therefore, data are analysed based on fitness for purpose. This simply means that the purpose of analysing the data in a research study will decide the kind of analysis that will occur.

As mentioned earlier, in a qualitative research study data can be analysed using the two approaches of inductive and deductive analysis. Inductive data analysis organises the data into categories, identifying patterns in the categories which will allow for new themes to emerge. The second approach of deductive analysis starts with a general theory on the topic, and based on this theory, themes and categories will emerge. In relation to this study, data in this study were analysed inductively. Therefore, this qualitative study embraced guided analysis as one of the adopted methods of analysis, which comprises inductive and deductive methods. It should be noted that in a study where data were generated through the use of interviews, there are three ways to analyse interview transcripts: thematic, content and discourse analysis. In this study, the interview transcripts were analysed thematically. The data generated were analysed and interpreted in such a way that it is easy for the researcher to draw conclusions and make recommendations. Data generated through the use of reflective activity, face-to-face semi-structured interviews and focus groups are usually composed of information that might not be relevant to the study; therefore, I had to carefully scrutinise the relevant information and make meaningful conclusions about the phenomenon under study.

Cohen et al. (2018) explain deductive methods as based on a theory or model that has been proved to be working, and used when the structure of analysis is engaged on the basis of previous knowledge and the major purpose of the study is theory testing. In short, it moves from the general to specifics. This study is qualitative in nature and there is no former knowledge about the phenomenon, and the knowledge is incoherent and needs to be well organised. For this reason, the inductive method was chosen for analysing data. Since this study did not have any former knowledge, it was guided by the constructs/themes attached to TPACK theory as the theoretical framework. The

interviews were audio-recorded, which is more accurate than taking notes, and this allowed me to transcribe the data, producing a text copy of the semi-structured interviews.

Thematic/guided analysis as a process of identifying patterns or themes within qualitative data seems to be relevant, as it organises data and describes it in detail.

5.8.1 Guided analysis

Guided analysis is closely linked and related to thematic analysis, and is used to analyse classifications and present themes from the data. Guided analysis is relevant for studies that aim to make discoveries using interpretations as a platform (Cohen et al., 2018). This indicates that such a researcher is interested in exploring and presenting data that are rich with information from participants. Such information invokes the attitudes, feelings, emotions, experiences, opinions and beliefs of participants, which they relate to the researcher through a first-hand account. Therefore, this study adopted guided analysis, which is easy to use, flexible, and allows the researcher to amend the principles of theory in order to suit and accommodate issues that emerge from the data. This means that the data are in an unprocessed state and require analysis; through guided analysis, units of analysis arise from both the theory and the data. It will be much easier to align the findings to the identified themes that emerged during the data analysis process. For that reason, the content factor is anticipated through these assumptions of guided analysis, as it represents a specific data analysis approach that can be used for qualitative studies located within an interpretive paradigm. This type of analysis should be relevant and appropriate for the data, and this approach is applicable in relating theories from the literature to important issues that arise from the data generated through varied methods.

In essence, data analysis purports to uncover meaningful patterns, themes, and descriptions of participants' responses to address the research question. Therefore, qualitative data analysis is more subjective than quantitative analysis, and researchers scrutinise the body of data in search of patterns. After I identified the themes, descriptions, and patterns of participants' responses, I related the findings to the research question, which is important in the findings stage. As recommended by Xu' and Zammit (2020), I reviewed the transcripts and analysed the overall meaning of the contexts. As Jwan' and Ong'ondo (2011) explain, concepts can then be grouped, related, and categorised. In that

way, key items as themes that emerge from the data and theory may then be identified and related to the literature. Therefore, this kind of analysis assists the achievement of accuracy and intricacy, and the researcher's holistic meaning of the data. As a result, the researcher is able to spot and explore the relationships between concepts and themes and compare them with replicated data, for instance from the literature review. This is in agreement with Maguire and Delahunt (2017, p. 3353), where they state that:

The goal of a thematic analysis is to identify themes, i.e., patterns in the data that are important or interesting, and use these themes to address the research or say something about an issue. This is much more than simply summarising the data; a good thematic analysis interprets and makes sense of it.

Therefore, the analysis of data should move from describing what was said by the participants and focus on interpreting and explaining the meaning that emerge from the findings (Braun & Clarke, 2012; Maguire & Delahunt, 2017). In strengthening the quality of findings, participants' opinions and reasons are then compared with those from other related studies. After carefully reading the participants' responses, I began the process of classifying ideas/thoughts into particular categories using the main research questions of the study and related questions posed through the data generation methods. Using thematic analysis, I further checked for simple separate words, sentences and utterances with similar patterns and meanings across the data, by reading the descriptions repeatedly in trying to interpret the findings. Various parts of the narratives were selected and then grouped under defined thematic categories as they emerged from the read data and literature. This enabled me to interpret the meaning of the narrative content collected in each category.

This was also facilitated using the phenomenon of teachers' experiences which are capped to certain curricular concepts to guide this phase; this is referred to as data reduction, where conclusions and verifications are made through simplifying and transforming the data into categories that the researcher uses to single out the most significant meaning. Engaging with this kind of process allows the researcher to present the data in a meaningful way, responding to the research questions and phenomenon of teachers' experiences. In that way, trying to relate to participants' experiences through their iterations of opinions, stories, beliefs, and assumptions in accounting for how they

enact Financial Literacy/Accounting curriculum in secondary schools, can be read and experienced in a coherent fashion using guided analysis. Effectively, while commencing and working in such a process I was careful and sensible of the fact that this is an interpretive case study that it is qualitative in nature.

5.9 Trustworthiness

Traditionally, trustworthiness was measured using terms like internal and external validity, reliability and objectivity (Porter, 2007; Rolfe, 2006). These terms seem to work very well with quantitative research, as they are positioned in positivism. Gunawan (2015) states that qualitative researchers should always be aware of and consider the issues of trustworthiness. Further to that, Cope (2014) and Ong'ondo et al. (2009) add that in qualitative research terms like credibility, dependability, transferability and confirmability fit well, as they justify the quality and description of characteristics of case studies. In addition, these terms are linked to the interpretivist paradigm.

Credibility is similar to the concept of internal validity in quantitative research. According to Sinkovics and Ghauri (2008, p. 699) credibility is the “match between the constructed realities of respondents and those realities represented by the researcher.” In other words, it suggests that it refers to the findings of the study being closely linked to reality. In support of this, Williams and Morrow (2009) as well as Amankwaa (2016) further affirm that credibility signifies confidence in the truth of the findings and also refers to ensuring the accuracy of the generated data, which are well captured and clearly outlined in the representation of findings in order to bring about understanding of the phenomenon being studied. These authors further assert that credibility seeks the study to indicate to the readers the ways in which the analysed data are true and trustworthy. In further assurance, Anney (2014); Elo et al. (2014) emphasise similar ways of ensuring credibility in the study, which includes triangulation, member checking, and peer evaluation as well as extended engagements on all platforms. The member checking method was used in this study by sending the transcribed scripts to all participants for checking and verification of their responses. However, there were the challenges caused by remoteness and poor technology in the area, and as a result, I ended up sending hard copies to study participants to read, check and judge whether or not the interview transcriptions reflected their opinions and feelings. All participants, both interviewees and members of the focus

groups, agreed and confirmed that data transcripts reflected their ideas. The validation process received a higher positive outcome. This criterion depends solely on common experiences which are very informal in nature.

Another criterion of trustworthiness is transferability, which refers to the degree to which the results of the study can be transferred to other similar contexts with the same participants (Anney, 2014; Gunawan, 2015). Transferability is referred to as external validity in quantitative research, which identifies the extent to which findings can be generalised to other samples from the same population. However, it should be noted that qualitative studies are less concerned with generalisation of findings.

Dependability is consistency in the measurement of variables; in quantitative research it is referred to as reliability. If the study were to be repeated with the same participants in the same context, it would yield similar findings. This was recognised by ensuring that I provided a thorough description of the research process, justification of the research methods followed, and a comprehensive account of the research conditions and context of this study.

Confirmability parallels objectivity and suggests the degree to which the research findings are the product of the data generated, and that there is an absence of personal bias in the findings. Therefore, confirmability is acknowledged because it is based on a chain of evidence to convince the reader. I ensured that all documents, like the data generation instruments, consent letters, gatekeeping letters, and other documents related to this study will be stored for a period of five years before they are discarded.

Qualitative research is by nature very subjective; hence trustworthiness ensures that researchers maintain the quality of being extremely thorough and careful in their academic reporting of findings. This subjectivity is vulnerable to being affected by interpretive bias, so it was important that I considered ways of making this study trustworthy. Firstly, I clearly stated my positionality in the study in the opening chapter. This was aimed at showing that my choice to undertake this study was not neutral. In fact, being a subject advisor, I also taught Accounting and majored in it, and am supervising EMS which includes Accounting in the Grade 9 curriculum within the Department of

Education. Therefore, my duties also include monitoring and supporting the same teachers in the teaching and learning of Financial Literacy/Accounting in their respective schools, making me an insider in the study. I have first-hand experience of the difficulties, challenges and complexities of teachers in their attempts to improve the quality of teaching and learning of accounting in schools. Given that, it was my duty to uphold the principles of trustworthiness in qualitative research, and imperative that I declared this position.

In order to maintain and achieve the trustworthiness of the study, it was also important to be clinical in all of my actions. I increased the number of participants for gaining in-depth information through the focus groups, to ensure that various perceptions were obtained. This further took cognizance of the fact that the findings of the study were not restricted by the limitations of some teachers who are involved in the teaching and learning of Financial Literacy/Accounting in understanding the experiences and engagements of other teachers. To add to the variety of perspectives and to increase the richness and thickness of data, besides the six teachers interviewed in their individual capacities, were used in the focus groups for their collective opinions and understanding regarding enactment of financial literacy/accounting in secondary schools. The researcher then searched for common themes that emerged from the data gleaned from various interviews and focus group discussions.

To increase the level of trustworthiness, this study employed the process of data triangulation, where more than one method of data generation was used. This includes the reflective activities, semi-structured interviews and focus groups. Triangulation is one of the strongest ways to demonstrate the quality of findings while adhering to concurrent validity using multiple methods of data generation. In addition, triangulation in qualitative studies offers multiple perspectives, that can increase confidence that the problem under study is being reported correctly. During the interaction with teachers in the interviews, teachers may engage in questions restricted by various factors, but given a totally various situation, they would not have engaged in that way under normal circumstances and may not produce the required and authentic data. Therefore, using another method of data generation, such as reflective activity, assisted in comparing and confirming information that resulted from data obtained during interviews and focus groups, which could be

enriching and informative. This confirms the importance of ethical considerations in conducting research.

5.10 Ethical considerations

In research, ethics play a vital role in ensuring that principles are adhered to. In this regard, therefore, it is commanding and pressing that researchers adhere to ethical standards. Ethics refers to moral principles and/or rules of conducting research. These principles entail avoiding harm to participants, ensuring informed consent, respect for the privacy of participants, and avoiding deceptions and betrayal. This study was guided by ethical principles to ensure that it would not harm or breach the confidentiality of its participants, by ensuring that their anonymity was respected. The information given by the participants in this study would not be used improperly as punishment or for any other means, but purely for academic and research purposes. Research in education, whether from a qualitative or quantitative platform, should seek to stimulate, build upon, and cement the foundation for further developments in education.

Ethics in research demands that all researchers consider ethical issues and principles prior to conducting the research project (Creswell, 2013; Creswell & Poth, 2017). As a first step, I applied for permission from the KZN DBE to conduct research in the schools identified, and after that I applied for ethical clearance from the research office of the University of KZN. I also applied for permission from the Zululand District DBE to conduct research in their schools, with the approval of the Head of Department. Thereafter, I applied to principals of the selected schools to gain access and for acceptance of my research. This was necessary because principals remain to deal with the consequences and/or effects of research on participants. This was also the best time for me to present my credentials and establish my ethical position with respect to my proposed project (Armstrong' et al., 2003; Cohen et al., 2018). Permission to conduct the research was sought from the principals of identified schools through formal written letters. These were hand delivered, and the purpose and objectives of the study were further explained to the principals in this way.

Non-maleficence suggests that the research should not cause any harm, intentional injury, or emotional offence. Throughout the research process I ensured that participants

were in a safe environment when conducting interviews. I made sure that the participants were well protected, and no physical or emotional harm occurred. I was able to communicate, negotiate and smoothly go through every process with the participants, such as choosing venues and times for conducting interviews. I also communicated with the schools and centres to be used for the process of data generation. All areas were checked and it was verified that no harm and/or risk were involved.

Beneficence indicates that the study should benefit other researchers or society at large. I was fully aware of the problems that are centred around the issue of Accounting as a subject in schools. Secondary schools are dropping Accounting because learners are failing Financial Literacy in Grade 9, which results in them not choosing Accounting in Grade 10. Therefore, the findings obtained in this study could have a positive influence on teachers, subject advisors, curriculum designers and schools. This study could further be supportive towards other specialisations and contexts that are similar in nature. Beneficence requires the researcher to take cognizance of the potential consequences of revealing participants' identities. This is a moral obligation and the researcher must use pseudonyms in place of participants' names. Therefore, in this study participants' names have not been disclosed in any way; their real names have been replaced with P1, P2, P3, and P4 and so on. Similarly, in the data analysis direct quotations and other data have not exposed the true identity of the participants.

Autonomy requires that every participant's thought, action and rights must be upheld and respected. It was also communicated to participants that they were free to withdraw their participation in the study at any time. This negotiation of trust was maintained throughout each stage of the research process. Their autonomy was respected, because they were given freedom to withdraw their participation or consent at any time of the research process without intimidation. However, only one of the participants withdrew from participating due to fear of coronavirus and other related issues. As a result of the number of schools included in my application, I managed to replace that participant. With a view to finding credible answers to research questions, the well-being of participants was ensured by abiding to research ethics codes of conduct, as stipulated by the University of KZN.

Justice was preserved in that every person involved in the study had access to it by asking the researcher if they could view the study in its completed form. People of diverse backgrounds, including age, gender, culture, and religion, were incorporated into the study to accommodate the spirit of democracy in South Africa. The meaning of justice in research incorporates the avoidance of exploitation and abuse of participants. I valued the contributions and vulnerability of participants in the study by treating them with respect and responding to their iterations with a spirit of humility and gratitude.

I was also fully aware of the ethical principle of the voluntary participation of participants. Thus, as a researcher I alerted the teachers that the study was only meant for academic purposes, and that they were not compelled to participate but were asked to volunteer to take part in the study. Teachers were also made aware that this study was not for financial gain, and that the study did not have any benefits in terms of money or salary, but was for the empowerment of teachers, schools and curriculum designers. I handled confidential responses. I also made it clear at the outset of the research which data generation procedures I would use, the purpose of the study, and that participants were free to withdraw from the study at any point, with no explanation required. The consent letter issued to all participants included reassurance regarding anonymity and confidentiality. I decisively maintained the necessary ethical principles and procedures with integrity, as no harm, risk, or any form of victimisation was inflicted on any of the participants. I also maintained anonymity, privacy, and confidentiality at all costs.

5.11 Limitations of the study

Limitations are issues of concern that are beyond the control of the researcher, which may obstruct the research process and result in findings that are inappropriate for the study. At some stage these limitations might be persistent, which tends to make the researcher make mistakes by either overstressing or disparaging the findings of the research qualities that have been of concern in any undertaking of qualitative research. The majority of authors are in agreement that all researchers do encounter barriers (Queirós, Faria, & Almeida, 2017; Tuckett, 2004). While this study stumbled across a few limitations, attempts were made to overcome them. Limitations are challenges that could affect the implementation of the research plan, such as: time, access to participants, and location (Hodkinson & Hodkinson, 2001; Reis, 2009). Time was a limitation because

teachers indicated having busy school schedules in term of setting up interview sessions. I therefore created a good line of communication with the participants to use after hours for interviews and/or to conduct them during the school holidays, because conducting them after school inconvenienced some teachers who had personal commitments. The limitations which studies may experience range from the very choice of topic, to the methodology, and the choice of research techniques used. It is important to acknowledge the hardships and barriers of the study by openly pronouncing them. Limitations could include concerns of objectivity and trustworthiness, time, generalisability, and applicability of the study.

Firstly, teachers could not be interviewed on certain days due to the COVID-19 pandemic. The researcher approached the participants for suggestions on a suitable venue where all COVID standards were maintained, in order to include them in the decision-making process (Khoza, 2020; Mhlanga & Moloji, 2020). A second limitation that was of great concern was the possibility of teachers wishing to withdraw from the study. This would mean that the researcher would have to go through the process of recruiting another participant, which would have been very time-consuming. The third limitation was time. The interviews could only be conducted after school hours. Since all of the participants were teachers, they were very busy since there are various modes of teaching and learning in schools due to the COVID-19 pandemic (Sangster, Stoner, & Flood, 2020; Sokhulu, 2020). Some schools were platooning, alternating days or weeks. Learners were to be taught in groups of 20 to maintain social distancing of 1.5 metres. As a result, the duty load increased due to the multiple classes. Teachers had to use every part of their time to cover the curriculum in schools. Furthermore, all six participants were parents and were busy with their family duties. Consequently, use of weekends and holidays was not an option, as they had their own plans. Time constraints and the rescheduling of interviews would clash with certain activities, which was challenging at certain times. With the support of principals and participants the set schedule of interviews was agreed to. However, while the researcher had planned to conduct the interviews over a period of two weeks, this was extended to almost the whole month of April.

This study was conducted on a small scale, and hence its findings and results were personal, subjective and contextual. It therefore could not be generalised to other

settings. The reasons for the methods used were clearly stipulated, and a comprehensive account of the situation and context in which the research was conducted was given. Creswell and Creswell (2017, p. 316) emphasise that the audience was expected to use the findings for 'particularity' and 'transferability' rather than 'generalisability'. This study was conducted in the context of the Zululand District, including five Circuit Management Centres, using six different secondary and combined schools to acquire rich and comprehensive information about teachers' experiences. The focus was clearly on how teachers interpret, reinterpret, contextualise and recontextualise the Financial Literacy curriculum in secondary schools. Therefore, the context thereof should be considered in cases where its findings are to be transferred to other contexts.

5.12 Conclusion

In conclusion, this chapter provided a comprehensive interpretation of the research design, methodology and methods used in conducting this qualitative research. Firstly, it provided an introduction which indicated what would be covered in the whole chapter. The research process was discussed and justified as a means of showing the route explored to reach the solutions proposed to address the research questions and objectives of the study. This qualitative study is informed by the interpretivist paradigm, as it aimed to explore teachers' experiences of enacting Financial Literacy/Accounting curriculum in Grade 9 in secondary schools. This paradigm assisted the researcher to attain rich, detailed responses on the study phenomenon by digging deep into the participants' explored/lived experiences and subsequently understanding the ways in which teachers integrate technology in teaching and learning of Financial Literacy/Accounting in secondary schools.

The study sample consisted of six teachers teaching EMS/Accounting who were purposively and conveniently selected. It used the same teachers in the focus groups to enrich the study. The sampling structure aided the researcher to select participants with knowledge of the phenomenon, who were most accessible in providing the relevant data. The exploratory case study approach involves a small sample size. The data generation methods were one-on-one semi-structured interviews, focus groups and a reflective activity – and these were presented. Data that were generated were analysed using guided analysis to produce themes that guided the study. Thereafter, the quality of the

findings was ensured through ensuring trustworthiness, which was characterised by credibility, transferability, dependability, and confirmability. Ethical considerations were discussed to outline the relevant conventions to be considered before, during, and after the research. The last part of this chapter examined the study limitations. Finally, the chapter ended with a summary of the proceedings covered in the chapter.

The following chapter presents data analysis and findings of this study that are based on themes that emerged from the research questions via reflective activities describing teachers' experiences.

DATA PRESENTATION AND DISCUSSION, PART 1: REFLECTIVE ACTIVITIES DESCRIBE TEACHERS' EXPERIENCES

6.1 Introduction

Chapter Five presented an analytical, coherent, and logical account of the research design and methodology. A qualitative research approach was selected as suitable and framed within the interpretive paradigm. Kekeya (2019, p. 28) emphasises that "... interpretive paradigm refers to the transformation process of human experiences into consciousness and language to create multiple realities". This allowed the study to employ the case study style of research, using purposive and convenience sampling methods to carefully identify the most suitable participants, who provided rich, in-depth information about their experiences of enacting Financial Literacy/Accounting in secondary schools. This chapter presents experiences from the reflective activities, representing formal experiences that are written down in response to the question. Consequently, this part of the study discusses themes on proficient teachers' experiences through reflective activities, and further presents and discusses findings in accordance with curriculum constructs that emerged from the data and contributed immensely to addressing the research question. To remind the reader, this study aims to address the following research question:

What are Grade 9 teachers' experiences of enacting Financial Literacy/Accounting in secondary schools in Zululand District? (Descriptive question)

Convenience and purposive sampling, data generation methods which include reflective activity, focus groups and one-on-one semi-structured interview, data analysis, trustworthiness with dependability, credibility, confirmability and transferability, and ethical issues followed by the limitations of the study, were discussed in detail in Chapter Five. For the sake of trustworthiness, reflective activity, one-on-one semi-structured interviews, and focus groups were employed as data generation methods (Connelly, 2016; Gunawan, 2015), for purposes of data triangulation. Further to that, it meant to ensure that voices/words of the participants were not lost, and word-for-word quotes are

used throughout this chapter, to confirm the originality of the data being presented and remain trustworthy. In Figure 6.1 below, themes are indicated with their categories from the findings, that are well articulated in line with each of the propositions of the study, which are proficient, common and subjective experiences.

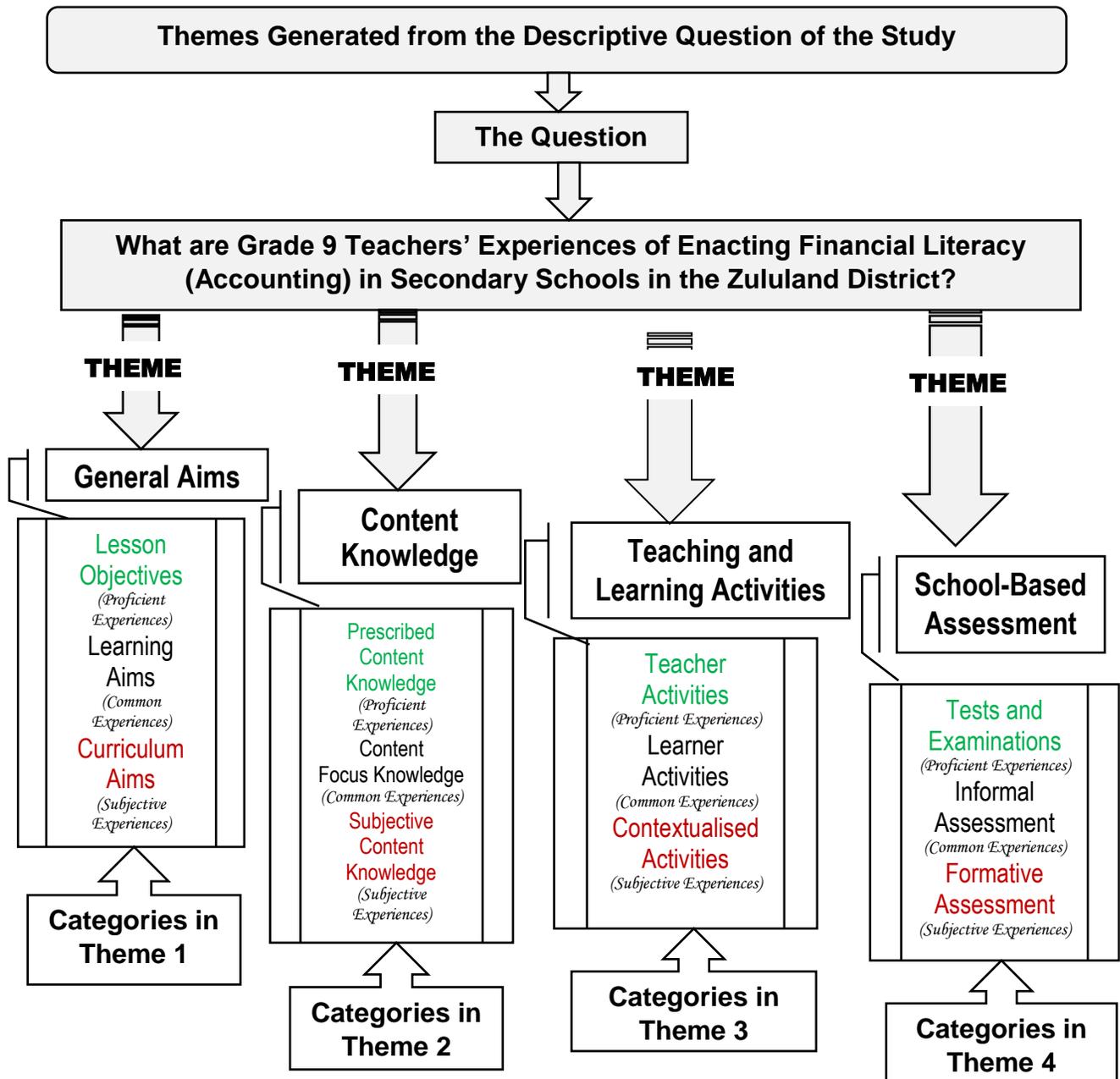


Figure 6.1: Themes and categories generated from descriptive research question

Figure 6.1 illustrates the relationship of themes, research questions, and the nature of experiences, and provides an explanation of how the data analysis is structured. Themes and categories that emerged from the data have been pitched against the first research question of the study. The findings are presented under each theme and category by using direct quotations from the participants, and further authenticated with in-depth discussions to interpret and recontextualise them with the relevant literature and theory that was constructed. Interpretation of participants' responses/findings provides a clear link for each category in a theme, with a final whole interpretation presented at the end of the theme. It should be noted that some themes and categories are related and overlap at some stages, which might look as if they are repeated. This further comprises a detailed account of how each theme is interpreted using the TPACK/CASPE theory constructs.

6.2 Data presentation

This part of the study presents the data in the form of findings in a logical way, such that the discussion creates a coherent understanding between the related literature, theoretical framework, and the constructs which emerged from the study. This process establishes the truth and realities that are in line with the research questions. The data generation methods employed in this study included reflective activities, one-on-one semi-structured interviews, and focus groups. In this chapter the focus is on the reflective activities that allowed teachers the freedom to express their views and thoughts and to draft their experiences without any pressure. This activity extracted the formal experiences constructed through formal education and training received by teachers from their early grades of schooling to tertiary education, with an intention to address the problems formally identified in the country. The way in which the education and training were structured envisages the teacher as a person with a special character and certain individual skills in the South African education system. The reflective activities depicted themes like general aims, content, teaching and learning activities, and SBA as key items that were evident in their experiences. These constructs serve as a foundation to the teachers' experiences as they responded to the 'What?' research question of the study.

The first theme is the general aims which seem to drive any curriculum in education, and was developed through the engagement with various questions.

6.2.1 Theme 1: General aims

According to the Department of Basic Education (2011, p. 4), general aims of the South African curriculum are "... curriculum aims to ensure that children acquire and apply knowledge and skills in ways that are meaningful to their own lives. In this regard, the curriculum promotes knowledge in local contexts, while being sensitive to global imperatives". Therefore, general aims are regarded as long-term goals to be achieved after various processes of education have taken place, and the level of maturity is recognised as an achievement by the learners or a general expression of teachers' sense of the direction that the education process must take. The question in the reflective activity was posed as follows:

Which goals (Aims, Objectives and Learning Outcomes) guide the teaching of Financial Literacy/Accounting?

The question demanded that teachers reflect and demonstrate understanding of the reasons behind their teaching in terms of aims. Participants were expected to reflect on their experiences to differentiate between aims, objectives, and learning outcomes. In support, Khoza (2017a) concurs that goals are subdivided into aims which are general statements attached to teacher intentions, while objectives are specific statements generated according to teachers' intentions, and finally learning outcomes are specific statements that are directed to learner performance.

P3 reflected in her activity as follows:

Aims: It's a long-term goal at the end of the year I would like to see all my learners [achieve]

Objective: It's short-term goal, e.g., by the end of the lesson.

P4 provided further clarity:

The goal behind teaching Financial Literacy is to help learners develop a stronger understanding of basic financial concepts. The objective is to have more learners doing commercial subjects at secondary school so that they can become entrepreneurs, South Africa has a shortage of black chattered accountants.

Learning outcomes could be that learners will be financially educated, when they exit Grade 9, they are expected to either proceed with high school education, look for jobs or start their own businesses, therefore learners need a basic understanding of accounting to help them in either way.

These two explanations about the aims represent reflections from the activities which further suggest goals towards which teachers were teaching Financial Literacy in secondary schools. It was clear from the above-mentioned teachers' experiences that they were subjective driven, because they said they were teaching towards aims which are clearly stated in the Curriculum. In reference to their responses, it is deduced that general aims are clearly stated in the CAPS document, and curriculum aims, lesson objectives and learning aims emerged from their explanations in their reflective activities. The next section discusses the curriculum aims as they are structured in the policy documents.

6.2.1.1 Curriculum aims

Curriculum aims are long-term, and help learners to find their own identities; these careers are informed by the content skills achieved during the teaching and learning process in schools. These aims are designed to address gaps, shortages, and problems identified within the country, with schools as the centres where learners will be groomed and channeled to close those gaps. In short, they bring to mind teachers' actions and their engagements towards the building of future careers that will contribute immensely to the growth, development and economy of the country. In this case, the curriculum aims of teaching Financial Literacy are general and subjective, because teachers had clearly envisioned what they were, and how they were going to achieve them before they taught their lessons. However, curriculum aims are teachers' aims and they consider learners' needs as they anticipate certain future careers. Teachers were specific on their reasons for teaching and the content structured in the CAPS document is the vehicle to achieve the set curriculum aims. In providing clarity on how the curriculum aims are noticeable, P2 explains them as:

To equip learners with financial skills like budgeting and saving skills. Identify short-term and long-term financial goals.

These financial skills assist learners to identify their potential careers in financial management and accounting. As a result, they see themselves as financial officers, accountants, auditors and in other related careers which allow them to play their role in the economy of the country. In addition, P6 describes the aims as:

To recognise the role of saving money in reaching financial goals by identify financial aid. Identify short-term and long-term financial goals. Recognise the importance of the right financial goals in saving, managing and using money.

The contribution by P6 emphasises the role played by these learners once they have been successful in their careers, which will assist in saving and managing money so that they achieve financial goals. This kind of an activity contributes to the economy of the country. In further support, P4 stated as follows:

How I wish I was taught about finances at an early age of my school life. According to the policy documents, Financial Literacy is endorsed by the DoE to be taught in South African schools. I personally teach Financial Literacy because Financial Literacy classes teach learners the basics of money management, not excluding budgeting, saving, debt, investing, and giving. That knowledge lays a foundation for learners to build strong money habits early on and avoid many of the mistakes that lead to lifelong money struggles. Many South Africans are over-indebted (especially young black professionals). Therefore, Financial Literacy is important because it equips learners with the knowledge and skills, they need to manage money effectively, even if they don't want to pursue a career in commerce. Without Financial Literacy, their financial decisions and the actions they take will lack a solid foundation for success.

The above reflection from P4 indicated that there is a gap in the knowledge of many South Africans who are failing to manage their finances. This is in agreement with Kumar' (2018, p. 28), who added that "The term 'aims of teaching ... stands for the goal or broad purpose that needs to be fulfilled by the teaching of that subject in the general scheme of education".

These findings indicate that the aims of these teachers correspond with the aims of EMS in the policy document: the curriculum aims to ensure that children acquire and apply knowledge and skills in ways that are meaningful to their own lives. In this regard, the curriculum aims promote knowledge that is personal and impactful in local contexts, while being noticeable and sensitive to global imperatives. In that way, general aims need to be actioned by the lesson objectives, that are coupled with content and skills in the teaching and learning of financial literacy in the classroom.

6.2.1.2 Lesson objectives

Lesson objectives are specific and precise educational intentions that clarify the content and skills that need to be achieved within a specified time. Although both general aims

and curriculum aims are vague in terms of specifications and not measurable, lesson objectives are observable and/or measurable (Marzano, 2015; Taylor, 1997). In short, lesson objectives are short-term goals that are defined from the teachers' standpoint, informed by the content and skills outlined in the curriculum policy, and further unfold in the teaching and learning processes (Khoza, 2016c; Makumane & Khoza, 2020). Lesson objectives can be measured at the end of the lesson through the achievement of skills in the form of activities. As part of teaching and learning process, they are more specific teaching intentions and encompass what the teacher intends to cover in a lesson.

After carefully studying what participants put in writing as their experiences of understanding and implementing lesson objectives, it was evident that all six participants did not have a good understanding of objectives and the role they play in the teaching and learning process. This was because only one participant (P3) provided a brief explanation of how she understood objectives, but she only provided what an objective is:

Objective: It's short-term goal e.g., by the end of the lesson

The objectives guide the educators through lesson presentations. In terms of CAPS, aims, objectives and outcomes are included in the document as examples of the skills involved. In other words, what CAPS is presenting is exactly what they should have all studied, because it is part of the South African training of teachers at universities. This appears to suggest that the issues of aims, objectives and outcomes should be covered at their institutions in order for them to interpret the intended curriculum and implement it successfully, especially if they did not contribute to the design/development of the curriculum (CAPS). If teachers do not integrate objectives in their teaching, it becomes difficult to understand what drives their teaching in the classroom. However, it should be noted that teaching in a performance-based curriculum is precisely controlled by instructions, which are full of content that is fully directed by the achievement of lesson objectives.

In comparing curriculum aims and objectives, objectives define the teaching and learning process and act as a constructive alignment of pedagogical content knowledge, content knowledge, technological knowledge, and learners' activities in the classroom. It requires

teachers to execute lesson objectives as prescribed in the curriculum, because failure to adhere rigidly might result in the teaching and learning process failing dismally. Only P3 responded about objectives; the other five participants did not provide any clarity about the understanding of objectives. They were not aware of goals that drive their teaching of Financial Literacy in the classroom.

This is fully supported by the interpretive case study conducted by Khoza (2015) on student teachers' reflections on their practices of CAPS. The study generated findings using project analysis, semi-structured interviews and focus groups, and revealed that teachers were not aware of theories of their subjects that underpin CAPS. Khoza (2015, p. 189) concluded: "... participants' reflections and interview responses suggest that they were not aware of the differences between aims, objectives and outcomes". In agreement with the non-recognition of the goals of teaching subjects, an interpretive case study by Khoza (2016c) also examined the understanding of vision, which allows teachers to identify relevant curriculum goals. The study presented findings on two participants out of 20 university students using a reflective journal and one-on-one semi-structured interviews. The study revealed that teachers were not aware of the aims, objectives and outcomes of their subjects. As a result, they were unsuccessful in interpreting the curriculum and the subject that they were teaching. If teachers fail to design the teaching and learning process according to specific lesson objectives as prescribed in the curriculum policy, the whole process of teaching and learning might fail. Once the lesson is directed by the objectives, it suggests that teachers adopt teacher-centred approaches, employ instructional activities, and focus on delivery of content in order to achieve the objectives envisioned.

6.2.1.3 Learning aims

Learning aims are regarded as learning outcomes in a competence-based curriculum and are referred to as statements that define the competencies of what learners are expected to know, demonstrate, understand, or be able to do at the end of a programme/course. In addition, learning aims/outcomes are generated according to Bloom's taxonomies of learning, namely, cognitive, skills and values/attitude. In other words, success in the teaching and learning process suggests that as learners are the centre of attraction, they

should display particular levels of the expected financial knowledge and skills. According to Bloom's taxonomy of educational objectives, learning outcomes relate to skills, knowledge, and attitudes. Learning aims to empower teachers to acknowledge the use of the six levels of Bloom's taxonomy, which starts with recalling facts, demonstrating understanding and application of knowledge to construct own knowledge. While learning outcomes are skills driven, according to Bloom's taxonomy, the discussion above suggests that the proficient, common and subjective experiences adapt to the cognitive, psychomotor and affection levels of experiences. Therefore, the action/cognitive verbs provide the actual direction and show skills to the teacher about 'what the learners will do' or 'what the learners are expected to do' after completion of the learning activity (Kumar', 2018; Rose & Wood, 2016).

P4 stated as follows:

Learning outcomes could be that learners will be financially educated, when they exit Grade 9, they are expected to either proceed with high school education, look for jobs or start their own businesses, therefore learners need basic understanding of accounting to help them in either way.

In support, P1 added that learners need to:

Recognise the importance of the right financial literacy knowledge in saving, managing and using money.

Therefore, the findings suggest that using evident/measurable learning outcomes to drive lessons helps learners to develop knowledge and skills according to the needs of the learners' common experiences, and teachers take into cognizance that content supports learning. In short, learning aims should address the financial literacy/accounting content aspect in order for learners to participate effectively in their communities while demonstrating the knowledge, skills and ability to address the needs of society. With that in mind, the learning aims/outcomes were presented as evidence of what the learners had yet to achieve. In P4's reflection, learning outcomes are noticeable when the learners continue with studies or apply financial knowledge and skills in their real-life situation, and these learning outcomes demonstrate the level of competence to be achieved by the learners. As noted earlier, teaching seems to be controlled by objectives and focused on preparing learners for the external national examination. Their learning outcomes also indicate the content and level to be achieved to pass examinations. Therefore, the

learning aims in the teaching and learning of financial literacy were greatly influenced by both common (outcome) and proficient reflections on experiences.

In general, the study findings indicate that learning aims/outcomes in financial literacy/accounting are concerned with the uprooting and development of skills and talents in businesses, entrepreneurship, and accounting management, such as used by bookkeepers, cashiers, managers, accountants, auditors, producers, and other related roles in the business sector. This would not stop learners after Grade 9 from participating in any activity in the society or community programmes engaging in buying, selling and producing agricultural products. In other words, the contextualisation of TPACK into CASPE theory agrees with what has emerged in the literature, because of the claims which emphasise the guarantee of addressing the subjective teachers' (curriculum aims) needs, proficient teachers' needs (lesson objectives), and common/societal needs (learning aims). As a result, common, proficient, and subjective reflections seem to ignite the teachers' experiences in the form of content knowledge.

6.3 Theme 2: Content knowledge

Content knowledge as a theme that emerged from this study is central to pedagogy and curriculum. This section of the study presents findings of teachers' understanding of Financial Literacy content knowledge, which serves as a key pedagogical curriculum concept. This kind of knowledge requires teachers to undergo certain processes which include the knowledge gathered through social interactions (content focus), formal education (prescribed content) and personal experiences (subjective content). Knowledge of content is a major component of teaching and profoundly influences teaching. Knowledge is critical for teaching because it presents the theory and principles of teaching. In other words, theory and principles of knowledge enable teachers to demonstrate implicit and explicit knowledge of the content, so that learners achieve the curriculum aims and learning objectives. Therefore, content knowledge is the essence of the teaching and learning process, as it presumes the acquisition of knowledge. As a result, teachers should possess a skill that demonstrates content knowledge which is observable through them imparting the subject matter or teaching content to the learners. Therefore, in secondary schools content knowledge refers to the teaching content/subject matter of a particular curriculum subject that the teacher possesses and is able to present

to the learners during the teaching and learning process. In the context of this study, financial literacy content knowledge is found in the CAPS, which serves as the guide for teachers who teach EMS Grade 9 in secondary schools.

Authors like Ball', Thames, and Phelps (2008); Kim and Ko (2019); Sen and Samanta (2015); Shulman (1986, 1987) acknowledge that knowledge of content is a crucial component of TPACK and CASPE theory as it contributes to the teaching and learning process, and further reckon it has a profound influence on teachers teaching any subject, like financial literacy in secondary schools. Content knowledge of financial literacy/accounting obtainable from formal education, and pedagogical content knowledge which includes the methodologies and strategies employed in the classroom, are fundamental to the teaching and learning process. This research focuses on three types of knowledge that have emerged: prescribed content knowledge, common content knowledge, and subjective content knowledge.

6.3.1 Prescribed content knowledge

Prescribed content knowledge is vertical in nature while it is coherent, explicit, systematically principled, and defined by hierarchy. This kind of knowledge is called the intended curriculum because it is the planned, prescribed, or formal curriculum, and is found in official documents and written policies (Bernstein, 1999; Hoadley & Jansen, 2014). This form of knowledge allows teachers to demonstrate the ability to consciously activate, interpret, and explain the required knowledge when the need arises. The teaching and learning of financial literacy/accounting requires teachers to have a thorough knowledge of the content of the subject, but requirements clearly extend beyond understanding of various strategies/approaches of teaching content knowledge and skills. Therefore, didactical knowledge is important, which means that teachers need to have a good understanding of how to teach various areas of the subject. Questions were asked to demonstrate their level of understanding of the content, skills and knowledge of financial literacy/accounting in Grade 9. In the quest to generate teachers' experiences in all dimensions of knowledge, prescribed content knowledge emerged in the study, which is explained as the kind of knowledge that is formal, structured and derived from the policy documents of the curriculum. Teachers as participants responded to the following question as indicated.

What is your understanding of Accounting, Financial Literacy and Technology?

P4 responded as follows:

My understanding of accounting is that it is the process, procedure or method of recording financial transactions concerning or connected to a business. Accounting is how business records, organizes, interprets and understands its financial information. Accounting actually tells the business owners whether makes a profit or not, it tells what the business's cash flow is, what the current value of the business's assets and liabilities are.

Financial literacy is the capability to understand how money works: how someone makes, manages and invests his money, and also disburses it to help others. Financial literacy is the education and understanding of various financial areas, including topics related to managing personal finance, borrowing, and investing or saving. Financial literacy enables people to understand what is needed to achieve a lifestyle that is financially balanced, sustainable, ethical and responsible.

Although I don't teach technology, but my little understanding of technology is that it is the use of machinery including robots that seeks to improve and automate the delivery and use of goods and services. Technology is used to help companies, business owners and consumers better manage their operations, processes, and lives by utilizing specialized software and systems that are used on computers and, increasingly, smartphones. Technology is the knowledge of techniques and processes that can be embedded in machines to allow for operation without detailed knowledge of their workings. Technology is the set of knowledge, skills, experience and techniques through which humans change, transform and use our environment in order to create tools, machines, products and services that meet our needs and desires.

P5 reflected as follows:

It is a subject that introduce learners to the world of finance, to make them to be aware of how to manage their finances now and in future, it equip them with skills and knowledge that will assist them in future if they wish to go further with accounting, and become motivated in dealing with figures so that they will see accounting as something they can live with and be able to make informed decision regarding their finances. Furthermore, I develop my learners to think critically and independently to discourage laziness because they are dealing with things, they experience in their day-to-day activities.

P2 categorically outlined:

Accounting: is the systematically recording and communicating of financial information to permit informed judgements and decisions by users of financial information (stakeholders). Financial Literacy: is the ability to understand and use financial skills to make informed financial decisions. Technology: is the methods and skills used to solve problems or achieve a certain goal.

P6 exemplified:

Accounting refers to a method of recording transaction in a journal but it must follow a systematic order e.g., Cash Journals. Financial literacy refers to knowledge of managing money that you have or money that you will have when grow up. Accounting Technology include software and hardware that help you to record transaction in a systematic order, this software makes records fast and neat, e.g., Microsoft Excel we do Cash Transaction.

P1 firmly explained:

Accounting: is the recording / focuses on analyses and interpret financial and other relevant data in order to make informed decision. Deals with logical, systematic and accurate selection and recording of financial information and transactions.

Financial Literacy: is the ability to understand and effectively use of various financial skills including personal financial management budgeting and investing or is the education and understanding of knowing how money is made, spent and saved as well as skills and ability to use financial resources.

Technology: is the technology and innovation that aims to compete with traditional financial methods in the delivery of financial services. It's emerging industry that uses technology to improve activities.

P3 explained as follows:

Accounting it is a subject which deal with the art of recording, summarize, interpret the proper books plus the result thereof. Analysing the book posting and balancing. Reconciling and auditing the book of business.

Financial Literacy calculation of goods e.g. cost price and selling price. Recording of transaction to CRJ and CPJ of a service business, stressing the importance of accounting concept, writing accounting, writing accounting equation. Technology it's about knowing more about electronic device. Latest development that uses electronic circuit.

In the above reflections, P3, P1, P6 and P2 explained accounting, financial literacy and technology as non-related concepts which develop learners in various ways. They understand the concepts variously but have never critically analysed them so that they see their interrelatedness. As one of the mitigating solutions to the challenges of concepts

in the teaching and learning of financial literacy/accounting, teachers should consider what Ryack, Mastilak, Hodgdon, and Allen (2015, p. 255) outlined:

This method of teaching begins with a discussion of the economic consequences of various transactions and events related to a particular topic. As part of the dialogue, learners are encouraged to apply the relevant concepts and principles from the underlying conceptual framework to arrive at possible accounting treatments for these transactions and events.

The question demanded teachers to be very clear in understanding how each concept is different from the other and to demonstrate their knowledge of the Grade 9 content in relation to financial literacy, accounting and technology. Straight, direct responses were captured from P1 to P6, which suggest that teachers do not put this subject into practice. However, P4 and P5 demonstrated better understanding of the three concepts in question and used them practically in their explanations, which provided more depth of knowledge and experiences in the subject. It was also noted that the other four participants provided a mixture of understandings of knowledge, as they extracted knowledge from the textbooks and further acknowledged that the knowledge from the textbook enriched the subject matter.

As one of the recommendations of improving financial literacy/accounting content knowledge, Mohammed (2011a) states that Accounting programmes should be structured such that they incorporate practical teaching of concepts, knowledge and skills, which includes the computer software and other technologies to improve learner performance in secondary schools. This accords with what P6 reflected on as he explained how he uses software and hardware as technology resources to teach accounting concepts, knowledge and skills in the classroom. However, it should be noted that teachers teach the content and skills within the frame of the themes provided in their curriculum document, which is CAPS. Even the practical activities are stated in Section 4 of the policy, and are conducted or taught to generate skills. Therefore, the prescribed content knowledge for financial literacy/accounting is clearly outlined in the CAPS document. Teachers should have sufficient knowledge of the subject they teach as they need to know how to impart financial literacy/accounting content to the learners.

This is confirmed by the following reflections on practice in the application of skills and knowledge in their responses to the question below.

Differentiate between enactment and teaching of Financial Literacy/Accounting curriculum in Grade 9.

According to the Department of Basic Education (2019, p. 79), differentiating ensures that:

The differences must be clearly mentioned next to or underneath each other to highlight the difference between two things, no link required but difference must be clear.

Therefore, teachers were expected to outline the differences between these concepts and ensure that the differences are very clear. Participants responded as outlined below.

P4 reflected:

I have been a teacher for a number of years and teaching the same subject. I find it easier to teach in a way that will help learners understand. Because I believe that teaching should be learner-centred as I unpack the contents as specified in the curriculum. Another reason could be that, EMS is only allocated two hours per week. Enactment is the only option I have if I intend to cover all topics in short space of time. Enactment is when you present what you know and understand about accounting as specified in the curriculum.

Teaching is good but it consumes a lot of time to stand in front of children and teach exactly what is in the book. If you are novice educator it might work, because you rely heavily on the textbook. But for a teacher with extensive experience in the subject, it won't be easy to just teach, he/she will need to add some spices here and there. We should remember that our textbooks are written in English, some learners are struggling with the language, and so to just present a book is good but not good enough 😊😊😊. In teaching, you just need to teach what is in the textbook, even if you don't understand it but you have to present it as it is.

P5 explained enactment and teaching as follows:

The learners are dealing with finances by analyzing and interpreting them so that they become meaning in order to communicate it.

In the classroom situation we relate what the learners already know in their real life with what is planned or intended according to the policies of the department (CAPS and ATP).

P6 reflected:

The enactment means the process of making something a law. Financial Literacy enactment means to make recording of the transaction a law and that can reduce number of corrupt activities that hampered our economy.

P2 stated:

Enactment: This refers to the setting of the content to be taught in Financial Literacy hence development of a curriculum to be used in teaching and learning done by curriculum developers.

Teaching: This now is the delivery of the content to learners by educators using the prescribed curriculum in classroom setting.

P1 reflected:

Enactment: Refers to the actual content that learners engage in the classroom. The intended assessed and learned components of educational delivery system but most learning is expected to occur within the enacted curriculum. Teaching: Refers where teachers now have the added responsibility of educating learners after receiving some form professional development. Of concern is how teacher are being financially educated and supported to teach critically and effectively where teacher added primary and secondary school curriculum.

P3 revealed:

The balance and using accounting law. Ledger; Double-entry principle. Income Statement; Determining Profit/Loss. When you teach accounting you first link what you know e.g. $A=O+L$ / Accounts, Source Document, Journal.

Through reflections, teachers as participants in this study indicated their understanding of enactment and teaching in the classroom, which did not provide clear differences between their responses. However, P4, P5, P1, P2 and P6 were able to draw a bit of a clear line between these concepts, leading to Figure 6.2, which presents a summary of the differences.

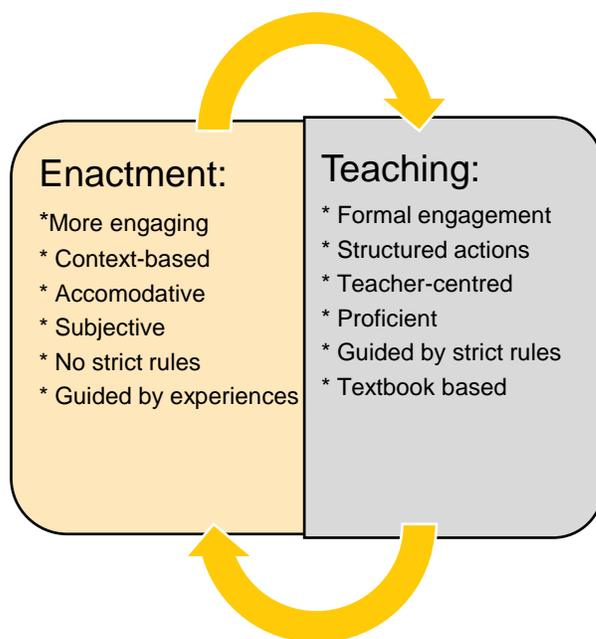


Figure 6.2: Differences between enactment and teaching

In further discussion of these differences, the content knowledge, context and pedagogical knowledge as components of TPACK are evident in the differences which result in seeing CASPE/TPACK theory as underpinning the teachers' experiences in the teaching of financial literacy/accounting. The following question was asked to demonstrate teachers' knowledge and experiences in the teaching and learning of financial literacy/accounting:

What content knowledge (prescribed knowledge, common knowledge and teacher knowledge) do you use for teaching Financial Literacy/Accounting?

P4 reflected as follows:

I use various textbooks to enrich my content knowledge. I regard prescribed knowledge as a content knowledge. My common knowledge is based on what happens around us; for example, if the Minister of Finance has delivered his budget speech, my informal and formal assessments with partly include some of the issues mentioned by the Minister in his budget. My teacher knowledge is guided by what has worked well before, I use the approach that helps learners to quickly understand the financial concepts better because I have only two periods in a week,

P3 remarked that:

Prescribed knowledge: Here I use ATP to follow the syllabus use what is prescribed by subject advisor in order to teach in loyalty. Teacher knowledge: I use what I know in order to unpack to learners in a simpler language.

P1 stated:

Refers to the actual content that learners engage in the classroom. The intended assessed and learned components of educational delivery system but most learning is expected to occur within the enacted curriculum. Refers where teachers now have the added responsibility of educating learners after receiving some form of professional development. Of concern is how teachers are being financially educated and supported to teach critically and effectively where teacher added primary and secondary school curriculum.

P6 opined:

The enactment means the process of making something a law. Financial Literacy Enactment means to make recording of the transaction a law and that can reduce number of corrupt activities that hampered our economy. Teaching is to impart/disseminate knowledge to the learners of what to prepare them for future. Teaching is divided into two, formal and informal, so I am giving learners formal education.

The four above participants were silent on and did not demonstrate the understanding of various kinds of knowledge, but P3 and P4 fully agree on how knowledge is structured, as they provided their experiences reflecting on proficient experiences. P3 outlines that financial literacy curriculum content found in the ATP is regarded as a body of knowledge syllabus, and is the collection of facts about financial literacy, accounting concepts, principles of accounting, and theories related to the teaching and learning of financial literacy/accounting to be transmitted to learners. This is in agreement with Hoadley and Jansen (2014), as they insinuate that the curriculum is a plan derived at national department level (the DBE led by the Minister of Education Angie Motshega), which clearly sets out the content knowledge and what its designers/developers intend to be taught.

6.3.2 Common content knowledge

Teachers should make sure that they have all various types of knowledge, which they draw upon for their understanding of the particular context in which they teach, to adapt their more common content knowledge to their specific school setting and individual

learners. In other words, contextual/common content knowledge involves understanding the community, district and school context in relation to the learners that a teacher is teaching (Bansilal et al., 2014; Grossman, Hammerness, & McDonald, 2009). Common content knowledge provides teachers with basic knowledge from their families, societies, and institution on how easy and best to infuse knowledge about community culture, values, and beliefs in order to support the teaching of financial literacy/accounting. This kind of engagement enables teachers to interpret, contextualise and recontextualise the financial literacy/accounting content into their field of teaching as perceived by the society, as well as to further incorporate knowledge of the field in understanding the societal needs based on their various kinds of experiences.

Therefore, once teachers have recognised their identities, it assists them to acquire common content knowledge to direct their intentions and understand their area of focus through the community lenses, and further understand how to approach the teaching in a way that it develops skills and knowledge that contribute immensely to society. As a result, teachers need to adhere to cultural factors and social/common experiences which seem to dominate within a society. This redirects teachers' interpretation of knowledge based on the beliefs, thoughts, and opinions that shape learners' lives. Therefore, common content knowledge is better understood in relation to cultural expectations, as they continually built and shape learners' behaviour, values, and habits that are closely linked with the implementation of financial knowledge and skills. In an attempt to understand teachers' experiences and the common content knowledge, P5 explained how knowledge navigates between teachers, learners and the communities:

Financial literacy is very easy to teach, because you teach learners about things that they already know. Accounting is about recording money of the business. Learners and teachers are from communities they do these activities in the day-to-day life experiences. They buy at shops with money, they plan for expenses at home, they do budget on what they need most, all these items are part of prior knowledge to teachers and learners. Therefore, to create scenario for something they know during the lesson will make life easy for teaching Financial Literacy part.

P6 reflected as follows:

Financial Literacy content I use, I group content according to the learners' understanding, meaning intelligence. The content that is easily understood I give learners opportunity to present it in class so that they will gain confidence.

The above-mentioned reflections provide a sense that this kind of knowledge is shared, collective and full of opinions from members of society. However, it can be used by teachers in the classroom for practical use of the financial literacy/accounting concepts to achieve a high level of understanding of these concepts in a real-life situation. Through reflections, teachers subsequently created a picture with an understanding that financial literacy/accounting is real in society, and is practical, skills oriented, and that whatever common content knowledge they have eventually develops into a skill that they will use in their real-life situation. These skills, according to the teachers, promote their reputation and they become role players in the community, since the society recognises the knowledge and skills, they provide to develop their learners.

While revisiting and interpreting common content knowledge using the social/common lenses, it is important to understand teaching and learning as a social process that is collective. This may pose a problem to the teaching of financial literacy/accounting concepts and skills in schools, because this kind of interpretation accumulates horizontal experiences which might contradict the vertical/formal experiences. In contrast, the common content knowledge is gathered every day and is common-sense knowledge that is potentially available to and applies to all.

6.3.3 Subjective content knowledge

Subjective content knowledge is personal and is one aspect that guides the teaching and learning process, and is regarded as the knowledge that teachers have of the subject they are teaching. Subjective content knowledge refers to the teachers' knowledge of pedagogy, teaching approaches and strategies, teaching ideas, teachers' opinions about the content to be structured in the classroom, planning, and reflection about the concepts and skills which should be taught. Subjective teaching of subjective content knowledge is an active, constructive process in which the teacher assumes the role of a strategic planner, making decisions about the financial literacy/accounting content and the

appropriate instructional strategies. In other words, effective teaching is a deliberate and planned activity. This implies that effective teaching consists of helping learners to acquire and use knowledge, and to learn to think and solve problems.

Therefore, a good financial literacy/accounting teacher is considered as one who is able to impart knowledge in the mode of lesson delivery. The teacher ensures that they prepare for the teaching and learning process in class in such a way that learners would grasp the content knowledge. As a result, teachers have a huge responsibility to motivate learners to be actively involved in the teaching and learning process. This would lead to seeing financial literacy/accounting teachers as professionals who choose a good method of teaching that will attract learners' attention during teaching-learning situations. Subsequently, this kind of knowledge allows teachers to be creative and innovative, as they use both personal experiences and "subject visions to transform" the certain strategies and approaches to teach subject content (Shoba, 2018, p. 53). In the context of this study, this would be their content knowledge of financial literacy/accounting.

P1 referred to the following:

I will use teacher knowledge and technology to teach because its need more educator with experience in accounting and common knowledge that can build content knowledge to learners that will expand the content, contract and facilitate the knowledge.

P2 concurred:

I usually use teacher knowledge on aspects I understand well as I find it easy to explain to learners and prescribed knowledge on certain aspects I have less understanding on.

P4 reflected:

My teacher knowledge is guided by knowledge of technology and, what has worked well before, I use the approach that helps learners to quickly understand the financial concepts better because I have only two periods in a week,

P3 stated:

Teacher knowledge: I use what I know in order to unpack to learners in a simpler language and integrate with technology like accounting videos and PowerPoint lessons

In the above reflections, teachers as participants consider personal knowledge as key to the teaching and learning process. They regard their personal knowledge as experience

that is subjective, as they gather it through various challenges. From P1 to P4, these participants consider the prescribed financial literacy curriculum as an important component in determining what needs to be taught during a specified period, but the policy is silent on how the content knowledge should be taught in the classroom. As a result, P1, P3, P2 and P4 employ teacher knowledge which is very subjective in nature to engage in the process of enactment in the classroom.

In addition, P3 considers the use of simple language to unpack financial literacy content in the classroom. However, P4 indicates the limited time provided to teach the subject, and it should be noted that the enacted curriculum results from the interaction of teachers with their learners in their classroom. Therefore, P1 to P4 use their subjective knowledge to become mediators between learners and prescribed content knowledge; as a result, financial literacy/accounting teachers make decisions that determine the role they will play in the classroom. In this sense, P3 and P4 emphasise the process of adapting, interpreting, supplementing, or even ignoring the suggestions and pedagogical approach proposed by subject specialists – teachers are the ultimate implementers of the curriculum in their respective classrooms. These two teachers enact financial literacy/accounting such that they implement, interpret and contextualise completely differently in their classrooms. In this context, all other stakeholders and officials in education need to understand how financial literacy/accounting teachers use their subjective knowledge to simplify the concepts, skills and knowledge for learners.

Describing the presentation of data, teachers' experiences about teaching and enactment require them to have good content knowledge and pedagogical knowledge that will assist them to simplify financial literacy/accounting knowledge and skills. The technological knowledge demands teachers to use technologies to make learning of financial literacy/accounting interesting. If content and technological knowledge are lacking, teaching will be ineffective and they will find it difficult to enhance learners' knowledge during the teaching and learning process. In contrast, Govender and Khoza (2017, p. 72) warn teachers that "learning through technology is complex process", since they wish to do their best in teaching and learning of financial literacy/accounting content in secondary schools. As per their reflections, teachers further believed that they needed to have a passion for teaching, which is subjective and intrinsic in nature. Teachers believed that

they needed to provide assistance and support to their learners because of their background knowledge, the nature of learners and the background they were coming from, which was not contributing or conducive for learning. Finally, teachers also cited that due to the limitations in terms of time and the structure of content in the school curriculum policies, the learners' basic knowledge – referring largely to financial literacy/accounting content knowledge – serves as a constraint, and results in teachers being frustrated because it is difficult to facilitate the teaching and learning process. Teachers have to think of teaching and learning activities that assist in the teaching and learning of content knowledge in the classroom.

6.4 Theme 3: Teaching and learning activities

Teaching and learning activities are actions that are crucial during the teaching and learning process in the classroom, and are interchangeable. They define learning while they emphasise the achievement of curriculum aims; lesson objectives and lesson aims in the classroom. It should be noted that South Africa is implementing CAPS, which is a performance curriculum and is vertical in nature (Bernstein, 1999; Hoadley & Jansen, 2014; Maharajh et al., 2016). This kind of curriculum is teacher-centred and fully directed by the teacher, such that lesson objectives are anticipated to be achieved at the end of the lesson. In addition, Khoza (2017a) opines that activities are divided into teachers' and learners' activities. The only document that contains the teachers' and learners' activities is the lesson plan that is prepared before teaching takes place.

Teacher activities involve content and are guided by the skills to be achieved at the end of the lesson. They are informed by the aims and objectives. Eslami-Rasekh and Valizadeh (2004) hold that teaching activities are formulated based on the content that an educator needs to instill in order for learners to know and understand the subject matter. This clearly suggests that there should be a strong interrelationship between measurable lesson objectives, content and teaching activities. Learners' activities are activities that are learner-centred and they demand learner engagement in the process of teaching and learning. Learning activities are the most significant to keep track of learners' progress, as teachers move on further with the ATPs. These activities have massive significance in updating and informing the teachers on learners' progress, and where learners need some polishing up or improvement of their performance (Chi, 2009;

Wandberg & Rohwer, 2010). However, in the quest to address subjective experiences, Ballesteros (2015, p. 2) explains contextualisation as an activity aimed at “developing new skills, knowledge, abilities and attitudes in learners in presenting new subject matter in a meaningful and relevant context”. Therefore, contextualised activities allow teachers and learners to take part in the activities interchangeably while aiming to achieve the set lesson objectives. In order to understand teachers’ experiences in teaching, learning and contextualised activities in the classroom, the following question was asked:

What teaching activities (teacher activities, learner activities and contextualised activities) do you use to teach Financial Literacy/Accounting?

Financial literacy/accounting as part of EMS seems to be performed poorly in Grade 9. Numerous factors have been cited as contributing to this. However, teachers are generally silent about the activities that are involved in the teaching and learning of the subject in the classroom.

P4 shared his experiences as follows:

Teacher activities include explanation of certain concepts, making practical examples where it is necessary to help learner understand Financial Literacy. Teacher has to give learners informal tasks if time is available, otherwise it can be given the following day. Teacher has to informally assess learners and give them feedback as soon as possible. Learner activities encompass classwork and home work. Contextualised activities take into account content-related activities including homework and classwork that help learners to master the content.

P2 further reflected:

Teacher activities: I often use these when teaching Financial Literacy where I create my own activities to meet certain goals with my learners and use them for illustration purposes and assessment. Contextualized activities : To enhance understanding of learners and to assess understanding of certain accounting concepts I frequently use contextualized activities.

P6 reflected as follows:

I explain the content to learners and demonstrate in class and give learners activity to do themselves. Sometimes I give learners an opportunity to explain for others a complex activity.

P3 further reflected:

Teacher: Introduce the topic using prior knowledge first for understanding of learners and link it to new information. Give learner some activity to do. Guide them, textbook, chat. Learner activity: Learner-centred, empowering to deliver marking of corrections at the board at the same time standing in front of the class.

P1 reflected:

Teacher activities are best used during teaching and at the end of class session. Ask learners to be engaged during and after teaching, where it encourage learners to be active in the classroom and use to think independent using their brains, resulting in long-term memory retention; knowledge will improve.

P5 reflected:

Mostly I design worksheets so that learners will engage on it, not even aware that I'm introducing concepts. Also, I use a lot of case studies where I ask them to role play, so that everything will make sense to them. I also create activities that will be like a game to them, like making accounting concepts on piece of papers and make definitions on other papers and throw them down, ask them to pick and match. Teaching Grade 9 is very interesting, it calls for creativity on the part of teachers. I even make use of puzzle and crosswords and learners enjoy a lot during my lessons because I make sure that something must interest them during the lesson. Last issuing of handouts and engage on them together in class.

From the above reflections, it is noted that financial literacy/accounting teachers used activities that engaged learners to construct knowledge of concepts and master the principles of accounting in order to solve certain problems. As they reflected on the activities used in the classroom, it showed that the activities that were designed demanded that learners work very hard to find solutions to challenges. However, all participants managed to provide clarity on how activities are divided. P4 demonstrated knowledge of teachers' activities and how they differ from learners' activities, and how teaching of content is infused in the classroom. Explanation of financial literacy concepts is regarded as one of the activities that is performed by teachers (P4). This is in agreement with Berkvens (2014), as he asserts that teaching activities – especially in the financial literacy curriculum – are part of the core of what is happening in the teaching and learning context in order for learners to receive and master knowledge, skills, and values. Activities are important in promoting good learning, because learners learn from their experiences in order to become active learners. Teaching and learning activities are

the pillars in the lesson plan of Financial Literacy/Accounting, and Figure 6.3 demonstrates how each part of the activity is addressed in the classroom.

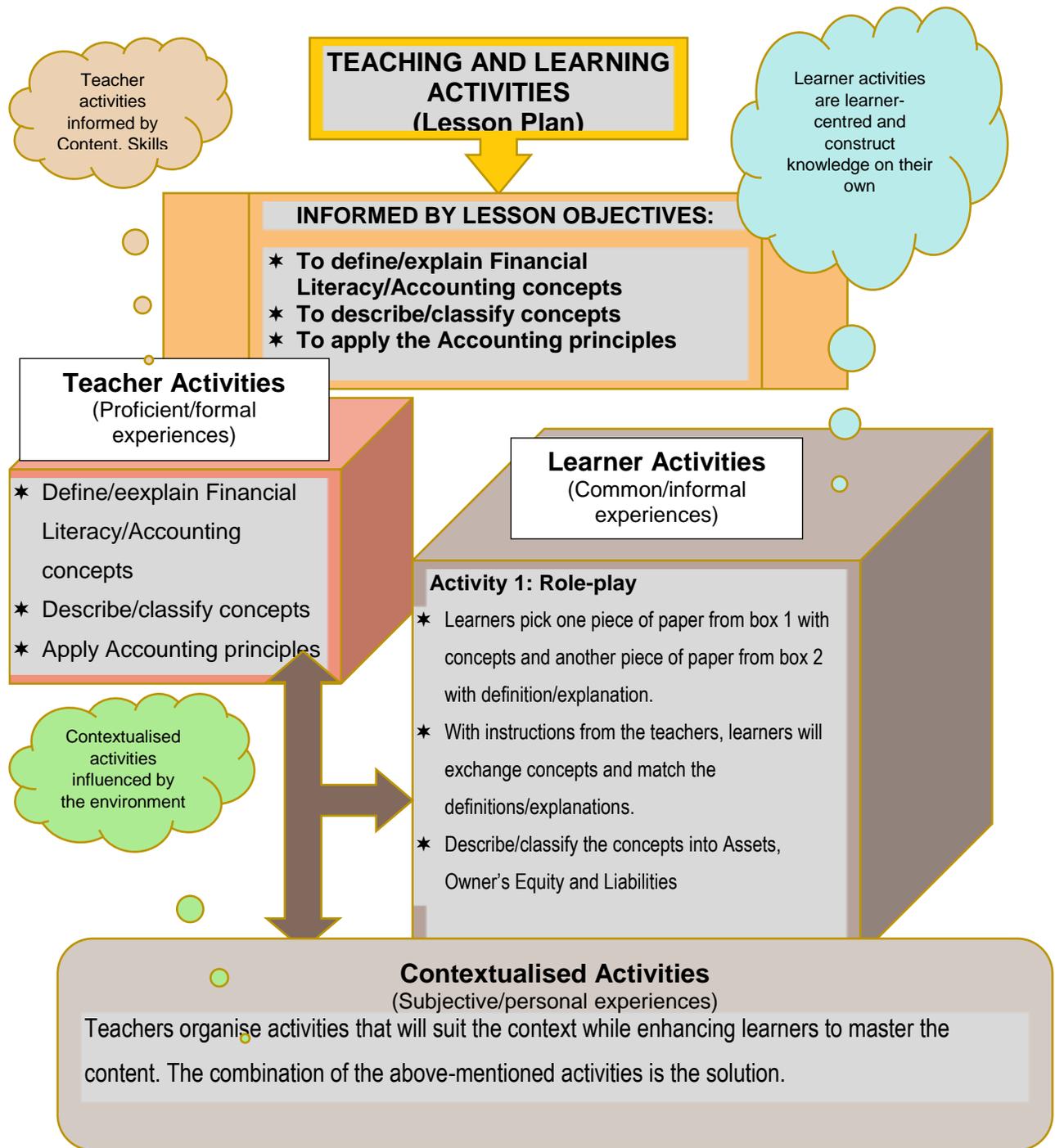


Figure 6.3: Teaching and learning activities in classrooms

The above figure clearly presents findings from the participants, which are further interpreted according to the nature of experiences that guided the activities in the classroom. Teacher activities are structured and formal. They are strictly linked to the content and skills and guided by the policy.

The next sections discuss how these three types of activities are related and linked to teaching and learning of Financial Literacy/Accounting curriculum in the classroom. These activities, as summarised in Figure 6.3, include teacher activities, learner activities and contextualised activities.

6.4.1 Teacher activities

Teaching involves some elements of planning and preparation. Classroom teaching demands teachers to identify resources that might be useful in the classroom; however, teachers use the minimal resources that allow them to tailor their teaching approaches according to the needs of learners. Subsequently, teachers have to design their teaching activities according to the curriculum needs. In relation to the teaching process, teacher activities are formal and structured and are informed by proficient experiences. Authors like Hampden-Thompson and Bennett (2013); Hinojosa et al. (2011) emphasise that the teaching activities designed by teachers engage and motivate the learners that were requiring a greater amount of independent, self-directed learning, collaboration with classmates, and activities that were active and proactive and extended beyond the scope of one lesson. Therefore, teachers should have enough content knowledge and pedagogical knowledge so that they will design activities that are active and proactive, to extend the knowledge of learners beyond one lesson that is presented in the classroom. These activities are proficient and guided by the lesson objectives set for the particular topic. Participant 2 provided a good outline of teacher activities in the whole figure as she reflected:

Teacher activities: I often use these when teaching Financial Literacy where I create my own activities to meet certain goals with my learners and use them for illustration purposes and assessment.
Contextualized activities: To enhance understanding of learners and to assess understanding of certain accounting concepts I frequently use contextualized activities.

Teachers' content knowledge is key to teachers as they prepare teacher activities which are linked to the lesson objectives. These lesson objectives are constructed using skills from Bloom's taxonomies. These can be identified from Figure 6.3, with words such as define, explain, described, classify, etc. Teachers should have to understand the main purpose for each activity that is taught to learners, while teaching activities should allow learners an opportunity to construct their own knowledge, so that they will be responsible for their own learning. To strengthen the teaching activity, it should bring in or draw on knowledge and skills that are beyond the classroom situation.

In addition, teaching activities should be transferable out of the classroom. According to the CAPS document, teaching activities are not fully covered to direct teachers – they have to apply what they have gained through formal training. It should be noted that teaching activities are practical; teachers have an alternative to choose from – textbooks – while the decision to choose activities is informed by the teaching support material and their knowledge of integrating technology in their lessons. Teaching activities should be closely linked to learning activities, as they are formulated based on the content that the teacher needs to instil in order for learners to master the subject matter and related skills.

6.4.2 Learner activities

Beetham (2007, p. 28) defines learning activity as “a way that supports the design process, including the design decisions to be made, the information to support these decisions, and how theories or principles can be applied”. In support, Kawuri et al. (2019) suggest the use of problem-based learning activity as one strategy to improve the level of constructing knowledge and engagements in the classroom. However, learner activities are learner-centred and guided by common/societal experiences. The learner activities are strongly focused on learning activities which include group discussion, role-play, simulation and others. In these activities learners construct their own knowledge using Financial Literacy/Accounting concepts and content. The learner activities are well-depicted in what P5 said:

Mostly I design worksheets so that learners will engage on it not even aware that I'm introducing concepts. Also, I use a lot of case studies where I ask them to role-play, so that everything will make sense to them. I also create activities that will be like a game to them, like making accounting concepts on piece of papers and make definitions on other papers and throw them down ask them to pick and

match. Teaching Grade 9 is very interesting, it calls for creativity on the part of teachers. I even make use of puzzle and crosswords and learners enjoy a lot during my lessons because I make sure that something must interest them during the lesson. Last issuing of handouts and engage on them together in class.

P5 reflected on how she designs learner activities that are user-friendly, moving from simple to complex and engaging learners such that they construct new knowledge. This is in agreement with Hoekstra et al. (2009, p. 664) when they indicate that learning activities include “learning by getting ideas from others, refers to activities such as obtaining ideas for and about teaching and learning from the Internet, teacher magazines or other media”. Teachers should have a clear understanding when they design learner activities that they are relying on how learners interact with others in the classroom. Teachers fail to embark on learning activities because they are so concerned that learners will not be able to finish the ATP work should these activities be given to learners, as they work at their own pace and time, particularly in large classes. As much as the teachers are passionate about shifting to learner-centred approaches, they are more concerned about subject content. They are also racing against time, since Financial Literacy/Accounting is allocated only two hours per week. These activities should be user-friendly and be accessible at all times, meaning use of technologies like WhatsApp, YouTube and other to access activities. This can be closely related to what P6 reflected on:

I explain the content to learners and demonstrate in class and give learners activity to do themselves sometimes I give learners an opportunity to explain for others a complex activity.

Teachers were fully aware of the usefulness of learner-centred learning activities, since they involve learners and allow them to construct their own knowledge. However, they do not use the activities according to their principles and nature, but use them to increase the volume of work, which is always checked by teachers. To increase learner academic performance, teachers should be consistently designing interesting activities that engage learners in activities that are of interest to them. These types of learning activities promote learner-engagement and active learning, while in the process eliminating the passivity in the teaching and learning process. Therefore, to maintain the high level of involvement of both teachers and learners in teaching and learning, there is great need for activities that are contextualised, personalised or subjective in nature.

6.4.3 Contextualised activities

While teachers are the most important component of implementing curriculum and the maintenance of good quality education (Connell, 2009; Mahani & Molki, 2012), they are expected not only to showcase the knowledge of the subject matter, but also to demonstrate their effectiveness inside the classroom. Therefore, teachers' knowledge matters the most in all learning contexts. However, it matters more in the context of rural, urban and semi-urban schools where learners are struggling to master Financial Literacy/Accounting concepts. The contextualised activities are informed by subjective experiences which are very personal in nature. As a result, they require teachers' experiences to guide the process of designing these types activities to develop skills of the 21st century. Also, teachers should possess skills to deliver the content of the curriculum and daily lessons, and for this to be done they employ teaching approaches that are relevant to the context. Teaching and learning techniques are of great value for teachers because they make it easier to implement a variety of teaching methods and techniques to instil knowledge of Financial Literacy/Accounting. In contextualised activities learners are encouraged to work in groups, identify what they already know, and think of what they need to know, what they should do, and how and where to access new information and solve the problem.

Therefore, contextualised activities seem to involve both teachers and learners while putting context first. The contextualised activities are meant for use in a particular situation by teachers, and to consider the needs of the learner. In these activities, learners generate suppositions, identify learning issues, seek sources of knowledge, evaluate information obtained, reflect, integrate new knowledge and synthesise solutions to problems. The issuing of handouts with accounting concepts arouses interest in learners, and as a result they want to learn more about the concepts. P2 explained how these activities fit within the classroom:

Contextualized activities: To enhance understanding of learners and to assess understanding of certain accounting concepts I frequently use contextualized activities.

P4 added:

Contextualised activities take into account content-related activities including homework and classwork that help learners to master the content.

Contextualised activities are needed as they enhance learners' understanding of Financial Literacy/Accounting concepts in the classroom. This accords with Khoza (2015a p. 139) when he suggests that "... given activities which are relevant to their context, which may promote active learning". Teachers must improve their technology skills and pedagogical knowledge in order to provide opportunities for their learners to improve their knowledge and skills, such as higher-order thinking, creativity, communication and collaboration. Therefore, it becomes important to empower Accounting or EMS teachers, who will carry out new implementations, to use technology and to integrate it in their pedagogical instruction (Faux & Woodley, 2009; Mustafina, 2015).

6.5 Theme 4: School-based assessment

Countries like Finland, Australia, Malaysia, Hong Kong and others adopted school-based assessment (SBA) in an attempt to provide quality education that produces learners who compete internationally and achieve international standards (Abdullah et al., 2015; Veloo et al., 2015). Therefore, SBA is the structure or the nature of assessment adopted by South Africa, since a performance curriculum is implemented in the schools (Bernstein, 1999; Maharajh et al., 2016). It aims at bringing a new learning environment to learners in the classroom, while improving the quality of education. In the South African context, SBA is considering summative assessment (tests and examinations) and formative assessment which includes formal tasks such as assignments, projects, financial reports and others, that are formally recorded and are considered for the progression or promotion of a learner from one grade to the next.

This theme seeks to address the question of how Financial Literacy/Accounting is assessed in secondary schools? In the quest to understand teachers' experiences and CAPS policy on how they assess Financial Literacy/Accounting, the Department of Basic Education (2019, p. 76) defines assessment as follows:

Assessment is a continuous planned process of identifying, gathering and interpreting information about the performance of learners, using various forms of assessment. It involves four steps: generating and collecting evidence of

achievement; evaluating this evidence; recording the findings; and using this information to understand and thereby assist the learner's development in order to improve the process of learning and teaching.

Teachers should have knowledge of how to implement assessment and understand forms of assessment and the stages involved in generating learner performance. In the South African context, the assessment process is conducted by teachers in school. It requires teacher knowledge so that the teacher employs the correct steps to assess learners appropriately. It takes various shapes and formats so that it can suitably provide relevant information about the teaching and learning process. The findings emerged as teachers reflected on how they assess the teaching and learning of Financial Literacy/Accounting in Grade 9. The question that was asked was as follows:

How do you assess (summative, formative and peer assessment) teaching of Financial Literacy/Accounting?

P4 responded as follows:

Summative and formative assessment is compulsory in teaching financial literacy. Summative assessment is good because it helps me as a teacher to determine whether my learners are making adequate academic progress or meeting expected learning standards. Summative assessment results help me to either modify my teaching techniques or lesson designs. On the other hand, formative assessment is also good because it increases learners' engagement and therefore allowing my learners to take ownership of their learning. This means I will have less work to do. Peer assessment helps to save my time as a teacher and extends an opportunity to improve learners' understanding of the content taught per given time. It also provides immediate feedback because learners can quickly see mistakes in their thinking and correct it in future. Peer assessment is a valuable tool for providing more frequent and relevant formative feedback that learners can act upon.

P5 indicated that:

Normal[ly] I assess learners before the lesson to check prior knowledge in the form of verbal question or written question. I assess learners during the lesson process to check what they know; I do class works, spelling and give worksheets. I also assess learners at the end of each lesson, as summative assessment; I give homework, written tests and projects. To me assessment is very important, it gives me an insight where I have done justice and where I still need to do more, that will inform even extended opportunities for those learners who are having some barriers in learning.

P2 reflected:

I use formative assessment to monitor students' concentration during teaching and learning and to check where learners are lacking during lessons hence give feedback immediately. I also use summative assessment usually at end of topic or topics to check overall performance and for reporting purposes.

P3 responded:

Summative it focuses on the outcome of the programme teaching and learning e.g. summative

1. *End of term/Mid-term*

2. *Standardized test*

Formative refers to the wide variety of the method that teacher use to conduct in process evaluation of students. Ways to use formative: Active prior knowledge and check understanding.

P1 stated:

Recall of content knowledge to assessing more complex abilities I will use formative assessment for data.

Financial Literacy recording and reporting influence teachers to use peer assessment.

P6 claimed that:

Summative occurs at the end of the chapter or unit e.g. I explain the content and provide activity and give learners an opportunity to explore themselves and I mark their work, Improve how students learn.

Covers complete content areas.

Teachers use SBA in schools as a way of assessment. Surprisingly, from P2, P3, P4, P5 and P6, summative assessment is what they all understand, such that they provided reasons for using it in the school. But P1 was not clear whether he understands summative assessment, except to say that formative assessment assists in helping learners to recall content knowledge. The participants did not show the relationship of summative and formative assessment to SBA that they use in schools. In support, Yates and Johnston (2018) indicate that there is a positive, strong correlation of formative and summative assessment in schools as they embark on the process of evaluating learner performance. In strengthening the findings of this study, P4 reflected on his experiences of assessing Grade 9 learners on Financial Literacy/Accounting by embarking on three different modes of assessment. He further specified how each mode is contributing to his knowledge. Interestingly he acknowledged that assessing learners continuously is compulsory, and the process of assessment provides him with knowledge on academic progress and how learners are responding to the content taught during the lessons and after. In support, P6 indicated that summative assessment is conducted at the end of each chapter or unit of study. This clearly explains how important the assessment is in

terms of gauging the knowledge of learners. Therefore, based on what participants have reflected on and what the CAPS policy emphasises, SBA is a system of summative, and formative assessment that deals with the development of assessment activities, and the process of pre-moderation of assessment, marking and recording of marks, post-moderation, analysis of results, and the development of item analysis and subject improvement plans. Therefore, tests and examinations form part of SBA and summarise all of the content covered in a term or at the end of the year (Aduloju, Adikwu, & Agi, 2016).

6.5.1 Tests and examinations (assessment of learning)

Assessment is regarded as taking three forms, namely: assessment of learning (tests and examinations), assessment for learning (formal assessment), and formative assessment (peer assessment). The literature demonstrated that assessment of learning is administered in schools and conducted at the end of the term or year (Harlen, 2007, 2009; Hofman et al., 2015). While summative assessment was further emphasised in other articles, it is meant to address the needs of teachers, learners, and the Financial Literacy content that needs to be taught (Biggs, 1998; Houston & Thompson, 2017; Schultz, 2020). With that in mind, tests and examinations emerged as one of the components of SBA, and it was noted that schools are using these during assessment processes. Further to this, these studies outlined that summative assessment is the most used form of assessment in teaching and learning of Financial Literacy/Accounting in secondary schools. In further support of this, the Department of Basic Education (2019, p. 78) states that:

The controlled tests and examinations may include a variety of assessment styles such as multiple-choice questions, one-line answers, true-and-false questions, filling in the missing word, written paragraphs, labelling diagrams and doing calculations.

Tests and examination are the forms of assessment which are conducted under strictly controlled conditions. They are the methods of evaluation performed at the end of a unit, chapter, or end of the term that allow a teacher to measure learners' understanding, typically against set, standardised criteria.

P6 claimed that:

Summative occurs at the end of the chapter or unit e.g. I explain the content and provide activity and give learners an opportunity to explore themselves and I mark their work, Improve how students learn. Covers complete content areas.

P4 indicated that:

Summative and formative assessment is compulsory in teaching Financial Literacy. Summative assessment is good because it helps me as a teacher to determine whether my learners are making adequate academic progress or meeting expected learning standards. Summative assessment results help me to either modify my teaching techniques or lesson designs.

P3 indicated that:

Summative it focuses on the outcome of the programme teaching and learning e.g. summative

1. *End of term/Mid-term*
2. *Standardized test*

P5 indicated that:

I also assess learners at the end of each lesson, as summative assessment; I give homework, written tests and projects. To me assessment is very important, it gives me an insight where I have done justice and where I still need to do more, that will inform even extended opportunities for those learners who are having some barriers in learning.

P2 indicated that:

I also use summative assessment usually at end of topic or topics to check overall performance and for reporting purposes.

Therefore, the purpose of tests and examinations is to gauge learners' level of recalling, comprehension, and application of Financial Literacy/Accounting concepts or content; presented at the end of a particular unit of work, and using the CAPS policy, it is often measured in percentages and with a 7-point scale of describing the percentage achieved in the subject. In contrast to the informal nature of formative assessments, which include classwork, homework requires clear expectations and timelines to be set to give learners the best opportunity to succeed. Teachers use various ways to set marking guidelines like rubrics, or assessment criteria, to ensure learners understand what to expect in any form of assessment. The results of summative assessments are usually significant, and used to determine whether learners pass a task or even a grade or class. The findings further indicated that teachers were mostly driven by formal or proficient experiences,

through the understanding of the current nature of the curriculum (CAPS), which is performance-based. In other words, teachers were most driven by assessment of learning (proficient) in teaching and learning of the Financial Literacy curriculum, as compared to assessment for and as learning. Therefore, tests and examinations in the form of summative assessments are often high stakes, which means that they have a high point value.

In the South African curriculum, tests and examinations are administered. P2, P5 and P3 agreed that they use summative assessment to check the knowledge and skills of learners. This kind of assessment is structured and learners are doing it under close supervision and examination rules are applied. It cannot be ignored that formative assessment assesses skills and knowledge that cannot be assessed in structured conditions like projects, assignments and presentation skills. In as much as tests and examinations are very popular, teaching to the test or examination need to be avoided as one of the disadvantages of using summative assessment (Garrison & Ehringhaus, 2007; Jennings & Bearak, 2014). In support of formative assessment, authors like Ateh and Wyngowski (2015); Cowie and Bell (1999) and others have indicated how this kind of assessment has assisted learners to master content knowledge and skills during the teaching and learning process. This further suggests that formative assessment cannot be overlooked as it allows learners to showcase their capabilities of engaging in various tasks without being supervised and also in using content knowledge learned in the classroom.

6.5.2 Formative assessment (assessment for learning)

Formative assessment is defined as the process of seeking and interpreting evidence for use by learners and their teachers to decide where the learners are in their learning, where they need to go and how best to get there. Formative assessment is aimed at providing instant, clear feedback on the learning progress, which is valuable to teachers and learners (Cowie & Bell, 1999; Marsh, 2007). Therefore, it is an ongoing and/or continuous process that is full of activities that take place through the teaching and learning process in the classroom, and entails evaluations, and observations. As a result, the goal of formative assessment is to help teachers determine any gaps in learners' knowledge and areas where they can improve, allowing teachers to alter their lesson

planning accordingly. These assessments assist teachers to modify their teaching and learning strategies in the classroom. In the process of understanding how teachers assess the teaching of Financial Literacy/Accounting in the classroom, participants provided the following reflections:

P2 reflected that:

I use formative assessment to monitor students' concentration during teaching and learning and to check where learners are lacking during lessons hence give feedback immediately.

P4 indicated that:

.... On the other hand, formative assessment is also good because it increases learners' engagement and therefore allowing my learners to take ownership of their learning. This means I will have less work to do.

P2 and P4 demonstrated the importance and the benefit of embarking on formative assessment as one of the modes that provides feedback to teachers as well as learners on how much they have mastered content knowledge and skills during the interactions in Financial Literacy/Accounting. In addition to the beauty of how formative assessment is important during the teaching and learning process, authors like Black and William (2009); Moyosore (2015); Mtshweni (2020) have emphasised the role of formative assessment and the way it improves learner performance in the teaching and learning process. Feedback is for both teachers and learners, since it assists in modifying the strategies used by teachers in teaching Financial Literacy/Accounting, while learners learn to see the gaps in their knowledge and skills.

In addition, formative assessment and its propensity to provide quick and instant feedback to both teachers and learners specifically assists learners to improve in their learning, and also influences the instructional activities that are used by the teachers in the classroom. Therefore, this kind of assessment demands a solid collaboration of various kinds of activities and interactions between learners and teachers, which includes active engagements in setting teaching/learning goals, identifying working teacher and learner activities, accurately developing success criteria, providing and receiving feedback, clearly outlining the monitoring progress, and providing the opportunity to adjust teaching and learning strategies.

In short, findings and the provisions from the literature seem to agree about the usefulness of formative assessment in terms of engaging learners in the teaching and learning process, modifying teaching and learning strategies, and developing activities that demonstrate the gaps and shortfalls in the content knowledge and skills in Financial Literacy/Accounting. However, there are challenges that seem to impede the progress of formative assessment, which include time, the way school management teams lead and manage schools, and the pressure to improve performance. This results in seeing teachers shy away from formative assessment and strongly believing in tests and examinations (summative assessment) as the way to detect progress in learners' knowledge. This kind of stereotyped thinking limits the learners' engagements in the teaching and learning process; however, engagement is not primarily about the time learners spend on the specific assigned task, but also includes their engagement in various platforms such as communities of practice, and their ability to become functional in networking and interchanging with others.

Peer assessment/informal assessment, a social act or common interaction, can be a vital inducement for affording a deeper understanding of learners' content knowledge and provide more interactions which include feedback from peers and other learners.

6.5.3 Informal assessment (assessment as learning)

Assessment as learning refers to informal assessment where learners, peers, and members of the group are in some way involved in the process of teaching and learning in the classroom (Adachi et al., 2018; Yousef, Wahid, Chatti, Schroeder, & Wosnitzer, 2015). This kind of involvement may have shortfalls, since it is not purely perfect. This includes providing more work to learners while some of them are still struggling to master content; as a result, it may overburden the learners (Luaces, Díez, & Bahamonde, 2018). Therefore, peer assessment has good moments in certain contexts and not so good moments when learners are pressured with loads of responsibilities.

Looking at peer assessment positively, it allows learners to own and participate in their learning as they increase their level of critical thinking in the process of evaluation. In addition, peer assessment or informal assessment is closely attached to what the teacher

has prepared as a learner activity in the lesson plan. It takes the form of assessment activities that are administered in the classroom so that the teacher identifies gaps of content and skills in the teaching and learning process. The informal assessment/peer assessment consists of classwork and homework that are used to engage learners in the teaching and learning process. Various kinds of technologies can be used to provide these activities in the classroom and outside the classroom. The country has been strongly affected by the COVID-19 pandemic and this calls for new protocols which include social distancing, sanitising and a minimum number of learners expected in the classroom. Therefore, the use of hardware, software and ideological-ware become relevant to this kind of situation in the teaching and learning process. The use of WhatsApp, Moodle platforms, email and other related technologies might be useful in providing informal activities that are assessed informally or peer assessed.

In response to the question of how they assess the teaching of Financial Literacy/Accounting during the teaching and learning process, participants reflected as follows on their activities:

P4 reflected as follows:

Peer assessment helps to save my time as a teacher and extends an opportunity to improve learners' understanding of the content taught per given time. It also provides immediate feedback because learners can quickly see mistakes in their thinking and correct it in future. Peer assessment is a valuable tool for providing more frequent and relevant formative feedback that learners can act upon.

P1 indicated that:

Financial Literacy recording and reporting influence teachers to use peer assessment.

Participants did not seem to explicitly understand the use of informal assessment, and it was evident that they do not consider it as one of the ways to improve learning and employ it for compliance reasons. Informal assessment is the overt fostering of learners' capacity to assess others and for self-assessment. This occurs when teachers present a marking guideline and model of assessment plan with clear guidelines on how to award marks and further opportunities for learners to assess one another and themselves. The participants only thought of classwork and homework that can be used as informal activities, and overlooked that debates, role-plays and discussions can be assessed and

give learners an opportunity to score other learners. However, they did mention that learners worked a great deal collaboratively in completing their class activities as partners.

In support of informal assessment, P1 and P4 indicated that it saves time, since they will not have to mark the informal activities while in the process such informal assessment provides feedback to the learners in the classroom. In their reflections participants failed to demonstrate knowledge of using technologies like WhatsApp, Dropbox, iCloud, YouTube and other platforms to share informal activities. These technologies play an essential role as all learners and teachers follow COVID-19 protocols. Social distancing is one of the major protocols which allows learners to work in their various areas; therefore, various types of technologies make it easier to work with their informal activities. It has to be noted that participants' experience of peer assessment (assessment as learning) warranted the social factor. In conjunction, peers, friends and other schoolmates undertake the activities with an intention to engage in informal assessment. Teachers were influenced by social/common platforms where they share ideas and activities, as these enabled the process of networking and sharing their common experiences.

6.6 Conclusion

This chapter focused on the presentation, analyses, and interpretation of the data generated by participants, using the method of reflective activity. This further provided the structure that demonstrated themes and their propositions. The four themes which emerged, which include aims and objectives, content, teaching and learning activities, and assessment, that formed Chapter Six, were aligned to the first research question:

- What are Grade 9 teachers' experiences of enacting Financial Literacy/Accounting in secondary schools in Zululand District?

This is a descriptive question and it is fully answered by data generated by the reflective activities, as they demonstrate teachers' experiences at a descriptive level. Each theme has been interrogated in-depth to understand the factors that supported participants in enacting Financial Literacy/Accounting in secondary school.

To solidify this study, the next chapter presents the themes and categories that were generated by the responses to the philosophical question.

CHAPTER SEVEN

DATA PRESENTATION AND DISCUSSION, PART 2: INTERACTIONS THROUGH INTERVIEWS INTERROGATE TEACHERS' EXPERIENCES

7.1 Introduction

In an attempt to respond to the first research question of the study, the previous chapter concentrated primarily on analysis of the data that were obtained employing the reflective activities. This chapter presents the data obtained from the semi-structured interviews and the focus groups conducted with the research participants, and the analysis thereof. These interviews served to respond to the second research question, namely:

Why do teachers experience the enactment of Financial Literacy/Accounting in particular ways?

In my ventures to maintain and do justice to the aims/objectives of the study, Bernstein (1999) pedagogic stratagem theory, Tyler (1936) methodologies of teaching, Koehler and Mishra (2009) technological encroachments, and Vygotsky (1980) psychological processes underpinned and influenced my thought processes as I thoroughly interrogated and studied the subconscious mind, and intellectually selected and highlighted the teachers' experiences in the enactment of financial literacy/accounting in secondary schools.

The findings and conclusions from the concepts and themes that surfaced from the second research question are given in this chapter, but most importantly the analysed data will guide interpretations of teachers' experiences in the enactment of financial literacy/accounting in secondary schools. In the pursuit of intensifying the study, the next section illustrates how the themes and concepts are interrelated to provide meaning to the whole study, while providing signposts to the research questions concerning the findings that emerged from the data presented.

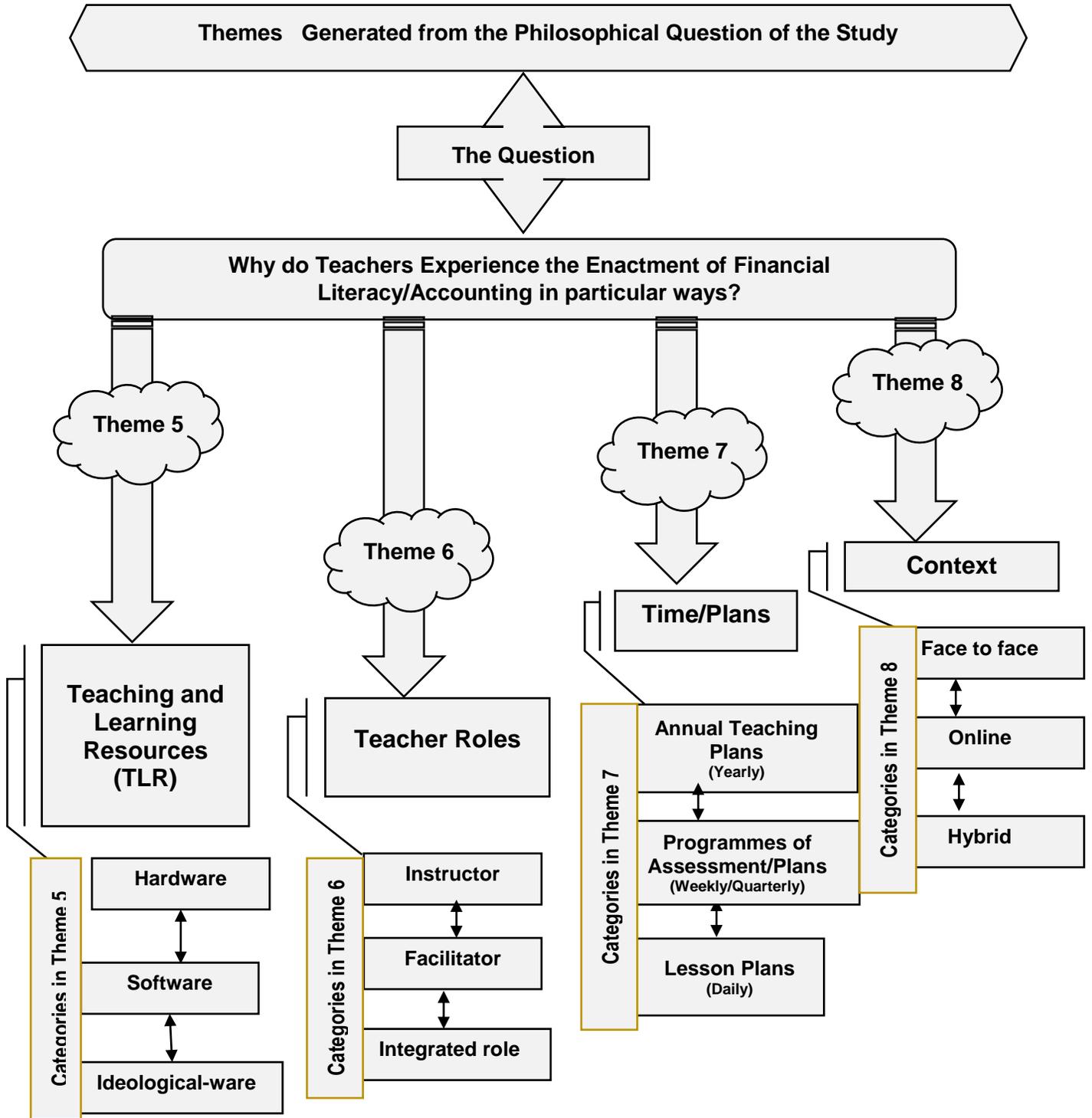


Figure 7.1: Themes and categories generated from the philosophical research question

Figure 7.1 above elucidates the connections of themes, research questions, and the categories/propositions of experiences, and shows their linkages. The themes and categories/propositions that emerged from the data are in response to the second research question of the study. The interviews and focus groups addressed the research question and are answered such that they produce themes and categories.

The findings are outlined under each theme and category by using direct quotations, and further provide discussions to ensure that the use of concepts fits in every case. This will further encompass a discussion of how the theme is interpreted in the TPACK theory, and maintain the logic followed through in each of the previous four themes. In some instances, the themes spill over to answer more than one research question; this is dealt with and further linked to the use of TPACK theory and the flexibility and uniqueness of the qualitative research approach. Interpretation of participants' responses is immediately provided for each category in a theme, with discussions coupled with interpretations to strengthen the study. The data to be presented and themes that will be discussed include teaching and learning resources, teacher roles, time, and context.

7.2 Theme 5: Teaching and learning resources

In the quest to understand what and why teachers use teaching and learning resources in the teaching and learning process, the following question was asked in two data generation methods (Interviews and focus groups):

What technological resources do you use when teaching Financial Literacy/Accounting (resources)

Teaching and learning resources refer to the tangible and intangible resources that are employed to support and facilitate teaching and learning in the school context (Conole, 2013; Khoza', 2017; Kwarteng, 2014). Other authors, like Khoza (2018); Miles and Darling-Hammond (1998) emphasise the importance of resources as they are key to the teaching and learning process while being used to deliver instruction. As a result, teaching and learning resources support teaching and learning with an intention to improve learner performance (Davis', Cochran, Fagerheim, & Thoms, 2016; Yarker & Park, 2012).

To clarify this further, teaching and learning of financial literacy/accounting includes textbooks, workbooks, worksheets, and technology-based resources used to enhance the understanding of content and skills related to the subject. In support of teaching and learning materials which might include a variety of extra support materials, the focus group discussion mentioned the importance that materials for financial literacy be composed in a language that would be understood by the learners:

Focus group interview (FGI)-1:

.... and the materials for the subject. Materials I ensure that they must be within their language. Contact that is why I even wish to have that platform of saying if we can have our own document, our Financial Literacy dictionary where we can know that if we talk about the world money

In addition, P5 opined as follows:

... Due to how our schools are structured, especially in my particular school, is not that well-resourced. So, at some point in time, 80% of the resources are using the hard copy. It has to be hardware resources where I distribute the textbooks and I use charts. I use folders because of the school. However, I create some room for technological resources ...

However, teaching and learning resources are tailored according to the age of the learners and the needs of the subject. Therefore, teaching and learning resources include hardware, software and ideological-ware, which might be categorised as material that can be touched (tangible) or cannot be touched (intangible) (Govender & Khoza, 2017; Mpungose & Khoza, 2020). In terms of tangible resources (hardware and software), this includes the school buildings, such as classrooms, textbooks, computers, data projectors and any other materials that can be touched during the process of teaching and learning. Intangible resources (ideological-ware) include the internet, theories of teaching and learning, knowledge, skills and any other related resources (Khoza, 2016b, 2017a). Teaching and learning resources are very important, as P5 and FGI-1 indicated how they integrate teaching and learning resources in the teaching and learning of Financial Literacy/Accounting in Grade 9. All of these teaching and learning resources are used with the common aim of supporting learning that improves learner performance.

Teaching and learning materials are very effective in promoting teaching and produce good performance; however, they might be too expensive to use or may be difficult to acquire. Such teaching and learning materials may be used over an extended period of time. It has been noted that teaching and learning materials are designed by people who are not in contact with the learners in the classrooms; therefore, the materials that are produced are not addressing learners' needs. As a result, the materials are ineffective and not used by the schools. In addition, such materials are not appropriate for the level of the learners and they are kept unused in storerooms and cupboards.

Digital learning materials are there to solve these problems. Digital learning materials represent teaching and learning resources that usually reflect what learners use to gain knowledge, while in the process they are being introduced to new knowledge. They further provide learners with ample opportunity to engage in challenging activities. In that regard, the introduction of technology-rich environments and multi-sensory resources can also be useful in reaching each learner's strengths, and engaging them to acquire 21st century skills while they become lifelong learners. This improves learners' knowledge, as they acquire complex and abstract ideas and concepts of Financial Literacy/Accounting. Conversely, digital learning materials demand teachers' knowledge of technology, and involvement in material development and pedagogy. Therefore, this requires a careful selection of digital technology resources that would allow learners to access global connections and resources while also encouraging new ways of thinking.

The next section discusses the teachers' experiences in using resources such as hardware, software and ideological-ware, and further explains their importance and relevance to the teaching and learning of Financial Literacy/Accounting in secondary schools.

7.2.1 Hardware resources cement teaching and learning

These resources are a prerequisite in any form of teaching and learning. They are touchable, physical and operatable during the teaching and learning process. Khoza (2017a) concurs that hardware resources are part of the technology in education. Teaching and learning support resources in the form of hardware are tools or devices that are used in teaching and learning inside or outside of the classroom. These include items

such as computers, data projectors, video machines, laptops, overhead projectors, smartboards, mobile phones, technology-rich classrooms and other related items. They are described as any type of machines or tools that can be used in the teaching and learning process in secondary schools. Examples include laptops, computers, data projectors, overhead projectors, smartboards, tablets, cellular phones, and others. These resources are used in all three areas of learning, including face-to-face, online and blended environments.

The effectiveness of hardware always requires the existence of software. In that regard, it is not easy to separate hardware and software resources during the teaching and learning process. The world demands learners that are competitive globally as they demonstrate knowledge and skills of the 21st century, and secondary schools are required to configure the Financial Literacy curriculum to accommodate various kinds of technologies that enhance the teaching and learning process in schools. In support, the use of technological resources is imperative, exponential and substantive; therefore, teachers need to have vast knowledge and methodologies that can be used to support 21st century skills. The participants in the focus group interviews (FGIs) and semi-structured interviews attempted to respond to the philosophical question of why teachers experience enactment in particular ways. As they were interrogated, this is how they responded regarding resources in teaching and learning:

FGI-2:

I think hardware and software are technological. I use projectors to show learners pictures related to the content such as Cash Journals, Cheques and Invoices in the classroom. I explore resources and downloads for learners, seeking to help learners to learn financial concepts. Downloads standard related to personal finance education, browser or search a data base and make copies for learners for the benefit of enrichment. In terms of hardware and software, I often download subject-related content and explore with learners using a projector to keep lessons varied and interesting ... My primary resource is my textbook; I then complement it with realistic source documents that learners have to gather on their own. We read and analyse those documents to see how they can be posted in cash journals. We don't have software and hardware at school. I use hardware resources because I am not in an advanced stage of technology. I rely on using textbooks to deliver content and assist learners to master content.

FGI-1:

At the moment I use hardware which are textbooks plus previous question papers and study guide. In terms of resources firstly, obviously hardware. I just add resources like charts, textbooks. I played elections and so forth. Tried to adapt to this table. I'm trying to use the cellphone at their disposal as I'm soft, where I create lessons that will require them to Google something, so to myself, a cellphone to be used. ... To bear in mind those who do not have cellphones, ... I can do some printouts, but I'm trying to say software and hardware for being effective in my classroom situation. My colleagues have mentioned using this hardware. But as to the hardware I'm using, I am trying my best to make it familiar to the environment. ... I normally use names of pieces around their local environment ... businesses which are around us so that we see the need of us having that skill to go and apply it to that pathway. So, I use hardware, such copies when it comes to the run of the software. These learners..., For them to come up with their laptop. Come up with the overhead projector. Even their concentration span is short. The way they pay attention ... see that 'wow', this subject is so serious. And I am ... When it comes to a part of.... As our colleagues said, even sell food. You ... Well, I am trying to motivate them getting some old newspapers. Go to television. Just look at that part of only the finance. ... it makes them to be relevant, to be familiar, to be equipped as to currently what is happening.

P4 stated:

Add their hardware like use a copper disk, computers and smartboards. Is it OK they complex? This way you save your information in there, the next day maybe you will meet as well as an overhead projector if ever they need. But those are basic things. You know the information on a compact disk,

P3 indicated:

So, the resources that I'm using, one is the textbook that I am familiar with, so this will make sure that each and every learner is having his or her own textbook. And also, I also have the teacher guide bought by the school also and I'm having some study guides with various types of activities, not only the one at the book. Using the previous question papers ...

P6 outlined:

The hardware that I use include computers, textbooks and projectors. As well as exercise books that we do, we are provided by the Department of Education and also what our officials also provide us with. I'm also using that for the benefit of the learners."

The findings from both the semi-structured interviews and FGIs revealed that teachers are fully aware of the tools and machines that are used as resources in the teaching and learning process in secondary schools. P6, FGI-1, FGI-3, P4 and FGI-2 demonstrated

that they understand the difference between the various types of hardware that are useful in teaching and learning, but computers and textbooks seem to be the only resources that are easy to use in the enactment of Financial Literacy in secondary schools. Hardware is mostly used in one mode of teaching, which is face-to-face and allows the teacher to be an instructor as they provide instructions and guide the learning process in the classroom. Computers and data projectors are used to present lesson plans in the classroom by most of the participants, but those that are not fully resourced continue to rely on textbooks and exercise books for activities in the classroom. The use of computers and data projectors produces worksheets that are printed with the use of photocopiers, suggesting that it is very expensive. Most schools might not be able to afford to have these resources.

Hardware addresses proficient experiences, as they are well structured in terms of manuals that are provided to guide the users. During their training in colleges and universities teachers were equipped with knowledge of how to choose suitable resources that directly support the teaching and learning of Financial Literacy/Accounting in the classroom. With that kind of experience, teachers have responsibility to choose the teaching and learning material (hardware) that is user-friendly and accommodates the needs of the learners, while in the process achieving the curriculum aims of financial literacy. However, P4 revealed a fear of not having enough knowledge to operate and use hardware, since some of the technological resources are new and a bit complicated. Nonetheless, all participants opted for and further promoted the use of technological resources such as smartboards, overhead projectors and other related resources in the teaching and learning of Financial Literacy/Accounting. The use of hardware is not possible without software; therefore, software has a big role to play.

As COVID-19 seems to be the new normality, WhatsApp has been used as software that facilitates the teaching and learning of Financial Literacy/Accounting in secondary schools. It should be noted that WhatsApp is intended for social purposes only, and there is no formal method of controlling and managing it.

7.2.2 Software resources facilitate teaching and learning

Software resources assist hardware resources to function properly and communicate the information. They complement each other, since hardware and software resources

cannot be used in isolation. Mpungose (2018, p. 325) emphasises that “Soft-ware resources assists the Hard-ware resources to display information...”. Therefore, Kim’ and Lee (2016) felt there is a great need to design software that addresses the needs of the curriculum in secondary schools. However, they further indicated the requirements that are needed in the use of software in schools, that included computer knowhow, computer and communication devices, and computing practice and also acknowledged the ethical impacts.

Software resources play a crucial role in teaching and learning, aimed at enhancing and matching forthcoming technological trends. Henceforth the integration of curriculum and technology seem to be a fashionable adventure as most countries aim at acquiring the skills of the 21st century. The integration of curriculum and technology embodies a social joining point of facilitating a two-way communication between teachers and learners, permitting interactivity and the sharing of ideas among the learners. It also represents a socio-constructivist teaching and learning approach that facilitates knowledge creation by the learners.

Common examples that are easily accessible to secondary school teachers and learners include YouTube, Facebook, Twitter, Instagram, WhatsApp and countless other related platforms. These involve teaching/learning and interaction in ‘real time’ via the internet, using programs such as Zoom, chat rooms, audio and video conferencing, teleconferencing, Skype, joint viewing of multimedia presentations and online slide shows, and sharing of data. It should be noted that in the choice of which software resources are used, they are categorised within the horizontal/common use, which is determined by opinions, publicity and societal demands. However, there is a great need to understand these resources as used in teaching and learning process, with the aim of extracting rich, meaningful information and valuable experiences of teachers. In support, a number of studies like those of Boulianne (2014); Duktur (2018); Kim’ and Lee (2016) and other related studies from which information on software resources was generated were conducted in various environments. This underscores the reasoning for the need to generate findings on the use of software resources in teaching and learning of Financial Literacy/Accounting in secondary schools.

Views and thoughts from the semi-structured interviews and focus groups were the following:

P5 stated:

Making use of Google and so forth because I created activity where it were required to Google because my intention is for them to use cellphone as a resource.

FGI-1:

I use links to download content and activities to assist my learners in the classroom ... I'm trying to use the cellphone at their disposal as I'm soft where I create lessons that will require them to Google something ...

P6 commented:

OK for now. No, because I'm a person who is more informed about and who is technologically inclined in some of the activities, even though it is difficult for me to use it in class, but I normally, use Excel especially for calculations and so forth. This is the tool that I'm using, in particular, right. Now that helped me to prepare. Also, to teach learners.

P1 added:

When I am using the sources like internet, I print those documents for learners and for enrichment. So that learners will have them, so that they will not rely on textbooks because they change.

FGI-2:

Software and ..., in my lessons I download content from the internet such as the National Budget which is current to show learners that they need to understand current trends of information.

P4 stated:

I'm teaching Grade 9 so we don't have extensive knowledge in technology, you know, demand for software may be complicated, so I normally use the textbook and if ever I need to do some kind of presentation ... But everything is covered in the textbook.

The findings strongly suggest that the software resources that allow teachers and learners to interact in any environment include discussion forums, WhatsApp, Facebook, YouTube, Zoom, Skype and Microsoft Teams as predominantly used by teachers and learners in secondary schools. FGI-1 and FGI-3 strongly recommend teachers to be very creative in integrating the Financial Literacy/Accounting curriculum with technology by ensuring that they create lessons and activities that demand that learners search for information on the internet using the Google platform. In some instances, additional notes

and activities are sent to learners who do not have access to regular internet, being stationed in deep rural and remote areas. P1, P4, and P5 indicated that they used WhatsApp to access Financial Literacy/Accounting notes and activities. FGI-2 and P5 also mentioned that they used Google to research new information and allow learners to use their cellphones to discuss content and activities. In an attempt to support the use of software, Almås and Krumsvik (2007, p. 484) opine that:

... journals review not only new textbooks, but also new digital learning resources being developed for the new educational reform. In this way, digital learning resources can receive more attention and increase their status in relation to textbooks.

As we move into the Fourth Industrial Revolution, all educational authorities, including teachers, should be professionally developed so that they move from a traditional way of teaching to acknowledge digital literacy as one of the basic competency skills in teaching. It further suggests that schools should have enough resources so that integration of technology into the Financial Literacy/Accounting curriculum could be a success (Akamigbo & Eneja, 2020; Dhital, 2018; Kapkiai Kogei, 2017). P4 clearly indicated that he relied on textbooks, since it is a challenge for most of the learners to have smart phones, and those who do have smart phones struggle to buy data.

Whereas P4 and P5 acknowledge the cellphone as a resource and did not mind be part of a WhatsApp group for the class, P3 was very clinical to her explanation that her WhatsApp was for private use and personal communication with her peers. While all participants have WhatsApp only two used it for class interaction, the others using it only in their private capacities, hence separating their social issues from class issues, as it affects the quality of education which is very professional in nature. Most people still view technological interventions such as WhatsApp as disturbing and disruptive in the classroom. The abovementioned suggestions and opinions cannot be sufficient to identify critical circumstances and understandings that inform and push teachers and learners to use software resources in teaching and learning of Financial Literacy/Accounting in secondary schools. Therefore, ideological-ware as technology of education has to be brought into the understanding of teachers, as they were trained to use teaching and learning materials to identify theories that select software that assists both of them to

provide enough understanding of concepts and knowledge of Financial Literacy/Accounting.

7.2.3 Ideological-ware solidifies teaching and learning

Ideological-ware as a resource is regarded as self-acquired and mastered skills, knowledge and attitudes. It therefore represents competencies in the teaching and learning processes which facilitate teaching and learning. Ideological-ware is not professional nor societal, but is driven by the subjective or personal ideology. With a view to alerting curriculum designers, implementers and recipients, this qualitative research has awakened teachers to acknowledge the ideological-ware, which comprises skills, knowledge and attitudes acquired through subjective or personal experiences which are grounded within societal and proficient engagements and interactions. In further support, Khoza (2016a, p. 4) states that “ideological-ware cannot be seen or touched, therefore they are similar to teaching and learning signals.” In addition, Mpungose (2018, p. 325) states that “... and ideological-ware resource are believed to be the drivers of the lesson such as theories”.

Ideological-ware as one of the resources that are intangible consists of teaching and learning strategies, teaching theories, teaching methods, and teaching and learning experiences (Govender & Khoza, 2017; Khoza, 2012; Mpungose, 2018). In addition, studies like those of Khoza (2017b); Khoza’ (2017); Mpungose and Khoza (2020) indicate that these kinds of resources cannot be seen or touched, in both an online and face-to-face teaching environment. Therefore, ideological-ware is very abstract, such that it needs to be fully understood so that it is correctly implemented in the teaching and learning process.

Ideological-ware resources are considered as teaching experiences, strategies, methods, and theories that seem to be a combination of proficient (hardware) and common (software) experiences. Teachers need to be able to identify and select and use hardware and software that are driven by ideological-ware resources in teaching and learning Financial Literacy/Accounting in secondary schools. Relevant excerpts from participants in the interviews and focus group discussions support the questions and objectives of this study as follows:

FGI-1:

... For myself, I do understand certain theories for them. They're still young, sometimes I quote like. There are some philosophers who care about it. I like it. I can quote Nelson Mandela. If it did seem to say he says something that only web project we can use to shape this kind of education. So, it might teach it. I quote certain theories from philosophers who said something. Did I lose those theories when I've implemented my lessons ...?

... You see there was that guy, a philosopher. There is one. So, the blue. That is a theorist, and he came up with subsidies in terms of assessing questioning how you crash. In order to cater for the levels, I use those words OK. There is this guy who would take it, Piaget. It's one of the philosophers. I did that one and I remember his students. They're very influential and there is that guy who speaks of cognitive level of learners. You understand the thinking of leaders, those theories they're fairly effective. There are so many theories which I did. Came up with something which is very effective. I might not list them ...

I'm trying to attach from the best theories such as what you use, you teach from the known. Get into the what, to the unknown. So that's why, that is the theory I normally use. Go to a point whereby you look at them, how is their capacity of mind. Psychologically, that's another part that I always steal from somewhere. I need to drive their psychological part. Drive mindset towards the subject ...

P5 indicated:

... So, like if it's like cognitive levels, there are some people who came up with those, the others which are very useful in an accounting situation. So, the theories they have part and parcel of accounting

P4 explained:

Constructivism yes definitely yeah, because at some point you have to allow learners to come with their own way of learning. You pose a question. You let them and think and construct an answer.

Participants' experiences from both the semi-structured interviews and focus groups revealed that ideological-ware resources are mainly controlled by teaching and learning theories such as constructivism and sense-making theory, although participants demonstrated some understanding of the existence of other theories. Further analysis of participants' experiences revealed that ideological-ware resources were closely linked to the conceptual framework which is mainly centred on the use of the curriculum spider web theory. Five out of six participants had their initial training in colleges and universities

to obtain their teacher education, and were therefore also conversant with Bloom's taxonomy. One participant went for a non-teaching profession, but due to unemployment he used some of the modules as they are related to school subjects to divert to teaching and further his studies with a Postgraduate Certificate in Education (PGCE). He indicated that he encouraged learners to link what they have learned in the classroom with what is happening out of school.

As all participants as teachers have been professionally trained in the process of teaching and learning, they engaged with various educational theories. This demanded vertical use, as participants' choice of theories and engagement with the same was influenced by the need to understand theories guiding the selection and choice of resources. Additionally, teachers should engage in extensive reading of various studies and sets of theories. Bloom's taxonomy was used to set assessment tasks, as evidenced by responses of the participants during the semi-structured interviews.

Therefore, the submissions/responses made by the participants suggest that teachers were influenced by personal/subjective experiences, which assisted them to use relevant teaching theories or methods. Remember that Amory (2014) states that knowledge of software and hardware resources without a full understanding of the ideology behind its use is meaningless. Moreover, the ideology behind the use of digital technologies is embedded in constructivism, where ideals of behaviourism and cognitivism are intertwined. This allows active engagement of both teachers and learners to make sense of the content from their own experiences. This then seeks subjective experiences from teachers, so that they will know their strengths and weakness behind the use of various kinds of digital technologies in the teaching of Financial Literacy/Accounting in secondary schools. That defines the role that a teacher should play in using the resources, such that they achieve the set aims and objectives in the teaching and learning process.

7.3 Theme 6: Teacher roles as informants of teachers' experiences

The study sought to answer the following question that was addressed in the semi-structured interviews and the focus group interviews:

What roles do you play when you teach Financial Literacy/Accounting in the classroom? Do you assume: the instructor role, researcher role or facilitator role when teaching Accounting?

The teacher's role is to be an expert and play a role to select, sequence and, through direct instruction, transmit well-structured knowledge, to assign tasks for completion and assess learners' mastery of the required content. In this environment, learners are passive recipients or vessels into whom knowledge is transferred and whose characteristics, desires and interests are largely ignored. A teacher's role is prescribed or expected behaviour associated with a particular position or status in the school.

The findings suggest that most of the teachers are familiar with and used the facilitator and instructor roles. Only two participants spoke of the researcher role, when they provide learners with activities that demand that the learners find solutions on their own. They believed that learners should engage in teaching and learning through facilitation. Conversely, the instructor role is practised by all of the participants and remained powerfully deep-seated in teachers' practices. When the facilitator role was disrupted by classroom changes in volume, coupled with movements of learners, instantaneously teachers start to impose and be very directive during the teaching and learning process, and finally instructed learners to follow certain steps. This is not to say that the instructor role is not ideal for managing classrooms. However, it is strange that attempts to see the importance of and try to enhance the facilitator role were not visible in the teachers' experiences. Teachers loved and believed exclusively in the role of being an instructor to attract the attention of the learners. The instructor role save time and decreases the responsibility of dealing with learners as unique individuals, and shies away them the role of being a facilitator, which is full of disruptions. The instructor role served as an alternate route to save time, cover lesson plans as per stipulated times, and ensure that the ATPs were well covered.

In the quest to understand the roles of teachers, it is noted that some teachers believed that the facilitator role was very engaging, and it is regarded as a transformative role because it was in line with current modes of teaching that entail learner-centred teaching compared to traditional roles which are more instructional and always put teachers at the centre of the process. The facilitator role combined with the instructor role, as indicated by the participants, are more suitable for teaching Financial Literacy/Accounting, because

they allow learners to interact while teachers manage the teaching and learning through instructions in the classroom.

7.3.1 Instructor role directs teachers' experiences

Teachers act as a source of knowledge and learners are only the recipient of knowledge during the teaching and learning process (Al-Zu'be, 2013; Johnson & Van Wyk, 2016). The responsibilities of a teacher are numerous, such as preparing lesson plans and educating learners at all levels. The instructor role awakens personal, academic and social abilities to make sure that you take responsibility to help develop yourself. With this teacher-centred approach, there is little or no noise in the class; the teacher passes on information while the learners automatically stay quiet to grab the necessary knowledge from the teacher (Di Biase, 2019; Maharajh', Davids, & Khoza, 2013). Therefore, the teacher-centred approach – which is an instructor role – allows learners to do their class activities on their own, after the teacher has fully presented the lesson in the classroom. As a result, the role of the learners is to listen attentively, so that when they do activities, they follow steps as indicated by the teacher during the presentation.

In that regard, Mavhunga and Rollnick (2016, p. 5) state that “Teachers who believe their role to be the main provider of information in a science classroom practice teacher-centred approaches and are considered to have traditional and instructional beliefs ...”. In addition, the teacher-centred approach portrays learners as passive while the teachers are active, since teachers are the main focus in this approach, which is considered functional in the teaching and learning process. In a classroom situation there is no participation or engagement in the class, because the teacher is the only person who passes on information. Learners will automatically be in ‘silent mode’ to grab the necessary knowledge, skills and values from the teacher’s presentation.

The following extracts reiterate the teachers' experiences in this respect.

P2 indicated:

Instructor role is where I often use it when teaching Financial Literacy as I require learners to listen to instructions clearly and follow so that they can record properly and achieve set goals. There are times yes, when I can play the instructor whereby usually, I want things to be done in a certain way strictly

without deviating, that's when I can take usually instructing, but it's here and they only want to do formal tests. I can instruct only, but most of the time it's just learning I take the facilitator.

P6 opined:

Well, my role is in sometimes I am in instructor. There is a time where I am supposed to facilitate to the learners' activities that are given to them and monitor that they are finishing their activities in time.

FGI-2:

My role is to tell what learners must know. I do not want to be disturbed. All learners must follow what I say because I want to know whether my objectives have been achieved. Teacher-centred approach is the best for me because I have to cover the curriculum. In Grade 9, there are a number of topics that need to be covered. I do not want to be behind the schedule

P3 explained:

Instructor role is where there is a teacher who give direction or lead by example. Give instruction on what to do. Question and answer narrative. You are using all styles in order to make sure that a learner understands what we are saying because we are instructing most of the time. That's the role that is very important ... Teachers must attract the attention of the learner and at the same time the class must be conducive for the learners to ask questions ... So, when teaching, you are a guide, you guide them. ... so that is where you check whether your objectives are achieved because you are a teacher, you know what is it that the learners must know ...

FGI-1:

At the college, I was taught to stick to teacher-centred role because my task is to teach nothing else. I give them activities. Learners do not want to listen; therefore, it is important that you tell them what to do so that they stop playing.

P4 stated:

So, I use the essential role as well. I use instructor role because somehow you have to give learners instructions.

P1 indicated:

As a teacher, I use an instructor role when I want learners to focus on what I want to say and give more instructions so that they work at a fast pace to save time.

The above findings suggest that all six participants were fond of the instructor role, since as teachers they felt that they were compelled to assume the instructor role because learners were somehow incapable of performing tasks independently. Even the focus groups believed that a teacher-centred role is the best when you want to cover the

curriculum or the work that is prescribed for the year. Therefore, teachers teaching financial literacy/accounting in Grade 9 are fully aware of their role to provide information without allowing learners to develop knowledge on their own. This attests to the training they have received at college and university. In their presentations, it was clear that teachers perceived learners as blank slates/tabula rasa to be filled with selected parts of knowledge guided by the instructions. The curriculum with its protocols also brought constraints for teachers and put pressure on them to instruct, because teachers were forced to meet time-frames to finish the ATPs.

Most of the time the intention of the instructor role was to instruct learners so that they would understand content, because they found it difficult to be actively involved in the teaching and learning process. Conversely, teachers were restricted and discouraged from using the facilitator role because, on the one hand, learners were not comfortable and at some stage were afraid to voluntarily engage independently in the lesson, and on the other hand, the boundaries around time pushed teachers to forget and abandon the facilitator role because it was time-consuming and chaotic. Further, findings generated through discussions also suggested that teachers used mainly the facilitator and instructor roles interchangeably.

7.3.2 Facilitator role awakens competencies in Financial Literacy/Accounting

Teaching practices commonly found in constructivist learning environments include a holistic focus on key concepts and themes rather than unrelated facts; on fostering learners' active involvement and engagement; on enabling learners to connect prior to new knowledge; and on challenging learners' suppositions, as well as stimulating critical thinking by introducing learning opportunities that involve complicated scenarios, put learners in a position of uncertainty and demonstrate the cognitive mastery of skills and knowledge in every context. Constructivism is engineered by a zone of proximal development (ZPD), pioneered by Vygotsky (1978), who views education as being developmental, transformative and empowering of individuals to become independent thinkers and lifelong learners. Vygotsky' (1978, p. 86) defines the ZPD as:

The distance between the actual developmental level as determined by independent problem solving and the level of potential development as determined

through problem solving under adult guidance or collaboration with more knowledgeable others.

In the quest to achieve this goal, teaching is owned by learners and it becomes learner-centred, taking learners' needs, interests and characteristics into account, and designing learning opportunities to enable individuals to construct their own understanding, interceded by their life experiences within their families and social interactions in their communities. The emphasis on social interaction in learner-centred teaching is rooted in social constructivism based on theories of psychological development (Topçiu & Myftiu, 2015; Vygotsky, 1980; Wertsch, 1985). There are a number of interesting teaching strategies found in these social interactions and learning environments, which include co-operative learning, class discussions, small group and problem-based learning, all influenced and branded by learners' active engagement in the learning process and facilitated by the teacher through guided activities. This is in further expansion of the notion of ZPD which is engraved in the concept of scaffolding, whereby a teacher provides a learner with sufficient guidance to understand accounting and financial concepts and complete all set activities with the aim of incrementally removing support. This assists the learner to operate independently and create their knowledge, expertise and understanding of the subject. Teachers shared their experiences of the facilitator role as follows:

P1 explained:

Facilitator role: I will use it when its taught from previous grade to recall and give learners activities to recall.

P3 opined:

Facilitator role is where the educator leads and mixes the prior knowledge with current knowledge. Teach and guide learners. Objectives are achieved or not.

P2 indicated:

Facilitator role is where I sometimes give learners opportunity to record or present in class freely and I act as a facilitator to boost confidence and assess progress and understanding of certain concepts.

FGI-1:

OK, when the good role like being a facilitator. In fact, they're all good, but specifically, since mostly we're focusing on the Grade 9, which are these younger leaders and children. Mostly the good one when

talking about this is the facilitator, although I cannot match various acts between the instructor and the facilitator, ... but what I could say is when the educator lead. When we educator, you facilitate in the class, you lead, you present. You clarify, you interpret. Why? Because you have to make sure that each and every learner understands in trying to be flexible in such a way that you use all various types of method

FGI-2:

... the main role which I play the facilitator role are oh, OK, when I'm teaching Accounting in a way that I'm not there, just instruct learners to do this or that, but I facilitate the learning process whereby I give learners room to explore and experience whatever is happening on their own ... they can go on the board and do the work themselves, like recording men in accounting because it gives them more experience. They see their errors and sometimes even correct each other when somebody is still on the board ... just facilitating the learning of the learners, instead of instructing that do this, take their books through the journals records.

P5 explained:

... Thirdly since CAPS emphasis is learner orientated, I have to design activities that will require more from the learner side, to see how much they already know and I come as a facilitator.

P4 stated:

... Yes, I do use that as well because you have to sit and let your learners speak. And then you firstly take the process of learning and then let us clean their own way. They learn there what they want to learn and give them an opportunity to express themselves and you facilitate the process of teaching.

All participants responded that they are familiar with and used a learner-centred approach in their teaching, and further mentioned the use of simulations, dramatisations, class presentations and group discussion as affordable teaching strategies suitable for the teaching of Financial Literacy/Accounting in their classrooms. They emphasised their facilitation skills as their instrumental role in the classroom, which assists learners to acquire knowledge and skills. The facilitation role is evident in the common teachers' experiences as they socialise the teaching and learning process to accommodate learners' needs. This was noted by P3 when she said that "Facilitator role is where the educator leads to mix the prior knowledge with current knowledge. Teach and guide

learners.” In further support, P2 indicated that “Facilitator role is where I sometimes give learners opportunity to record or present in class freely and I act as a facilitator to boost confidence and assess progress and understanding of certain concepts.” P3 and P2 cared about what learners knew, and considered that as a basis of the new knowledge. Therefore, P3 and P2 agreed with the theory of experiences, since they have taken into consideration what learners know from their background and allow the learners to socialise the concepts so that they present what was discussed in the group. As a result, these teachers considered the common experiences to teach and learn the Financial Literacy/Accounting in the classroom. This contradicts the performance curriculum which is CAPS that demands teachers to instruct learners and impart content as per the ATP. However, in the CAPS document it is explicitly stated how teachers should conduct their lessons in the classroom. Therefore, teachers should understand the curriculum which they are implementing so that they fully understand the role they should play in the teaching and learning process.

In this situation, teachers interact with learners but assume a neutral role. With regard to their roles, teachers regarded themselves as instructors, since they imparted content knowledge to learners. This is in agreement with what was mentioned by focus groups in the excerpts above.

Although not explicitly stated in their presentation of their experiences, they all indicated that they allow learners to engage in the activities and provide guidance so that learners work independently. However, teachers were not clear on the rationale behind the facilitation role in their classrooms. The teachers need to be enlightened on their reasons for facilitating learning. This was echoed by P3 when she said “Objectives are achieved or not.” The intention was to achieve objectives instead of learning outcomes; there was confusion between objectives and learning outcomes.

While the teachers seem to have mastered facilitation as per the requirement to address the learners’ needs, the focus group discussions revealed that teachers are still dominating the teaching and learning process as they cover the curriculum in their ATPs. This defeats the purpose of promoting experiential learning that is centred on learner-centred learning. The interpretation, contextualisation and recontextualisation of financial literacy/accounting in the Grade 9 curriculum is still happening, since teachers decide on

how to teach and how to reshape the curriculum in their classrooms. Therefore, this requires an integrated role of teaching which caters for both teachers and learners in the classroom.

7.3.3 Integrated/researcher role in teaching and learning

The integrated role in teaching and learning is the researcher role, which is a combination of both the instructor role and the facilitator being played out in one particular lesson in order to cater for all learners' needs in the classroom. For the lesson to flow, the teacher might start with the key concepts in the teaching of Financial Literacy/Accounting and provide information which assists all learners to understand. For those that are struggling, the teacher can use constructivism by providing cues that lead the learners' understanding from the simple to the complex. In further support, the integrated/researcher role in education aims to meet the needs of society, curriculum needs and the needs of the community at large, so teaching activities in schools should be geared to develop competencies in the form of 21st century skills and knowledge that produce careers that can address the needs of society.

Therefore, the integrated/researcher role in teaching consists of activities that are designed from the curriculum perspective, which are engaging and developing critical thinking, and are further designed to address societal needs. For teaching activities that are based on societal and also curriculum needs, it is necessary to first identify and distinguish problems faced in the community/society and link them to the curriculum needs.

The following extracts demonstrate the teachers' experiences that combine the instructor role and facilitator role to finally integrate these roles, so that teachers address the subjective nature of their experiences in the classroom.

P1 pointed out that:

Researcher role: if more information is needed before you go to class and teach the content if its new content to learners.

P4 indicated:

Yeah, I think it works interchangeably. Then you cannot separate the roles because there is no role that can work in isolation. Now you have to instruct. Somehow, we have two possibilities. Yeah, somehow, we have to research because it together go out there and gather information and then bring it to learners' information that would make sense to them. So, I would say I use all roles. It depends on a particular subject or topic that you are talking about. Whether you have to go and research and bring information to learners, don't just present a textbook...

FGI-2:

I can be a researcher firstly. Right? When I research during the class teaching? Firstly, I do research before I go to class. It is because I need to have various information because Accounting, I can say it's changing but I think also before you give us maybe an ATP that is related to accounting, also to do research of how other things are done right because we implement in Grade 9. When I'm done with that research. now I instruct learners. Yes, and also moving around to facilitate those various learners who do understand better ...

FGI-2 continues:

No role can work in isolation, there are times where I use instructor role because learners have to adhere to my instructions on how to do certain things, at times I have to allow learners to master their own learning and I will only facilitate the learning process. The only instance where I use a role of being a researcher is when I analyse learners' performance and learners' behaviour towards Financial Literacy. I have discovered that some learners don't do their home-based activities because they don't have calculators; failure to do homework affects learners' general performance in Financial Literacy.

FGI-1:

To check whether they have understood what you are teaching at the same time, the teacher must be a researcher because it is easy for the learner to read an educator who don't know his or her story, because we find that sometimes in a new class you are having a challenging learner who is beyond you, who can ask you the question you are not familiar with. So, it is very important for an educator to know his or her story, to be up to date, to be a researcher now and again. Because you find that those outstanding learners can embarrass you in class, you cannot find them challenging because you must be able to challenge them. Even give them more. Because you are, you know your story. ... If you are just a teacher until the class after class, you know nothing about accounting. You don't research. You don't study. Then with these outstanding learners, we are going to find the problem.

P2 explained:

I don't think I do the researcher role in the classroom, but the researcher role is out of the person because before I go to the lesson to meet the learners, if there's something I want more information on, I research. But in the classroom is mainly about facilitating the learning and the teaching process, just to lead.

P6 indicated:

So, in terms of researching. I also do research where I'm having barriers as an educator, where I'm supposed to go and research the information or the methodology that I have to use as an educator, also to help learners to understand better. So that the information that I give them it does not conflict with the information that they will learn in the upper grades, so that's where I research a lot, I'm trying also to help myself because when I'm researching, I'm not only helping learners, I'm also helping myself to improve the teaching of EMS.

P5 stated:

My role as a teacher is to relate what learners already know in their real-life situation with what should be covered on the content of accounting according to ATP. Secondly is to teach Accounting in a manner that will be meaningful to learners and be able to make reasonable inputs.

The findings revealed that P1, P2, P4 and FGI-2 believed that a researcher's role assists teachers to bring new information/content about Financial Literacy/Accounting into every lesson. They further indicated the importance of researching before you go into class. This assists teachers to bring current trends and new information on Financial Literacy/Accounting into the classroom. It was also mentioned that there is no particular role that you should play in the classroom, it all depends on the topic or subject. These findings are in agreement with authors like Khoza (2018); Shulman (1986); Vásquez (2017) and Shoba (2018), who indicated that the researcher role should develop teachers' knowledge in terms of methodology/pedagogical knowledge, to choose information that engages learners to find more information about the subject. In contrast, FGI-2 raised the issue of resources like the internet, computers and other related items which remained insufficient in schools. These constraints hinder the researcher role, which demands that resources should be available at all times, and to support the role played by the teacher to enhance the teaching and learning of Financial Literacy/Accounting in the classroom.

In support of the subjective experiences that are very personal, FGI-2, FGI-1 and P6 agree with the fact that during teaching and learning process there is no particular role that you select and stick to until the end of the lesson, rather, you use these roles

interchangeably. The integration of these roles requires a teacher that understands his/her personal traits, since it is personal and finally informed by subjective experiences. Therefore, this role of being a researcher develops skills like being innovative and creative to make their subjects interesting. It is a combination of the instructor and facilitation roles which are attached to proficient and common experiences respectively, and are mainly driven by professional/certified and common/public experiences.

In that regard, the integrated role may be in the form of a teacher-centred and a learner-centred approach. It is a teacher-centred approach if the teacher's focus is on a deeper understanding of his/her identity as a teacher, and a learner-centred approach if the focus is on helping developing learners to find themselves. Consequently, these findings indicated that teachers as researchers benefit from this process of research, since it improves teacher knowledge (content knowledge) and teaching practices (pedagogical knowledge) in their classroom. However, resources are still regarded as a challenge and include a lack of financial support, research skills and materials to facilitate the research process, which continues to impede teachers in the researcher role in the classroom. This results in most teachers lacking an interest in research.

The integrated role of teaching promotes habitual use, as it draws on the individual/subjective teacher's personal identity. Therefore, teachers did not consider and recognise any personal/subjective roles which might cater for both teachers and learners in the teaching and learning process.

7.4 Theme 7: Time/plan in the teaching of Financial Literacy/Accounting

The study purports to understand what, when and why teachers teach financial literacy content to Grade 9 learners. Time designated as per the CAPS document is two hours per week for EMS in Grade 9, and it is restricted to teaching and learning in the classroom (Department of Basic Education, 2019). Through the process of enactment, the first hour is always given to the financial literacy/accounting part of EMS. In support, Berkvens (2014, p. 18) states that "time-tables are conservative", making schools to stick to the plans even if flexibility is anticipated. Therefore, teaching and learning time refers to the

time set or actual contact hours allocated to the teaching of financial literacy/accounting in the Grade 9 classroom.

The teaching time is drawn from the CAPS, which is a curriculum guideline document as approved by the national DBE. However, the teachers in the school are required to meet and draw up a composite timetable in which they allocate time, teachers' responsibilities and classes for each subject. Teachers then develop their ATPs for the year, indicating how content is spread across the days, weeks, months and quarters of the year. Then they further prepare assessment plans in which they demonstrate how the subjects are to be assessed, what nature of task is to be given, what content is to be covered in the task, the duration of the task, and the total marks allocated for each task. The final plan is the lesson plan which is prepared daily for a period of one hour. The lesson plan is prepared by the teacher for a particular topic, indicating aims and objectives, teacher and learner activities and reflections on the lesson. The next question was asked in interviews and focus groups to provide responses on this aspect:

When do you teach Financial literacy/Accounting? How much time is allocated for Financial literacy/Accounting in the curriculum? Is time that is allocated for Financial literacy/Accounting adequate?

P4 indicated as follows:

Another reason could be that, EMS is only allocated two hours per week. Enactment is the only option I have if I intend to cover all topics in short space of time. Secondly, EMS is only allocated two hours per week in my school. Time for teaching EMS is not enough.

P5 stated:

The biggest challenge to me is the time allocation for EMS in Grade 9, is 2 hours per week and it is relatively small, which makes it so difficult to drill learners on the Financial Literacy part. What I do to deal with the issue of time allocation, I sometimes call my learners after school to unpack certain concepts, like when I want to do remedial work for the formal or informal task.

P3 indicated:

Time allocation should be more so that we prepare our kids for future expectation and challenges in terms of the economy.

P2 explained:

Time allocated time for EMS, 2 hours a week is not adequate as learners tend to struggle with grasping concepts and recording skills and yet there is also Economy and Entrepreneurship to be taught. I always ask to have at least extra hour on the timetable apart from 2 prescribed hours which I dedicate to Financial Literacy.

In the above excerpts participants indicated that they teach for two hours per week, where a specific amount of time is allocated for each content area to make the load easier. They all agreed that an hour is not sufficient for teaching and indicated that they try to follow the prescribed time. However, they emphasised that various factors affected their management of time.

In addition, their accounts suggested that these conditions have a detrimental effect on the quality of education, such that teachers are not able to deliver as expected. The findings also revealed that the way in which the school's composite timetable is structured has some glitches that affect the effectiveness of teaching and learning of Financial Literacy/Accounting. Above all, the findings revealed that time management is a complicated factor, since teachers failed to organise activities that fit within the set time, which significantly affects teaching and learning of financial literacy/accounting in secondary schools.

7.4.1 Annual teaching plan

The annual teaching plan (ATP) is a plan that contains financial literacy/accounting content as the major part of EMS, making up 50% compared to the other parts, namely the Economy (25%) and Entrepreneurship (25%). The content is divided into the days, weeks and quarters of the year. The financial literacy/accounting content is spread throughout the year and is structured in the curriculum document (CAPS). In reference to this study, the focus on financial literacy content is in Grade 9, which is the last grade in the senior phase, and preparatory to the subject of accounting in Grade 10.

The ATP is one of the key instruments that drives the teaching and learning of financial literacy/accounting in the Grade 9 classroom. It serves as a pace-setter, since the teacher need to record dates when each topic is completed. As a matter of accountability, since CAPS is a performance-based curriculum (Bernstein, 1999; Tan, 2019), Departmental

Heads provide reports on curriculum coverage as a means to conclude that learners are ready for standardised tests that are set by the province. Figure 7.2 shows the importance of the ATP as one of the instruments that might assist in finding reasons for and answers to the second question of this study:

Why do teachers experience the enactment of Financial Literacy/Accounting in particular ways in Grade 9?

ECONOMIC AND MANAGEMENT SCIENCES		NAME OF THE SCHOOL: _____ EDUCATOR : _____									
TERM ONE		GRADE 9 ANNUAL TEACHING PLAN – 2021									
TERM ONE No. Of Weeks 50 days	Week 1 15 - 19 Feb (5 days)	Week 2 22 – 26 Feb (5 days)	Week 3 01 - 05 Mar (5 days)	Week 4 08 - 12 Mar (5 days)	Week 5 15 - 19 Mar (5 days)	Week 6 22 - 26 Mar (5 days)	Week 7 29 Mar-02 Apr (3 days)	Week 8 05 - 09 Apr (5 days)	Week 9 12 - 16 Apr (5 days)	Week 10 19 - 23 Apr (5 days)	
*Date Completed											
CAPS Topics	The Economy Economic Systems	The Economy Circular Flow	The Economy Circular Flow	Financial Literacy CRJ & CPJ	Financial Literacy CRJ & CPJ	Financial Literacy CRJ & CPJ	Financial Literacy CRJ & CPJ	Financial Literacy General Ledger	Financial Literacy General Ledger	Financial Literacy Trial Balance	
CORE Concepts & Skills <i>Skills: Critical thinking, reasoning, Values: respect, positive attitude</i>	The three major Economic systems; planned economy, market economy, mixed economy, origin, advantages, disadvantages and characteristics of each economic system, global economy	Factors of production, types of markets, Participants in the circular flow of a closed economy, flow of goods and services, money and factors of production in the circular flow of a closed economy,	Using a flow diagram	Effect of cash transactions on the accounting equation; Grade 8 revision	Cash transactions of a trading business	Complete transactions in the Cash Receipt Journal (CRJ)	Complete transactions in the Cash Payment Journal (CPJ)	Classification of accounts, Post the transaction from Cash Receipt Journal (CRJ) to the General Ledger	Classification of accounts, Post the transaction from Cash Receipt Journal (CRJ) to the General Ledger	Prepare a Trial Balance of a Trading business	

Figure 7.2: Grade 9 EMS Annual Teaching Plan (Department of Basic Education, 2019,

The figure above demonstrates the key components of the ATP, which includes the quarterly terms, number of weeks, topics as per CAPS document, concepts and skills (content) to be taught, and finally the date completed as a controlling measure in the subject. What is notable in the above document is the number of days (33 days) which is allocated to the teaching and learning of the financial literacy/accounting part of EMS in the term. The reason for the allocation of more time to Financial Literacy is the problem of poor performance in accounting in Grades 10–12. As a result, schools remove accounting as a subject to avoid a drop in their passing rate and accountability sessions in their districts. Therefore, the rate of decrease in accountants in South Africa is very high, since we do not have learners that are pursuing accounting. Schools and teachers do not understand the aims and goals of including accounting as a subject in the South African curriculum.

The following selections from the semi-structured interviews and focus group interviews were identified as providing possible reasons why teachers experience the enactment of financial literacy/accounting in secondary schools in the way that they do.

P3 said:

Here I use ATP to follow the syllabus, use what is prescribed by subject advisor in order to teach in loyalty. This is because most of the teachers teaching Financial Literacy in Grade 9 are not fully trained in teaching Accounting as a subject in secondary schools.

P5 reiterated:

My big concern is since Financial Literacy is a related topic, you cannot treat other aspects in isolation. I don't see it being a good idea to spread the topics throughout the terms as per ATP. I would suggest that what if Financial Literacy is treated or taught in a term and we cover everything related to it, so that it will make sense to learners and [they will] be able spot the differences, surely learners will understand very clear.

FGI-2:

Although some schools have qualified teachers to teach Accounting, at some stage schools allocate EMS to teachers who are not trained to teach Accounting and EMS. Since there is a shortage of teachers, schools will just give it to anyone so that the composite time-table is finished. We have to teach; we need to teach according to the policy. Alright so when it was established, it is from the policy and the ATP according to what we have to teach during the day.

P4 indicated:

I would say yes, because EMS has an ATP which covers a lot of topics that relate to Economics, Accounting and Business Studies. Knowledge about this type of information adds greater value to Grade 9 learners' knowledge in preparation for post-school education.

FGI-1:

Poor results of Accounting in Grade 10 to 12, is because teachers are not qualified to teach EMS in Grade 9. All those teachers who failed to teach in FET phase are brought down to teach in Senior Phase. The SMT [school management team] want to see all classes being occupied. It does not matter whether the teacher is knowledgeable with the subject.

P2 explained:

The CAPS document just list the topics and content in various terms, hence make planning difficult for educators, hence opt for an ATP where content is segmented into weeks. CAPS curriculum makes teachers work a lot to give learners information and learners rely a lot on teachers, that is they tend to be too dependent, which might affect their independence post-school and end up dropping out or not making it ... I usually use them for planning, mainly the CAPS document. However, I usually prefer to use the simplified Annual Teaching Plan provided by subject advisors as they cover everything in the documents, including prescribed assessments to be given formally. Therefore, teachers need proper training

P1 outlined:

Currently, all prescribed textbooks are CAPS compliant and they cover all topics in the ATP. The sequence of the Annual Teaching Plan; rather, they finish one topic before moving to another one. This means that teachers have not fully adapted to the new teaching practice required by the curriculum change

The above findings indicated that teachers have more challenges than successes in the teaching and learning of financial literacy/accounting in Grade 9. The participants as accounting teachers mentioned a host of challenges that they felt contributed to the way in which financial literacy/accounting was being taught in secondary schools. These included problems relating to the content of the subject, problems with the attitude of learners, as well as problems with the training of financial literacy/accounting teachers. Participants 2 and 3 felt that teachers needed proper training and background knowledge in financial literacy within the EMS, in order to interpret and understand the aims and goals of inclusion of Financial Literacy/Accounting in the curriculum. During the focus group discussions (FGI-1 and FGI-2), the view was expressed that at most schools Financial Literacy/Accounting were given to teachers who did not have the necessary background and training, simply to fill and complete their timetables. It was clear that teachers relied heavily on ATPs supplied by the subject advisors and the textbooks that were CAPS compliant to teach financial literacy/accounting in Grade 9. In other words, they used the simplified version of the curriculum through ATPs and textbooks. This is in agreement with authors like Ngwenya (2014); Schreuder (2009); Sithole (2009) and others, as they identified the poor quality of teachers who are teaching accounting and EMS in schools.

The failure to provide quality teaching in financial literacy/accounting contributes to the quality and results of assessments in the subject and within the school. Therefore, the assessment programme/plan should be part of the teaching and learning process in schools.

7.4.2 Programme of assessment

The assessment programme/plan, currently known as the programme of assessment, is a quarterly plan that explains the nature of assessment tasks to be given in the grade. It

contains the content to be assessed, marks allocated for each task, and the time to be spent by learners when they write the task. The assessment plan is for formal tasks and includes all quarters of the year. It is managed and controlled at school level, because the school management team is fully responsible to align all assessment tasks according to the CAPS document.

Through the use of assessment plans, teachers observed that the type of assessment task assigned to learners and the level at which the task is pitched depend on their active involvement and the amount of content that they grasped during the teaching and learning process. The assessment programme contains assessment tasks that are regarded as assessment of learning, as they are given after the completion of certain topics. In addition, assessment of learning activities are structured and driven by vertical use. This entails sit-in examinations and continuous assessment tests drawn from teaching content and aimed at achievement of the teaching aims and objectives. It should be noted that assessment of learning activities are conducted at the end of the semester/year for both timed examinations and controlled tests.

Through assessment of learning, teachers could assess whether they had met their teaching aims and objectives as evidenced by learners' activities. Figure 7.3 below displays the Grade 9 quarterly assessment plan (programme of assessment), which contains assessment tasks.

**ECONOMIC AND MANAGEMENT SCIENCES
PROGRAMME OF ASSESSMENT (POA)**

NAME OF THE SCHOOL: _____ GRADE: 9 (Nine) YEAR: 2021 EDUCATOR: _____

	No	Tasks	Period to conduct a task	Date of Completion	Tool(s) of Assessment	Topics Covered	Total Marks	Actual Date of completion of the task
TERM 1	1	Assignment	Week 8 05 th – 07 th April 2021 05 days	Week 8	Portfolio	<ul style="list-style-type: none"> Economic Systems Greater Floor 	50	
	2	March Controlled Test	Week 09-10 12 th – 23 rd April 2021 [10 Days]	Week 9-10	None	<ul style="list-style-type: none"> Accounting Equation Cash Journals General Ledger Trial Balance Duration: 60 Minutes Total Marks: 100	50	
TERM 2	3	Mid-Year Controlled Test	Week 10 20 th June – 02 nd Jul 2021 [05 Days]	Week 09		Paper 1: Accounting Equation, Cash Journals, Credit Transactions, General Ledger and Trial Balance. Duration: 60 Minutes.	50	
			Week 11 05 th – 07 th Jul 2021 [05 Days]	Week 10	None	Paper 2: Economic Systems, Price Theory, Greater Floor and Sectors of the Economy. Duration: 60 Minutes.	50	
	Total Marks							100

Figure 7.3: Grade 9 EMS assessment programme/plan (Department of Basic Education, 2019, p. 77)

Figure 7.3 indicates various forms of assessment and includes the topics/content to be covered, the period at which the task should be conducted, the suggested date at which it should have been conducted, tools/marking guidelines to be used to mark the task, and the marks allocated for the task. In as much as it is stated in the CAPS document which tasks to give to learners for assessment, it does not provide how the task should be structured. This depends on the teachers' knowledge/experiences on what worked as a structure here.

The assessment plan/programme of assessment is formally designed in the curriculum policy; therefore, it is informed by teachers' proficient and common experiences, informed and influenced by the pedagogical knowledge (PK). Remember that the assessment plan incorporates teaching and learning, therefore, PK explains how learning is planned and facilitated in the TPACK theory. Selected excerpts of teachers' responses from the semi-structured interviews and focus groups interviews might provide answer/s to the philosophical question of this study. This is how teachers have responded or raised their views about the assessment plans informed by time, which is the construct of the study.

FGI-1:

In my assessment plan, learners are assessed continuously, in class as informal assessment and the formal assessments. In Grade 9 it is important to engage all types of assessment to prepare learners for Accounting in Grade 10. So, every time when starting a topic, I do baseline assessment. This helps me to see the level at which to tackle the topic. I do not agree with what my colleagues have said, the assessment plan is for formal tasks. It cannot be used for informal tasks or activities

P1 stated:

As a teacher I have crafted my own way of teaching which they think is more effective in my teaching, learning and assessment. I draw up my own assessment plan in Grade 9 according to CAPS policy document

FGI-2:

In my plan for assessment, I'm giving them an assessment it can be and that's with their credit for SBA or I'm giving them an assignment that they will do at home. But it will be a credit or it will count for SBA or it can be a case study according to the assessment plan.

P4 indicated:

I have used CAPS documents and workshop materials as a blueprint to plan teaching and assessment at the start of the year, because they guide me on what topics I should cover in a specific date or week, They give a clear direction on how and when a teacher should conduct formal assessments.

P5 said:

The assessment guide is very good and effective if it is used correctly, because it is trying by all means to make assessment to be fair and reliable. Even all the policies documents for EMS are well structured and very clear if you read them, but the issue is implementation.

FGI-1:

In my assessment plan or programme of assessment, learners are assessed continuously, in class as formal assessment programme and the formal assessment tasks are all indicated in the assessment plan. In Grade 9 it is important to engage all types of assessment to prepare learners for Accounting in Grade 10. So, every time when starting a topic, I do preparatory assessment activities to prepare learners for the formal tasks that will count in the school-based assessment. This helps me to see if learners are ready for the next task and indicate the level at which I must set my assessment task,

P2 indicated:

The documents are relevant in that they provide guidelines on content to be taught as well as assessments, mainly prescribed formal ones hence educators know what is expected. Assessment ways and methods needs to change to meet current times hence assessment policy seems not relevant in certain scenarios.

P3 explained:

It's very important to analyse and understand the assessment guideline when doing the assessment. I draw assessment plan so that learners will know when to write an assessment task. Assist me as teacher to plan all my assessment tasks.

P6 expressed:

As a Departmental Head of Commerce, responsible for Accounting, EMS, Economics and Business Studies, I ensure that each subject has an assessment programme and it must be in line with the CAPS document. Therefore, I help teachers to align their teaching to assessment in their classrooms. As they teach the subject, if they find problems to teach a particular topic, I support them in difficulties. By difficulties I mean helping these educators in using assessment techniques, how to maintain records of accounting learners' progress, and how to set themselves targets.

The above findings indicated that teachers were fully aware of time allocated to the assessment plan, which is currently known as the programme of assessment. The time for assessment is quarterly, and this is the time when assessment of learning is fully conducted. P1, P4 and P6 were assisted by CAPS policy to draft their assessment plan. The crucial part is where they implement the assessment plans; they implement them variously, informed by the sharing of knowledge from cluster meetings.

In FGI-1 there was a long discussion on understanding how we use assessment plans, and it was evident during the discussion that there are members who felt that the assessment plans are used for informal tasks. Due to the use of CAPS policy, it was finally agreed that the assessment plan is for formal tasks and is guided by the CAPS policy. That suggests that teachers use their experiences to interpret, reinterpret, contextualise and recontextualise the assessment plans so that they fit the particular situation.

In the execution of the assessment plan, the assessment tasks in both teacher and learner files were valuable, in the sense that they have assessment plans that revealed not only whether teachers had assessed as planned, but also whether they had taught according to their planning documents. Learning and teaching are central to the intention

of school assessment plans where teaching is an input and learning an output. P6 indicated that as Departmental Head, he is responsible for ensuring that teachers stick to their assessment plans, and they use various tools to monitor and support teachers on assessment. The involvement of moderation, which is the process of ensuring the quality of assessment tasks, informs the quality of assessment and the performance of learners.

In the analysis of learner achievement in the learner assessment, the assumption was made that the performance of learners could be partially attributed to whether or not the particular content was in fact taught, in order to improve the validity of the data from the learner assessment and the planning and assessment documents of teachers. Therefore, FGI-1 agreed with the notion that the quality of assessment, moderation process and execution of the assessment plan prepare learners to perform very well in Grade 10. The financial literacy/accounting part of the EMS in Grade 9 provides a foundation in Grade 10 Accounting knowledge. As P6 has raised:

As a Departmental Head, I ensure that each subject has an assessment programme and it must be in line with the CAPS document. Therefore, I help teachers to align their teaching to assessment in their classrooms.

P6's excerpt explains the importance of aligning the teaching to assessment, which is evidently carried out in the classroom. The only document that provides such information is the lesson plan. The lesson plan has details of teacher and learning activities, including the assessment in the classroom. The next section explains the lesson plan, to provide an understanding of teaching and assessment in the classroom.

7.4.3 Lesson plan

The lesson plan is a daily plan which contains the topic, aims and objectives, teacher and learning activities and reflection on how the lesson was conducted. It is prepared by the teacher, guided by the CAPS document in terms of content that needs to be covered during the teaching and learning process in the classroom. Preparation for lesson plans generally refers to planning and identification of suitable resources relevant to the content. Lesson planning involves setting out a design showing how the teacher intends to achieve aims and objectives, and indicating the teacher and learner activities to make a lesson effective. As one of the opportunities for successful implementation of curriculum policy, Maluleke (2015, p. 359) states that:

It is the principal's role to first conceptualize the policy in the school context. They must take a leading role in creating a vision of the policy and its meaning for the school. The vision serves to motivate teachers and staff to focus their efforts on attaining a goal. The principal should see to it that the articulated vision of the policy should highlight the benefit to be derived from its implementation and embody benchmarks that are practical and attainable.

The lesson plan is a written account of why the particular topic needs to be taught. Teachers' ability to reflect, compare, practice and explore new ways of planning provides evidence that the experience, contact sessions, workshops and other related programmes have developed teachers professionally. Within the TPACK theory, what teachers practice reveals their conscious and subconscious mind. The emerging theory informed practice, manifesting in a number of changes related to preparation. The lesson plan as a sub-construct to time is very subjective to teachers. They have their own ways of engaging content in the classroom to enhance the teaching and learning of the subject. Figure 7.4 shows the key components of the lesson plan that seem to influence teachers' experiences to enact financial literacy/accounting in Grade 9 in particular ways.

LESSON PLAN	
SUBJECT	Economic and Management Sciences
DURATION	1 hour/ 60 minutes
GRADE	9 (Nine)
DATE	31 July 2021
KNOWLEDGE STRAND/S THEME/ CONTEXT TOPIC	Financial Literacy Recording cash transactions in the Cash Journals
CONTENT FOCUS	Cash Receipts Journal-Trading business
ENGLISH ACROSS THE CURRICULUM (EAC)	Reading of Scenarios and Case Studies
AIMS AND OBJECTIVES	Define and explain Cash Receipts Journal concepts Analyze and record cash transactions
EDUCATOR ACTIVITIES	LEARNER'S ACTIVITIES
Define and explain the CRJ concepts	<ul style="list-style-type: none"> ▪ Activity 1- True/false questions ▪ Activity 2- Matching columns questions ▪ Activity 3- Short Answer questions
Analyse transactions: Assets = Debitors' Equity + Liabilities	<ul style="list-style-type: none"> ▪ Activity 4- Short answer question: align concepts to each category as Assets, Owners' Equity and Liabilities. ▪ Activity 5- Analyze transaction using accounting equation ▪ Activity 6- Record transactions in the CRJ
Record transactions in the Cash Receipts Journal	
RESOURCES	Chalkboard, Data Projector, Worksheets
HOMEWORK	Possible from Activity 4 to 6
REFLECTION/ REMARKS:	
<ul style="list-style-type: none"> ▪ The lesson has more activities which resulted in taking more time in activity 1 to 4. ▪ Next time less activities are expected to ensure that learners get enough time to master the skills and knowledge of the topic. 	

Figure 7.4: The enacted lesson plan in Grade 9 Financial Literacy

Figure 7.4 describes the time allocated on one day to the teaching and learning of financial literacy/accounting in Grade 9. This figure shows that 60 minutes is allocated to teach the recording of cash transactions in the Cash Receipts Journal. Aims and objectives represent the skills and knowledge to be achieved by the learners during the session. Six activities have been set aside to address various types of questions and various cognitive levels in the assessment of informal activities.

Teachers' experiences might provide solid reasons for why they enact the curriculum in the classroom in particular ways. The following excerpts provide responses from teachers to the semi-structured and focus group interviews as methods of data generation.

P3 explained:

I used document regularly, when planning my teaching or on class activities. I am interested in Financial Literacy teaching so that I can help South African future citizens to be more informed about their daily activities that affect them and what can make them be successful in their own way.

FGI-1:

In every lesson plan. I love to start a lesson with a warm-up exercise in the form of a game and classroom activities are designed to encourage learners to think critically, without spoonfeeding them. I usually use real objects to make lessons easier to be understood because we use English as the medium of instruction, so they do not understand English so real objects do help them understand easily.

P5 outlined:

... to design lessons that enable learners to acquire and apply knowledge and skills in ways that are meaningful to their own lives, which is one of the key aims of NSC policy framework. ... Therefore, to create scenario for something they know during the lesson will make life easy for teaching Financial Literacy part.

FGI-2:

To keep learners on track, I keep on asking them the questions throughout the lesson to check if they understand. There are questions that are planned to check understanding while I am teaching. After a thorough explanation through activities, I ask a question orally or ask the learners to do calculations on the chalkboard.

P1 indicated:

Lesson plans are important but as a teacher it wastes time. Sometimes there are lesson plans that are pre-prepared so that teacher will take it and present it in the classroom.

FGI-1:

The purpose of teaching is to make learners understand the content. The understanding of content is determined by the application of knowledge and skills to various types of questions. I cannot carry on teaching without assessing them by asking questions all the time to make sure they understand. To involve learners in the lesson helps them to understand the lesson better. I always teach by asking questions.

P4 explained:

In the event where my lesson has covered the content as per lesson plan, I orally ask questions at the end of the lesson to see if there are any gaps, flaws, and misunderstandings. If it is quite clear that most learners do not get correct answers for all the questions. It means that they did not understand the concept. I have to use various types of questions to ensure that learners have mastered the content.

Focus groups agreed that during the lesson the only form of assessment is to ask questions orally. That challenges the education protocol of allowing learners to write activities with the intention to increase the volume of work. However, oral questions keep learners lively during the lesson. In addition, teachers ask questions orally to review the previous lesson and to make links between the previous lesson and the new lesson. In this way, the teacher learns more about his learners' level of understanding of the new knowledge introduced in the previous lesson. Learners' difficulty in responding gives an indication that there are gaps in previous knowledge. It appeared from teachers' responses that questioning was used during the lessons for various purposes. Teachers mentioned that they used questioning to establish learners' prior knowledge. They acknowledged that learners were not all the same, and they were aware that learners came to the class with various kinds of knowledge and backgrounds. Therefore, they had to establish which of the learners did not have background knowledge of the topic.

P1 indicated that doing lesson plans is a waste of time. That was in agreement with Ding and Carlson (2013), as they indicate that in comparison with inexperienced teachers, most of the experienced teachers are in unison about lesson planning and believed that they no longer need to spend much time to prepare lessons. However, Shulman (1986, p. 86) believes that effective teaching in the classroom entails deciding "what to teach, how to represent it, how to question students about it and how to deal with problems or misunderstanding." Consequently, failure to carefully consider key teaching components

in the lesson plans might be due to teachers' experiences in the teaching and learning of Financial Literacy/Accounting. P1, FGI-1 and FGI-3 believed that preprepared lessons might be a solution for the subject, but they forget that this will lose the taste of mastering the key concepts of the lesson plan. While other teachers had great misconceptions about the understanding of constructivism, certain teachers believed that learners should not be shown how to solve problems or to deal with an activity, but should find their own way of dealing with those problems and come up with solutions. Beliefs like that were more popular in classrooms where teachers have misconceptions of constructivism as a theory for teaching, rather than as a theory of learning in schools. Therefore, it is important to understand the contexts so that teachers can use the appropriate theory in the right environment.

7.5 Theme 8: Context in the teaching of Financial Literacy/Accounting

The context is very important in the teaching and learning of financial literacy/ accounting. Therefore, through their pedagogical knowledge teachers should be able to teach learners in any context or environment. Face to face refers to the traditional mode of teaching and learning where learners and teachers are both physically present in class for the lesson. In contrast, online refers to a teaching environment where learners are not physically present in class, but are able to access their learning material through online resources such as WhatsApp, Facebook, YouTube or email and other such modes. Therefore, a hybrid/blended environment is one that caters for all learner needs and is suitable to be accessed by every learner during the teaching and learning process. It is the environment where teaching and learning takes place, and time should be part of the process while it further allows various types of formats of teaching and learning to occur.

Authors like Chen and Chiou (2014); Hall and Davison (2007); Sonntag, Albuquerque, Magnor, and Bodensiek (2019) indicated in their studies that the combination of face-to-face and online teaching motivates learners to be fully engaged in the teaching and learning process, while teachers play the role of personally controlling the teaching and learning process towards attaining the set aims of the curriculum. Therefore, studies like those of Ginns and Ellis (2007); Jokinen and Mikkonen (2013) condone the combination of face-to-face and online environments through the use of WhatsApp, YouTube, Facebook and other related hybrid learning environments. This requires teachers'

personal or subjective thinking, and is influenced by personal experiences which are grounded in past experiences, professional influences and social interactions. In this study, the context for the teaching and learning of financial literacy/accounting is divided into three categories: face to face, online and hybrid. The hybrid environment is a combination of the face-to-face and online environment.

For the benefit of this study, the following question was put in both the semi-structured and focus group interviews:

Where do you teach Financial Literacy/Accounting? Is it in face-to-face, online or blended environments?

Responses are revealed in the sections below.

7.5.1 Teaching and learning in the classroom (face to face)

Face-to-face teaching and learning is when teaching and learning takes place in a classroom where the teacher and learners are interacting with the content and learning materials to achieve aims and objectives. This allows for a live interaction between a learner and an instructor. It is the most traditional type of learning instruction. However, the traditional face-to-face classroom is no longer a viable option for many learners, as the country has been attacked by the COVID-19 pandemic. The conditions in the classrooms are no longer conducive, because learners are alternating due to COVID-19 protocols. Other factors that are also prohibiting the face-to-face teaching include classrooms that have broken windows, broken doors, scarce furniture, and poor ventilation.

Further to that, arrangement of the classroom mainly followed a certain pattern, because in most classrooms desks were arranged in structured rows, depending on the size of the classroom. The seating arrangement was meant to force learners to adapt to teaching practices, as they sit and follow instructions. To ease the work of teachers, because teachers struggled to manage large numbers, learners were grouped according to certain behaviours in the classroom. Teachers dictated the rules of engagement and also did not

allow learners to work on their own. Figure 7.5 shows the face-to-face environment which accommodates the teaching and learning process.

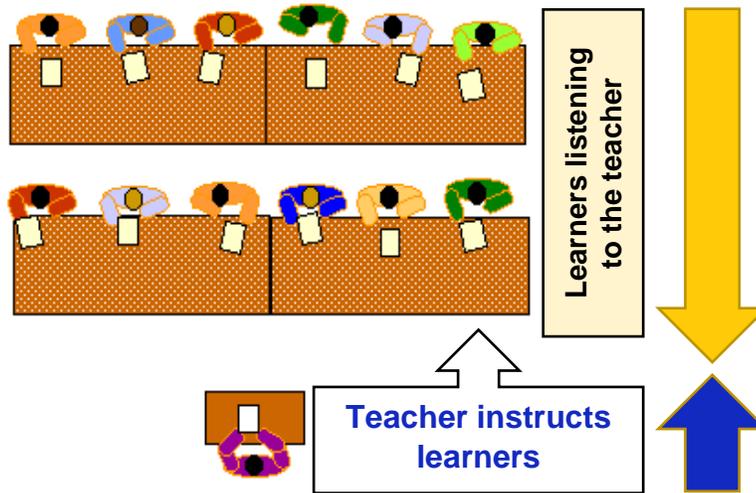


Figure 7.5: Face-to-face teaching and learning context

Figure 7.5 represents face-to-face teaching and learning where the teacher plays an instructor role and learners are the recipients of knowledge. The set-up in this environment categorises learners according to their behavioural patterns, which assists teachers to manage learners in the classroom. In that way, teachers use their experiences to interpret, reinterpret and contextualise the financial literacy/accounting curriculum to suit this kind of the environment.

Consequently, the next section provides excerpts from the semi-structured and focus group interviews, where teachers provided reasons why they experience the use of the face-to-face context to enact the financial literacy/accounting curriculum in secondary schools in particular ways. The responses were as follows:

P4 stated:

My teaching of Financial Literacy takes place in the classroom; it is obvious that I use face-to-face teaching method. I work in a farm school; there is no platform for online teaching. Well at the moment, yeah, I'm teaching it face to face. I'm at the school. I'm in a classroom. We have been having a challenge

with corona. We went home. We're not teaching online because we are not a well-resourced school. So yeah, I teach Accounting and Financial Literacy right in the classroom. This is face to face.

P5 explained:

The way my school is structured, the type of community I am working with and the environment as such, I am forced to engage with learners on the contact basis, so therefore I teach Financial Literacy/Accounting face to face, where I meet with my learners in class and teach them directly so as they ask me question directly. With Grade 9, there's no other way. We are just face to face because of our environment, type of schools we're in. Right? We are in a poor background. Schools where facilities and resources are imaginary. So, its face to face, there's no other way

P6 indicated:

Face-to-face teaching due to family background of my learners. No, I teach my accounting face to face with learners because the environment where I am teaching. Currently it does not necessarily allow us to teach learners using any media. That is why it compels us to teach learners face to face, and to say that there is a great improvement. So, I can say it. I'm not teaching or learning. It's a face-to-face method.

P2 explained:

I often use face-to-face teaching in a classroom environment and find it effective in teaching Financial Literacy as gaps can easily be noticed, as well as weak students can be easily identified and get assistance immediately, hence easy to move forward. Yeah, I can say I usually teach accounting face to face. In many cases I teach Accounting in the classroom setting, whereby I meet the learners directly, and usually I find that to be more constructive and effective mainly when it comes to accounting, because when you teach them when they are with you

P3 stated:

I use face-to-face teaching because I want learners to pay attention. This assists me to identify problems so that I correct them. At the college, I was trained to use face to face. It is a problem currently because there is COVID-19 pandemic and we have to keep social distance and follow all protocols. The way we teach changes. We avoid group work in the classroom. First of all, I use face to face. It is the one I'm used to, as even today I was using that one while the one in front of the lens. The face to face and the one which is called the online. I once did during COVID, where in fact, I had some challenges.

P1 explained:

I will teach face-to-face teaching, as a result learners need to be able to concentrate harder on learning, because there will be less distraction and more monitoring, learner by learner can gain greater understanding in the subject. Face to face. It's better, I think because Grade 9 learners are still young.

It's better to monitor them and may be only as time goes on you can go online. Because when you assist them, you assist them face to face in order to see how they match with your topics of the day ... You also do better in marking in the face to face, and you see that someone is not cheating. Someone is not copying from to another.

FGI-2:

I mean, it's a situation that commands weekends, but in our days, given the fact that we are having the situation in our Country of COVID-19, I think we are in teaching face to face. So, I like more on face to face as well as I would say partly planned because partly it's face to face, somehow you have to ... I'm still using this face to face as Mr Kumar was saying.

FGI-1:

Due to the nature of the school. Right. I'm working and just about to say this. I use face to face to see them, communicate and interact with them. But to all the normal school days I have to face them then to bring them face to face. I teach them directly. They ask the questions directly. What do others say? Take them face to face. That's how we engage with them during the 8 hours in school.

The findings revealed that all teachers are in favour of face-to-face teaching, because they believe that learners learn effectively if they engage with learning in the classroom. P4, P5, P6 and P2 agreed that teaching in the classroom is the better option, considering that learners are not disciplined and as a result need teachers to control them. In the process, teachers are able to close gaps during the teaching and learning process. FGI-2 and FGI-1 stated that the face-to-face environment opens up opportunities for both teachers and learners to fully engage in the process of teaching and learning.

Authors like Alnabelsi, Al-Hussaini, and Owens (2015); Barnard-Brak and Sulak (2010) are in agreement with the importance of the environment that promotes teaching and learning. One of the positives of the face-to-face method is that it is the cheapest and it involves less electronics that are manipulated by learners. Learners from poor backgrounds are fully accommodated during the teaching and learning process. TPACK theory fits this very well, as it emphasises the teachers' knowledge in terms of pedagogy. TPACK acknowledged pedagogical knowledge that assists teachers to understand the context and learners, so that during the times of COVID-19, teachers find it easy to adapt to any kind of situation. With an intention to improve learner performance, teachers

resorted to ordering learners to sit in groups to allow gifted learners to assist struggling learners, so that the teaching and learning environments were very conducive.

7.5.2 Teaching and learning using technologies (online)

Online learning is explained as the process where education takes place over the internet. It is one of the environments where teaching and learning take place and it presents an excellent method of financial literacy content delivery which is not limited by time or location. It allows for accessibility to teaching and learning at anytime from anywhere. It is also referred to as e-learning. Online learning is one environment that accommodates teaching and learning taking place at a distance. Then 'distance learning' is the umbrella term for any learning that is happening across distance and not in a traditional classroom. It should be noted that online learning requires resources such as computers and the internet that cannot be provided by the teachers but can be provided in schools by the Department of Education. The minimum requirement for learners to participate in an online teaching and learning environment is access to a computer, the internet, and the motivation to succeed in a non-traditional classroom. Therefore, the intention is to explore teachers' experiences in transforming the teaching and learning environment to a technology-rich environment as in the CASPE theory of this study. Therefore, online learning translates into a pedagogical shift in how we teach learners and how learners learn. It matches the TPACK theory where pedagogical knowledge (subjective experiences) and technological knowledge (common experiences) are key to teaching and learning online. Figure 7.6 demonstrates how teaching and learning occurs online.

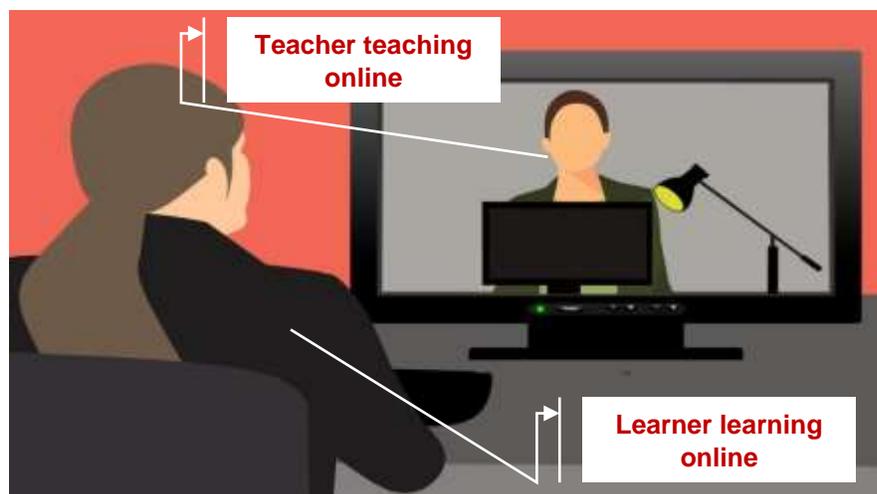


Figure 7.6: Online teaching and learning context

Figure 7.6 indicates a great shift of teacher roles away from top-down instruction and passive learners to a more interactive, collaborative approach in which learners have freedom to think without being rushed and the teacher co-creates the learning process, which stimulates learning in financial literacy. The teacher's role of being an instructor without mediation is changing to an instructor role with a constructive approach that provides guidance during the teaching and learning. This point of view maintains that teachers and learners actively construct new knowledge as they interact with their environment. This learner-centred approach provides learners with an opportunity to co-create their learning experience, which empowers learners as active participants instead of just passive recipients absorbing information and reproducing it for tests and examinations.

The following excerpts indicate teachers' experiences and understanding of teaching and learning online in secondary schools:

FGI-2:

I am also teaching via online. ... but rarely will they teach it online because most leaders don't have cellphones. It's only when you have a cellphone number of a parent ... but I don't have a group WhatsApp group where we discuss academic related issues with my learners not thinking.

P5 stated:

... However due to improvement in technology, we have a WhatsApp group where I share some notes and some activities to engage learners on at their respective places. Grade 9s we do among online ... We don't create WhatsApp groups.

P2 indicated:

Online teaching seems a challenge when teaching Financial Literacy mainly to weaker students as they may struggle to understand concepts and easily get demotivated and distracted. I tried online teaching during 2020 lockdown due to COVID-19 and noticed the above. I've done online teaching during the lockdown, because we were asked to do online teaching so that learners cannot be behind. I saw a lot of problems because learners who are struggling, when you give them something or use a voice note, then you try to illustrate and explain. When they don't understand that, it means from that day they might even stop looking at those activities. That's the barrier or the problem.

P3 outlined:

As the country was affected by COVID-19, I saw a need to use cellphone and other means to cover curriculum. I use online teaching because learners were at home during lockdown using cellphone, but there is a problem because not all learners can afford cellphone plus data. It is an advance to use online because it helps both educator and the learner to be up to date with scope. I did the online teaching, but some of the learners don't have the required cellphones in order to receive this knowledge. I would like all of them to receive, the group is there but not the whole, the 100% class that is receiving the information. ... Although you are explaining the work on online or using their data, some don't even see those data. So, I think there are challenges when teaching online in the environment I'm living in. It's not to others, but to the environment I'm living in, I find it a problem a bit having some challenges as far as the data, the cellphones are concerned.

P1 explained:

Online teaching needs more focus and independent learners and self-monitoring by learners. ... I can say that at this moment I can't use it ... As a result of resources network problems. It's a challenge. Two or three learners have got the cellphone. Maybe a smartphone has got a problem with the network or problem with data.

P4 stated:

Then you say to them, can you use your phone to get something from the internet? Oh yeah, if it's for like for instance and giving him a task, yeah, I would say yeah it happens because they have to Google some other information that is not there. Like for instance if I'm saying OK go and find out what are the current currencies maybe of big economies ...

FGI-1

Online learning whereby we teach learners sitting at home. Consider we have funding disagreements in schools. We need resources that will use technologies and avoid overcrowding. The use of 5G in schools or in the community provides a good platform to learners to discuss Financial Literacy. And right now, I think while we are still preparing myself for a Fourth Industrial Revolution, COVID-19 forced us to move fast, because due to COVID-19 regulations we need to be 1.5 metres out from each other ...

The focus groups indicated that teachers are used to face-to-face teaching and learners believe in seeing teachers when they are being taught. Teachers use cellphones to send activities to learners through WhatsApp, but they were not aware that it is one of the platforms for online teaching and learning. (FGI-2 and FGI-1). P3 and FGI-1 implied the use of online teaching and learning as they were forced by COVID-19 protocols to use voice notes and WhatsApp to teach learners at home. Various types of Financial Literacy

activities were provided through WhatsApp. This is in agreement with Fattah (2015); Susanti and Tarmuji (2016) that teachers and learners have actively engaged in social platforms including WhatsApp, YouTube and others which are convenient in sharing activities and ideas. However, P2 indicated that most of the teachers and learners had a challenge in using cellphones to send notes and activities to learners, while other learners had a big challenge to access WhatsApp or the use of a cellphone. As one of the curriculum goals is to produce learners that possess 21st century skills, the teachers demonstrated the desire to use them online (Phang, Yusof, Abd Aziz, Nawi, & Musa, 2017; Tiba, Condy, & Tunjera, 2016). However, this is not affordable, as the DBE and local school authorities are responsible for the provision of necessary facilities for such. Therefore, such an intervention might not be a success because most schools lack technology-rich learning environments that promote online communication and interaction between teacher and learner.

Technological knowledge as one of the components of TPACK seems to challenge Grade 9 teachers and also learners who are willing to be part of online teaching and learning. Technological knowledge is informed by common/social experiences which are used to operate the cellphone or to set lessons online. Since teaching and learning as per curriculum are professional/proficient experiences they rely heavily on common knowledge to improve the teaching and learning process; however, the individualistic/subjective knowledge cannot be ignored in teaching and learning.

For teachers and learners to reach and achieve the goals of the curriculum, an environment that accommodates the social/common experiences and the professional/proficient experiences is needed, and a hybrid learning environment seems to be relevant to cater to such a situation.

7.5.3 An accommodative context for teaching and learning (hybrid)

Learning took place face to face, but advancements in technology have presented new learning environments: online and hybrid learning environments, with the hybrid being guaranteed to yield better academic performance as it incorporates the best of both the face-to-face and the online environment. The CAPS document does not state the nature of environment that suits the delivering and enactment of any curriculum – teachers

through their pedagogical knowledge decide where to teach in terms of the appropriate environment. As a result, it is at the discretion of the teacher whether to choose a face-to-face or online environment. Usually, teachers are familiar with the face-to-face method, and it saves time since teachers are instructors. Online instruction requires teachers to have resources. Due to number of factors, teachers may combine the face-to-face and online environments; it suggests that the hybrid learning environment is subjective and further guided by the teachers' subjective experiences to work effectively. Figure 7.7 provides a clear picture of a set-up in the teaching and learning process in a hybrid environment.

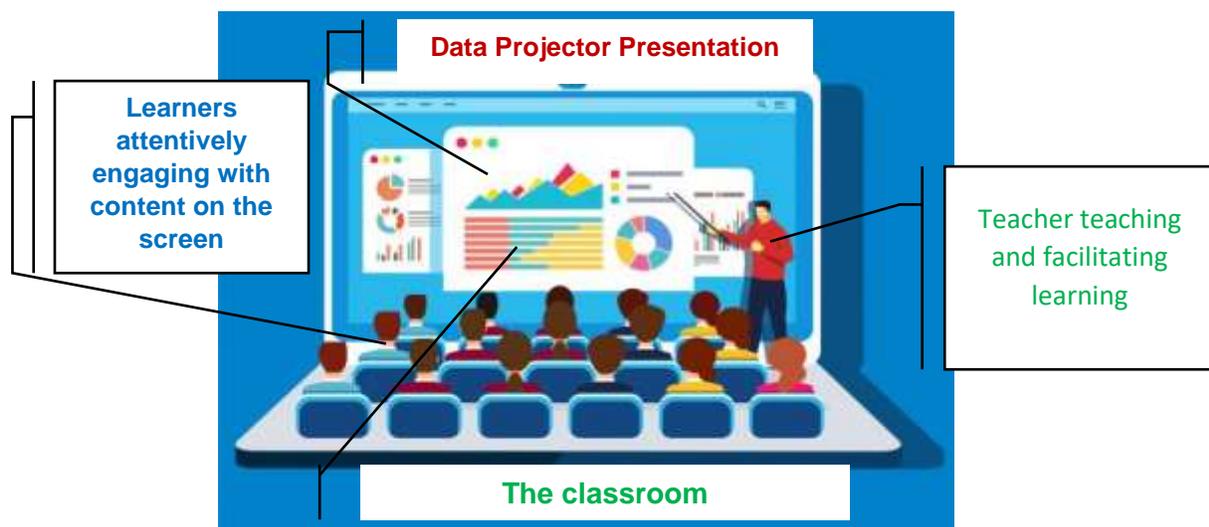


Figure 7.7: Hybrid teaching and learning context

Figure 7.7 presents an illustration of a hybrid environment which combines face-to-face and online teaching and learning. In this kind of environment teachers use their experiences of various kinds of technologies to enhance the teaching and learning process right in front of the learners.

The following excerpts in this regard were obtained from the data generation procedures of this study:

P2 explained:

Yeah, we do. We do this so blended environment ... We collect the things from the office projector we put. They do sometimes they even be there clarifying also when they're watching something from the projector.

FGI-2:

I normally focus more on face to face, but somehow, it's blended as well as online. ... If the technology can change now, overnight I can use this technology including camera. Forum or platforms are so important because learners discuss all subject-related problems, but say teaching on face, face to face, needs more learners to concentrate harder and to see that he or she is performing in that particular way. Right? Because they still go to class, but overnight you can change to online to work at home using tablets.

P3 highlighted:

I sometimes use internet in the classroom to allow learners to find information on their own while providing strict instructions which allow learners to respond as expected.

P5 explained:

In my classroom, I choose activities that allow to work individually, use a little bit of face-to-face and online learning environment to accommodate all students' needs ...

The above stated accounts affirm that the internet can be used during teaching and learning in the classroom or at any time outside the classroom that suits both the proficient and common experiences of teachers teaching EMS in Grade 9. Further to this, both common and proficient environments were well identified during the interaction process, because participants reflected the use of both proficient and common experiences and also considered personal and formal experiences in order to meet the needs of teaching and learning of financial literacy/accounting and also the needs of the learners in the classroom.

Teaching and learning financial literacy/accounting therefore takes place through trial and error. Compared with other curricula, the South African CAPS is not clear on specifying a learning environment that guides the teacher to enhance academic performance. Also, this context – whether in the classroom or technology-rich promotes face-to-face, peer-to-peer/teacher interaction, voice-to-voice and socialisation within the learning environment – thus, it is driven by common experiences. However, the financial literacy/accounting curriculum policy document does not specify the learning environment

that is conducive for teaching the subject, and is silent on the technology-rich environment, nature of classrooms, amount of space required and technologies suitable for teachers to use to implement this curriculum. As a result, teachers ended up using their discretion.

The use of WhatsApp as a social media platform among the teachers and learners in the secondary schools cannot be over-emphasised. WhatsApp has been accepted as a modern online tool that can facilitate the learners' academic performance. That is why it is important for teachers and learners in secondary schools to use this social media platform as a teaching-learning interactive forum.

7.6 Conclusion

The findings of this study indicated that teachers had various kinds of experiences (common, proficient and subjective) when they decided on content, activities, resources and teacher roles, as they think of what should be part of their lessons in the classroom.

Firstly, teachers indicated that the length of time allotted is not enough to teach financial literacy, which results in poor performance in the subject. The allocated time does not allow the teacher to engage learners in challenging activities, or cover content as prescribed in the CAPS; also, time is lost when they change subjects from one teacher to the next. Therefore, teachers embark on extra classes to cover the curriculum and ensure that learners are ready for the examinations, using opportunities like Saturdays and holidays to cover the work.

Secondly, there is unavailability of teaching and learning resources that allow teachers to teach in a way that satisfies learners' needs. This includes resources such as hardware, including computers, laptops and tablets. This forces teachers to change their role, as they are supposed to be instructors because of the nature of the curriculum which is vertical and structured. Teachers end up grouping learners together while teaching in order to share these resources.

In support of moving towards the Fourth Industrial Revolution, teachers have demonstrated a huge willingness to use computers and software to enhance teaching

and learning in the classroom. According to teachers' understandings, they will shift their traditional face-to-face learning environments to online and hybrid learning environments.

Most of the themes that were discussed above, such as the role of teachers in the classroom, teaching and learning resources, time and plans that guide the teaching and learning of financial literacy/accounting, and the hybrid teaching and learning environment, are greatly influenced by the nature of the curriculum and the teachers' experiences of enacting financial literacy/accounting in secondary schools.

The next chapter concludes the study by discussing theory in relation to the findings and providing related recommendations.

CHAPTER EIGHT

REROUTING DEEP-ROOTED EXPERIENCES, IMPLICATIONS AND INPUTS OF THE STUDY

8.1 Introduction

Chapters Six and Seven presented and discussed the findings in terms of themes that emerged and transpired from the data generated in response to the research questions through reflective activities, semi-structured interviews and focus groups. In this concluding chapter the findings around the theory of the study are discussed.

The study sought to explore teachers' experiences of enacting Financial Literacy/Accounting in secondary schools in Zululand District using the following research questions:

- What are teachers' experiences of enacting Financial Literacy/Accounting in Grade 9 schools in Zululand District?
- Why do teachers experience the enactment of Financial Literacy/Accounting in Grade 9 schools in Zululand District in particular ways?

In further exploration of teachers' experiences, I re-evaluate the key research questions together with the key findings of the study. I also explore and focus on the research process, and finish by extracting the study's key contributions to the field of education, including teaching, learning and learner performance, with some recommendations for future research.

Through consideration of the data presented in Chapters Six and Seven, and linking these data with the research questions, I provide a summary of eight propositions that emerged as constructs to reroute deep-rooted experiences, indicate implications and outline the inputs made by this study on teachers' experiences. The eight propositions are as follows:

- understanding of the general aims of the curriculum;
- the significance of content knowledge;
- the need for creative teaching and learning activities;
- the composition of school-based assessment (SBA);

- the prioritisation of teaching and learning resources;
- the cemented role of teachers and learners in the teaching of Financial Literacy/Accounting;
- time and plans to action the teaching process; and
- the context-based teaching of Financial Literacy/Accounting.

This is followed by the rerouting of teachers' experiences using theory. I conclude my thoughts on exploring/rerouting Grade 9 teachers to enact financial literacy/accounting in secondary schools through presenting the implications of the findings of this study and recommendations.

8.2 Proposition One: Understanding of the general aims of the curriculum

The study set out to understand teachers' experiences of enacting financial literacy/accounting in Grade 9 guided by an understanding of general aims (first proposition of the study) of the curriculum, which in South Africa is CAPS. The understanding of general aims as the first proposition represents the future venture of any curriculum intending to address national needs. The literature indicated that general aims are an orderly activity represented in systematic, organized, purposeful acts which are coherent from one step to another (Daniel, 1940; Lawhead, 1960; Seetharamu et al., 2017). Teachers are the agents of orderly activities, which are sequenced in a manner such that their aims are depicted in learners' behaviour. As a result, in schools, we cannot allow "the illustrations of aimless activities" which do not have a sense of direction (Seetharamu et al., 2017, p. 8). In support, the Department of Basic Education (2011, p. 4) expresses "knowledge, values and skills worth learning in South African schools", represented in the form of general aims of education. The findings revealed that teachers are fully aware of the general aims of the curriculum – but it was evident in the discussion that they did not understand them, since they did not consider them as they set out to create a sequence of financial literacy/accounting activities that are meaningful in every step of the education process.

According to this study, there are three types of general aims. These are curriculum aims, lesson objectives and learning aims, which emanate from the aims, objectives and

learning outcomes respectively (Kennedy' 2006; Williamson, 2017). As per the findings of this study, teachers did not understand the differences between aims, objectives and learning outcomes. They only know and understand that aims are long-term goals and objectives are specific short-term goals; they are not clear about learning outcomes. They cannot depict the differences between them. Therefore, the poor performance in financial literacy/accounting in Grade 9 is caused by teachers not understanding the aims, objectives and learning outcomes of teaching the subject. If teachers cannot clearly state that the aims and objectives are for them and the learning outcomes are attached to the learners, this suggests that teachers do not understand that aims/curriculum aims are very professional and proficient and are teacher-centred. They are clearly outlined and documented in the curriculum policy. In contrast, learning outcomes are competence-based, societal and common since they are for learners to display their competencies at their own pace. Learning programmes are contextual and learners are the drivers of their learning. Therefore, lesson objectives are specific and short-term; they are subjective, personal and demand the personality of the teacher to carefully thread through knowledge (proficient/professional), develop skills (subjective/personal) and highlight the values (societal/common) that are acceptable in South African society.

Concerning TPACK/CASPE theory, this represents teacher knowledge that is built through formal schooling and proper training in tertiary institutions. It encompasses all various kinds of experiences. Therefore, this kind of knowledge/experience can produce a learner that possesses 21st century skills (critical thinking, communication, creativity and technological skills) and can face global imperatives. In this way, content knowledge is key and is the vehicle for the teaching and learning process, and can improve the quality of teaching and learning in secondary schools.

8.3 Proposition two: The significance of content knowledge

The second proposition which is a component of quality education is the significance of content knowledge. Content knowledge is a major component of the teaching and learning process, and it contributes to the growth of every learner in the classroom. In addition, content knowledge is critical for the teaching of financial literacy/accounting

because it presents the theory and principles of the subject. In other words, theory and principles of knowledge enable teachers to demonstrate embedded and unambiguous knowledge of the financial literacy/accounting content, so that learners achieve the curriculum aims and lesson objectives in the classroom.

In support, Ball et al. (2008, p. 389) define “content knowledge as unique to teaching and kind of subject matter specific for professional knowledge”; the teacher is defined by the nature of content knowledge, and it has to be acquired through proper training so that the teacher is qualified to teach that particular subject. In other words, teachers need to be informed by formal experiences which address the subject matter. As a result, the nature of content knowledge varies greatly among content areas or topics, and it is of paramount importance that teachers clearly or deeply understand the subject that they teach. For instance, teachers who are teaching EMS in Grade 9 should be able to demonstrate knowledge of the financial literacy/accounting content with a focus on accounting concepts, recording of cash/credit journals, posting to the ledger and the trial balance.

In this study, content knowledge is categorised into three spheres of experiences: prescribed content knowledge (proficient experiences), content focus knowledge (common experiences) and subjective content knowledge (subjective or personal experiences).

Findings from the study indicated that teachers are fully aware of financial literacy/accounting content knowledge (prescribed content knowledge) that needs to be covered in Grade 9, but they have reinterpreted, shortened and revised content from the CAPS policy to suit their methods of teaching, forgetting the actual needs of the learners. They revealed that the curriculum is monitored weekly, and if you are behind the schedule of the ATP, the school management team will demand an accountability session where the catch-up plan is discussed. As a result, teachers are against these accountability sessions, that result in seeing teachers trimming the content so that they cover the curriculum.

Another reason behind the enactment of financial literacy/accounting is that content knowledge is insufficient, such that teachers choose topics that are easy to deal with and avoid the difficult ones. Other findings include that the financial literacy/accounting curriculum is wide open for the Grade 9 learners, and includes intentional repetition of

business transactions, thus limiting teachers from exposing learners to many other activities and teaching methodologies. Therefore, in the focus groups teachers recommended the removal of certain content so that teachers would have enough opportunity to master the content knowledge. The use of technology to master content knowledge and to teach effectively was mentioned as key in the teaching of financial literacy/accounting in Grade 9. Teachers are using technology such as data projectors, the internet and other related technologies, but they are not aware of and the CAPS policy is silent about the use of technologies.

Technological knowledge (TK) is one of the components of TPACK theory; it is needed to teach and enhance the subject. With CASPE theory, technological knowledge is common knowledge influenced by common experiences. The TPACK/CASPE theory is therefore meant to create balance in all of its components through empowering the teachers to assume their roles as curriculum designers, so that they fully understand each topic in the CAPS policy and reflect on the subject matter concerning the needs of both the learners and society. Dominance of any type of experience (proficient, common and/or subjective) implies that such a teacher is likely to deny certain learners an opportunity to learn skills, knowledge and values that contribute to their development for career paths, their participation in the economic activities of the country and the development of society at large. This demands that teachers have the ability to create teaching and learning activities that accommodate all learners in the classroom.

8.4 Proposition three: The need for creative teaching and learning activities

The third proposition is the need for creative teaching and learning activities that are crafted in a way that assists in achieving the set goals of the curriculum. Teaching and learning activities are needed to implement the curriculum, and this demands teacher knowledge, content knowledge and technological knowledge to develop and design activities that cater for teachers, learners and society. The successful implementation of curriculum policy depends on the classroom activities undertaken by teachers. This usually requires a transformation in their understanding of the subject's content and their teaching.

Teaching and learning activities include all activities for teaching and learning conducted by both teachers and learners within the classroom or during the teaching and learning process, and are divided into three types: teacher activities, learner activities and contextualised activities. Teacher activities are teacher-centred and assist teachers to align the aims and objectives in their teaching. The key point is that teachers cannot create teacher activities if they do not have content knowledge of the subject. The teacher activities are designed to address Bloom’s taxonomies of cognitive skills. The skills of remembering, understanding, applying, analysing, evaluating and creating are meant to be demonstrated by learners during the teaching and learning process. In contrast, learner activities are learner-centred and they demand learner knowledge and full participation in the lesson. Learner activities are divided into learning activities and assessment activities. Figure 8.1 displays how learner activities should be structured and used in the classroom in the teaching and learning of financial literacy/accounting.

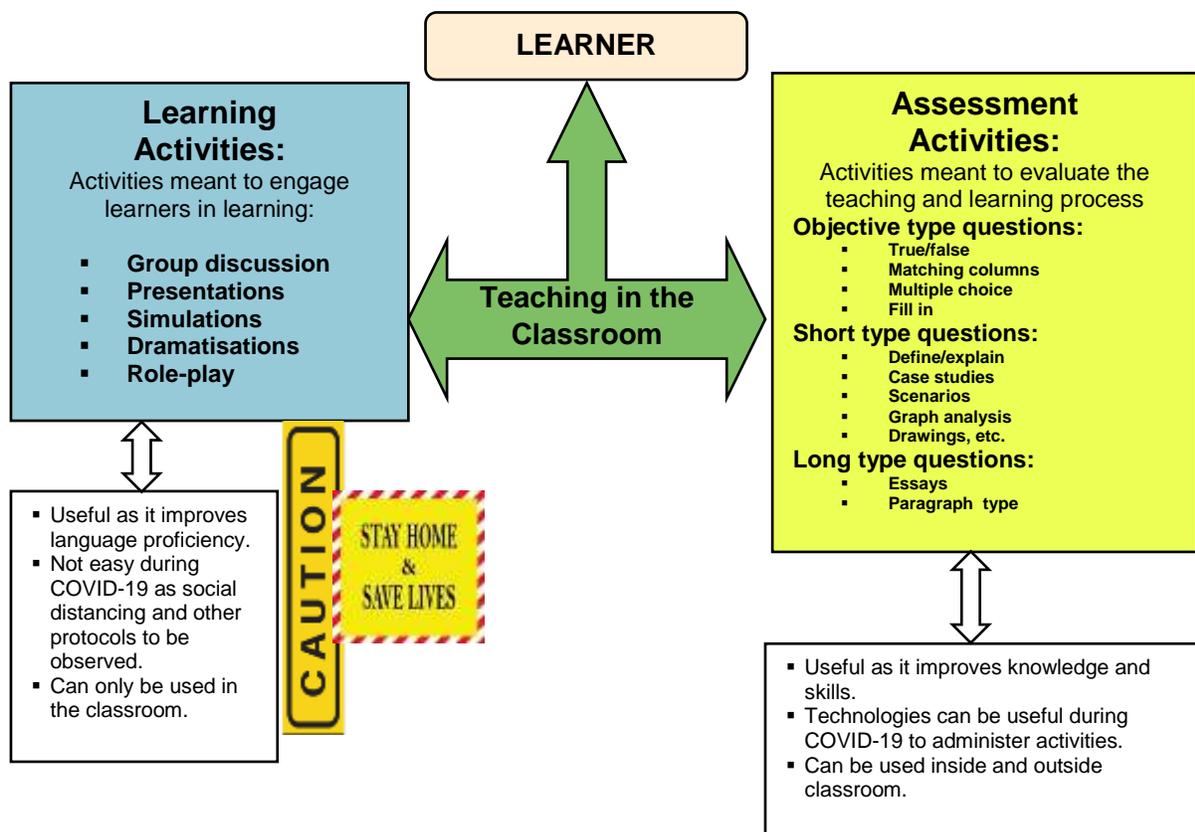


Figure 8.1: Various types of learner activities in the teaching and learning of Financial Literacy in Grade 9

The above figure demonstrates the learner activities that should be designed by the teacher in order to engage learners in the teaching and learning process. Therefore, teachers should use their knowledge and experiences to carefully select the learner activities that are suitable for the role of the teacher, and the level of engagement with the learners, subject and the context. In teaching and learning financial literacy/accounting teachers should understand that learning activities are learner-centred and that they as teachers are playing a facilitating role. These activities demand a lot of time if they need to be done in the classroom. The assessment activities are teacher-centred and inform teachers about the level of mastery of the financial literacy/accounting content in the classroom. They are structured and time for them is limited.

It was found that teachers did understand the teacher activities and they were using them well in the classroom. The only part they did not understand was the issue of learner activities that are divided into two parts, namely learning activities and assessment activities. They believe that assessment activities are for formal tasks since they are structured in the form of type of questions. During the teaching and learning process in the classroom the teachers focused more on learning activities, which demanded a lot of time and resulted in them failing to finish covering the content of the ATP.

Teachers find it difficult to use learning activities in the classroom due to COVID-19 protocols; remember, learning activities require learners to interact as they participate in them. Consequently, assessment activities became the area of focus, because teachers were able to design assessment activities in the form of various types of questions. These activities seem to be relevant, because the use of technologies came to the fore to assist learners to do activities at home.

This study further revealed that teacher activities are used by teachers during the teaching and learning process to ensure that learners link the content knowledge to the lesson objectives. The learner activities involve learners in the teaching and learning process and also ascertain whether learners have understood what is taught. Learner activities are teachers' fundamental tasks to allow learners to engage in learning activities that are likely to result in achieving the set lesson objectives.

8.5 Proposition four: The composition of school-based assessment

The fourth proposition is the composition of school-based assessment (SBA) in the teaching and learning of financial literacy/accounting in secondary schools. In many educational systems around the world, such as in Australia, Canada, the United Kingdom and Finland, SBA is broadly or completely used to provide information about learner achievement. Hong Kong made SBA a part of the public examinations system since 1978, and SBA became a core component of the Hong Kong Certificate of Education Examination. South Africa adopted SBA in 2011, when it became one of the major components in the middle grades from Grades 1–11 and also in the National Senior Certificate. SBA is an assessment that is embedded in the teaching and learning process. SBA is the structure or the nature of assessment which recognises all of the efforts of learners through the use of formal tasks in schools since the performance curriculum is implemented in the schools (Bernstein, 1999; Maharajh et al., 2016). It aims at bringing a characterised learning environment among learners in the classroom, while improving the quality of education.

In the South African context, SBA is composed of summative assessment (tests and examinations) and formative assessment which includes formal tasks such as assignments, projects, financial reports and others that are formally recorded and are considered for the progression or promotion of a learner within the grade. Therefore, as agents of change teachers need to have in-depth knowledge of SBA and how it contributes to, develops and enhances the teaching and learning process of secondary schools. Authors like Adediwura (2012); Hafen et al. (2015); Timperley (2009) and Hadebe-Ndlovu (2017) opine that as much as assessment is a necessity, providing teachers and learners with essential and useful information about what is learnt and about the level of attainment of teaching goals, lack of knowledge of assessment causes teachers to encounter many obstacles that prevent them from understanding learners and assessment. Hence this study sought to explore teachers' experiences of understanding all components of assessment and their contribution to teaching and learning in secondary schools.

The findings revealed that SBA is a good way of tracking learner progress, and that teachers will be able to devise strategies to improve learner performance. Some teachers

were not sure of the components of SBA, and others seemed to undermine the use and importance of conducting an authentic SBA in schools. Also, there was confusion of the two concepts of summative and formative assessment. Teachers were not ready to implement SBA, and they felt that they did not have enough training to ensure that they mastered all of the stages involved in the assessment.

While teachers are aware of the fact that SBA involves the teacher from the beginning to the end, guided by the assessment programme, it was noticeable that teachers failed to identify and/or develop appropriate assessment tasks that were suitable for the content and manageable by learners. Teachers used ticks for correct answers and crosses for wrong answers, without further explanation of the wrong answers, and also failed to give immediate and constructive feedback to learners. They failed to acknowledge that SBA stimulates continuous evaluation and adjustment of the teaching and learning process in the classroom. They did not recognise that it is meant to complement various forms of assessment, including tests and examinations.

One massive implication is a requirement and a dire need for professional development that would provide and assist teachers with successful, innovative internal assessment practices, and an understanding of how assessment assists both teachers and learners in the classroom. The present approach just focuses on the development of assessment tasks and the reliability of marking. School management teams need to take a participatory role in leading and encouraging pedagogically sound conducting of SBA, rather than focusing primarily on moderators who complain through their findings on their moderation reports.

Subject advisors and other related educational authorities should also induct newly appointed teachers on how assessment should be conducted, and introduce them to effective internal assessment and moderation practices and encourage such proper practices. In addition, attempts to change teachers' assessment practices need to consider existing conceptions of assessment, because teachers' experiences have an impact on practices and may need to be challenged. While there is debate about whether teachers' experiences influence and change practices of assessment in secondary schools or vice versa, one cannot be changed without considering the other. Therefore,

teachers are urged to further explore and consider the teaching and learning resources that seem to play a crucial role in the teaching and learning process.

8.6 Proposition five: Prioritisation of teaching and learning resources

The fifth proposition is the prioritisation of teaching and learning resources in the teaching and learning of Financial Literacy/Accounting in Grade 9. Govender and Khoza (2017); Khoza (2018); Mpungose (2018) explain that teaching and learning resources are materials or a person/s that are assisting to implement the curriculum and communicate the process of teaching and learning. These studies are in agreement with the findings of the study and conclude that teaching and learning resources are referred to as hardware, software, and ideological-ware. Hardware includes any identifiable resources that are tangible and assist the process of teaching and learning as they communicate learning, while software is meant to support the hardware to keep it running as it displays information, and ideological-ware is a non-tangible asset and the mind/ideology behind the operation and coordination of hardware and software.

As a result, teachers are informed mostly by proficient experiences to select technologies, gadgets, tools, devices, and machines approved by curriculum experts. Software resources like programs, which include Microsoft Office, Skype, Zoom and others, are installed to supplement the hardware resources by enhancing communication and display, and are thus driven by common experiences. Both hardware and software resources promote active learning, create interest and develop enthusiasm in the classroom. However, the selection of appropriate teaching and learning resources demands the teacher's own choice of ideology (ideological-ware) that suits the context and the nature of the content and promotes learning. The ideological-ware is greatly informed and influenced by subjective experiences

The findings from the semi-structured interviews and focus groups indicated that teachers use textbooks, computers and data projectors but are not aware that they are regarded as hardware. They know that they are resources that assist teachers to teach and learners to learn, but they are not seen as important and they are regarded as very expensive. According to the teachers, they are meant for private schools and Model C schools that have a high rate of learners who are paying school fees. Rural schools rely only on

textbooks and making notes for learners since there are not enough textbooks in the school. Teachers revealed that they do not have the technological knowledge to operate computers and data projectors. They rely heavily on textbooks because they save time. They do have cellphones, but they use them for socialising and not for school work. They indicated that they cannot use their cellphones to do school work. One of the teachers said angrily “Who is going to buy data to send class activities to learners? Schools do not want to pay and they do not want to buy textbooks. Learners are always sharing textbooks.” Teachers do not believe that schools will ever provide enough resources to improve learner performance. The results further showed that teachers have been asking for other teaching and learning resources for a very long time, but all in vain. This questions the knowledge of choosing the right and appropriate resources that assist both teachers and learners inside and outside the classroom.

Findings from a few of the teachers indicated that they used hardware and software when they teach accounting concepts and other related financial literacy/accounting content. Usually, they were using hardware like data projectors, laptops, photocopiers, and others, include related software like MS PowerPoint, MS Excel, MS Word, and others. Consider that the CAPS document is silent on which resources are appropriate in the teaching and learning process. Hence, the teachers use their own discretion, which might be influenced by various kinds of experiences. Furthermore, they did not understand the rationale for using hardware and software resources, but they were using them to teach specific topics where they made PowerPoint presentations.

Teachers were applying CASPE theory, which advises teachers to consider all types of experiences, including technology, when they teach Financial Literacy/Accounting in secondary schools. CASPE theory is a contextualised TPACK with acknowledgement of teachers’ experiences. Further to this, teachers did not indicate knowledge of ideological-ware as one of the resources, and seemed not to understand the theory (ideological-ware) behind the functioning of hardware and software. Teachers are comfortable in using hardware and software in their teaching and learning, but they forget that the effectiveness of such software and hardware is fully supported by ideological-ware. In other words, teachers were controlled and influenced by common and proficient experiences, neglecting the subjective experiences.

Teachers should be directed and guided by subjective experiences, so that they can select the best, most suitable ideological-ware in the teaching of financial literacy/accounting in Grade 9. This would define the role that teachers and learners should play to enhance the teaching and learning process.

8.7 Proposition six: The role of teachers and learners in the teaching and learning process

The sixth proposition is the role of teachers and learners in the teaching and learning process. This serves as one of the deep-seated experiences when teachers enact the financial literacy/accounting curriculum in secondary schools. Data generated in this study revealed that the teacher plays various types of roles, to make sure that one particular role is implemented and becomes a crucial role in ensuring the quality of teaching and learning in the classroom. The literature agrees with the important positions and roles that teachers hold in ensuring quality education. The role of the teacher is characterised by being willing to demonstrate knowledge of understanding teaching and learning processes so that they contribute to the transformation of education through effective teaching. This requires teachers who are well qualified, competent, skills driven and knowledgeable mediators of learning, assessors, research subject specialists and lifelong learners to enact the financial literacy/accounting curriculum in secondary schools.

However, while quality teaching in financial literacy/accounting requires a teacher to have a thorough knowledge of the content of the subject, requirements extend beyond this knowledge alone. Pedagogical knowledge is important and drives the teaching and learning process. A teacher needs to have a good understanding of how to teach various content focus areas of the subject. Technological and pedagogical understandings and knowledge relate to which technological resources best suit the assumed role, and how to teach content that develops 21st century skills, and further to that how to recognise learners' learning needs and identify needs that are necessary for effective teaching to take place.

One of the teachers acknowledged that learners learn in various ways. It was revealed in the focus group discussion that teachers have a responsibility to cover the ATP as

expected by the school management team. The only role that suits this kind of activity is the instructor role that makes the teacher the centre of attention. As teachers take an instructor role, they want to achieve the objectives that have been set for a period of teaching and learning of financial literacy/accounting. The findings agreed with those of studies like Khoza (2019); McAlpine, Weston, Berthiaume, and Fairbank-Roch (2006), who opined that vertical/proficient experiences are mainly driven by lesson objectives as the short-term goals to be achieved by teachers through instructing learners, to demonstrate knowledge of the content taken from prescribed textbooks. In proficient experiences, teachers have a role to record learner performance, ensure that learners acquire the financial literacy/accounting knowledge, and cover the curriculum as expected. Learners' performance is measured against set criteria in the CAPS policy. This means that the instructor role is informed by and entrenched in proficient experiences in the teaching and learning process.

However, teachers indicated that they favour a facilitator role, because they get a chance to know the learners' strengths and weaknesses since they have a manageable number of learners in their classrooms. The whole process of teaching and learning is learner-centred; it is horizontal, informal and influenced by common experiences. This is similar to what Byrne et al. (2013); Tilya and Mafumiko (2018) advocate as they demonstrate the efficiency of the facilitator role in the competence-based curriculum, which is horizontal in nature.

In contrast, it should be noted that the CAPS curriculum is the opposite of the facilitator role, which is not a part of a vertical curriculum. This suggested that those teachers who were playing the role of being a facilitator were going against the CAPS policy, which is a performance-based curriculum. The data revealed that teachers agreed with the notion of actively engaging learners in the teaching and learning process. The participants also articulated the view that in financial literacy/accounting learners needed to be active and engaged in the classroom, such that they master and accumulate the required knowledge in their learning. Therefore, teachers should promote active learning and participation of learners in class and group discussions.

Consequently, teachers need to explore the subjective role which is influenced by proficient and common experiences. They should adopt the CASPE theory which allows

the cemented role to be functional, as it caters for the use of technology in the teaching and enactment of financial literacy/accounting in secondary schools. In short, teachers need time and plans that are accurate and easy to implement, and to be geared up to explore various teaching roles and techniques to accommodate different learning styles.

8.8 Proposition seven: Time and plans that guide the teaching and learning process

The efficiency of the role that teachers play depends on proposition seven, which is having the time and plans that guide the teaching and learning process in schools. Time allocation plays a crucial role in teaching and learning (Mills & Exley, 2014; Yap et al., 2014). In addition, time determines the effectiveness of each plan in schools, and it requires teachers' experiences to understand the financial literacy/accounting content and pedagogical knowledge in order to use time effectively.

Understanding the use of time in teaching and learning requires teachers' knowledge to understand the performance-based and competence-based curriculum. The difference between the two types of curricula assists teachers to use time effectively, guided by the plans that are available in the teaching and learning process. In emphasising the effect of time in teaching and learning, Van der Akker (2009, p. 12) specifies that "the time factor is a classical object of curriculum discussions: how is the always scarce amount of time distributed across domains and learning tasks?". Each plan should indicate how time is distributed in teaching and learning and it should be attached to the task or activity. The plans that drive teaching and learning include ATPs, which are considered to be yearly, programmes of assessment which are weekly and quarterly, and lesson plans which are hourly plans.

Findings revealed that teachers were complaining about the fact that EMS is allocated two hours per week, with financial literacy/accounting allocated one hour per week and 10 hours per quarter. This is contradictory to the expectations of CAPS as it states that financial literacy/accounting consists of 50% of curriculum coverage of any task that has been developed and is meant to be recorded, while the other two parts (The Economy and Entrepreneurship) of EMS cover only 25% each. Teachers indicated that they use morning and afternoon classes to cover the curriculum in Grade 9. Workshops start at 12h00, and make it difficult to master all the changes brought by the subject specialist,

because it usually lasts only two hours at most, since teachers are challenged by transport issues and space in the classrooms as COVID-19 protocols need to be observed. There may also be non-attendance of learners and teachers due to COVID-19 attacks in their families. There are also insufficient resources such as textbooks, laptops, gadgets and other related materials that save time and assist the teaching and learning process in financial literacy/accounting in secondary schools. Unqualified teachers do not have sufficient knowledge to implement the ATPs and the programme of assessment and to develop effective lesson plans.

In a nutshell, the time allocated to teach financial literacy/accounting is drawn from the CAPS, which is a curriculum guideline document as approved by the National DBE. As a result, the teachers have a responsibility in the school to meet, brainstorm ideas and draw up a composite timetable in which they stipulate time, teachers' activities, and the arrangement of classes for each subject. Through content knowledge, pedagogical knowledge and their experiences, teachers develop their ATPs for the year which indicate how content is structured and partitioned through the days, weeks, months and quarters of the year. Then they further prepare a programme of assessment, in which they demonstrate how the content is assessed, what form of assessment is to be administered, what skills and knowledge are to be covered in the assessment activity, how much time is allocated and marks. The final plan is the lesson plan, which is individually prepared daily for a period of one hour, indicating aims and objectives, teacher and learner activities and reflection.

Studies assert that time is the major curriculum factor that needs to be considered during teaching and learning. They further support the extension of classes from the time set in the CAPS policy to the time of teachers where they opt to use contact time, spare time, and after work hours to cover the ATP. Consequently, TPACK/CASPE theory also asserts that the teacher knowledge includes identifying suitable teaching and learning resources to save time and pedagogical knowledge includes managing teaching and learning activities in every context. Contact time is allocated in weeks for each topic in the ATP, with an allocated time table for practical work such as projects.

Teachers' experiences were skills and value driven, because the teachers used common knowledge to make meaningful decisions about time for teaching the financial literacy/accounting content. Consequently, teachers confused the roles and approaches that are suitable for the effective teaching and learning of the subject. The issue of time seemed problematic, because teachers believed strongly that if the notional time was increased enough, they would teach the whole content as expected and allow learners to engage effectively in the activities. However, the limitation of time constrained them in enacting the financial literacy/accounting such that it loses its flavour and results in failure to achieve the curriculum goals.

Their interpretation, reinterpretation and contextualised activities led to erratic decisions that were misaligned with curriculum provisions, learner needs, and professional ethics to honour teaching time. This lack of teacher knowledge in content, pedagogy, technology, context and other related contributors to teaching and learning of financial literacy/accounting suggested that teachers were not sure of their experiences that guide and direct their teaching and learning activities. As a result, they were not consistent in their teaching hours, which brought about inconsistencies and inequalities among learners, as teaching was unprepared, random, coincidental and not planned properly. Therefore, common, proficient, and subjective experiences seem to prevail in order to address all the needs for the ATP, programme of assessment and lesson plans within a specified period of time in the CAPS document. Then teachers should identify the suitable context that accommodates their time and plans in the teaching and learning of financial literacy/accounting in secondary schools.

8.9 Proposition eight: Context-based teaching that encompasses a technology-rich environment

The eighth proposition is context-based teaching that encompasses an environment that is technology-rich to allow learners to acquire knowledge and skills in financial literacy/accounting in Grade 9. Context-based teaching demands an environment that connects teachers and learners and serves as a provider of opportunities to achieve the set aims and objectives in the classroom. Context-based teaching involves a platform, which is referred to as any space or environment where teaching and learning take place. In consideration of what is happening currently in the South African curriculum, the

teaching environment provides limited opportunities to enable the stimuli that enhance teachers' experiences and knowledge to achieve effective teaching and learning. Context-based teaching is situated in three environments, which include the face-to-face, online and hybrid environment (Alnabelsi et al., 2015; Redmond, 2011).

The face-to-face environment promotes teacher and learner interaction, and is driven by professional/proficient experiences. Online teaching and learning is learner-centred, social and influenced by common/societal experiences. Each context is influenced by either horizontal/common experiences or vertical/proficient experiences. The curriculum can be performance-based or competence-based, so that it suits either face-to-face or online teaching (Byrne et al., 2013; Maharajh et al., 2016). The rest of this section interprets the understandings and experiences of teachers involved in the teaching and learning of financial literacy/accounting in Grade 9.

The findings from the semi-structured interviews and focus groups indicated that teachers were comfortable with face-to-face teaching, since it is cheap and it saves time. They all mentioned that they were trained to teach face to face and to deliver instructions. Online teaching and learning is regarded as for rich schools with resources. The majority of schools do not have classes that accommodate teaching using technology. It was also clear that the conditions in the classrooms were not conducive, and some had broken windows, broken doors, scarce furniture, and poor ventilation. In this kind of situation teachers opted to adopt a traditional way of teaching, which accommodates teachers' interactions fully controlled by the aims and objectives. This is in agreement with authors like Alnabelsi et al. (2015); Díaz and Entonado (2009) when they emphasise the importance of a teaching and learning approach that fits the context.

Further to that, the classroom arrangement was mainly hierarchical because in most classrooms the desks were arranged in structured rows because of the classroom size. That kind of arrangement represents face-to-face teaching. The role of the teachers here is instructional; it keeps the learners passive, and they wait for instructions. The seating arrangement suits teaching practices that make learners follow orders, because teachers had a challenge in managing the large numbers in the classroom. Teachers decide and dictate the rules of engagement. Teachers proclaim that a conducive teaching and

learning environment stimulates growth of the individual teachers to influence learners. As a result, teaching activities were one-dimensional, such that learners were the recipients of information and the teaching environment served teachers only, while learners' engagement with learning was restricted.

Teachers demonstrated a willingness to use online teaching, but combined it with the face-to-face environment. However, this is difficult and schools might not be able to afford the necessary teaching and learning resources. Therefore, it is the role and function of the Government and local school authorities to provide all of the necessities suitable for teaching and learning of financial literacy/accounting in secondary schools. The findings demonstrated that teachers are admmissive and supportive of a learning environment in which teacher-learner and peer engagement in the classroom is promoted.

Studies reveal that most learners prefer to learn using a relaxed and informal platform which promotes social interaction, while most teachers are still trapped in using well-structured and formal platforms. In other words, both formal/proficient and informal/common platforms are dominant and acceptable. However, the CAPS policy is silent about choosing the perfect context that caters for the needs of teachers and learners. CASPE theory recognises all kinds of experiences that should be considered in the teaching and learning of financial literacy/accounting in secondary schools. The findings revealed that teachers were of the idea that teaching without seeing learners and interacting with them is not effective, while considering that the COVID-19 pandemic has pushed teachers to consider teaching learners using online methods. Therefore, a hybrid environment for context-based teaching that combines both online and face-to-face methods is preferable.

The advantage of a hybrid environment is that it raises learners' motivation and engagement, because teachers use a combination and variety of teaching strategies that suit and accommodate learners' needs and learning styles. In addition, online environments provide synchronous, planned discussions and functions for learners without fear of teachers who judge them like in face-to-face traditional classrooms. In this way, teachers use online environments to expose learners to opportunities to socialise

and master the content knowledge using technological knowledge. All of these improvisations have implications for the study.

8.10 Addressing the title: Rerouting teachers' experiences to Financial Literacy/Accounting teaching

The propositions uprooted deep-seated understandings and experiences in the subconscious mind of the teachers, with an intention to redirect and wire them to the improvement of teaching and learning of financial literacy/accounting in secondary schools. This study defines teachers' experiences from three dimensions, which include common/societal experiences, proficient/professional experiences, and subjective/personal experiences. These experiences are paired and interconnected to the components of technological pedagogical content knowledge (TPACK) theory which guided this study to develop the new theory of teachers' experiences known as Common Subjective Proficient Experiences (CASPE). Findings from the data generated, constructs, propositions and themes from the subconscious mind of teachers emphasised the relationship of curriculum concepts and TPACK theory, which made it possible to identify a key component (technology) that seems to anchor all of the curriculum concepts that assist in the teaching and learning of financial literacy/accounting in Grade 9.

Through interrogation and analysis of teachers' subconscious minds, it was evident that teachers were not understanding their potential and the strength of their experiences that had been captured and stored. To draw on Murphy (2019, p. 14) on the power of the subconscious mind, "Within your subconscious depths lie infinite wisdom, infinite power, and infinite supply of all that is necessary, which is waiting for development and expression." Teachers were not aware of the depths of experiences, beliefs and thoughts about the subjective/personal contribution of aims, content knowledge, creativity of teaching and learning activities, contribution of SBA, prioritisation of teaching and learning resources, cemented roles of effective teaching, importance of time and plans, and the level of richness in the context that they could use to improve the learners' level of performance in financial literacy/accounting. They were not aware of theories that are trapped in their actions when they interpret, reinterpret, contextualise and recontextualise the curriculum to suit the needs of the learners, while in the process they consider ways

to achieve the set standards as per CAPS requirements and expectations. Therefore, this part of the study through CASPE theory shows the interrelated components of the propositions and constructs that emerged from this study. Figure 8.2 reroutes the teachers' experiences to curriculum concepts/propositions and the theory of experiences while driving content of financial literacy/accounting to meet Fourth and Fifth Industrial Revolution expectations in secondary schools.

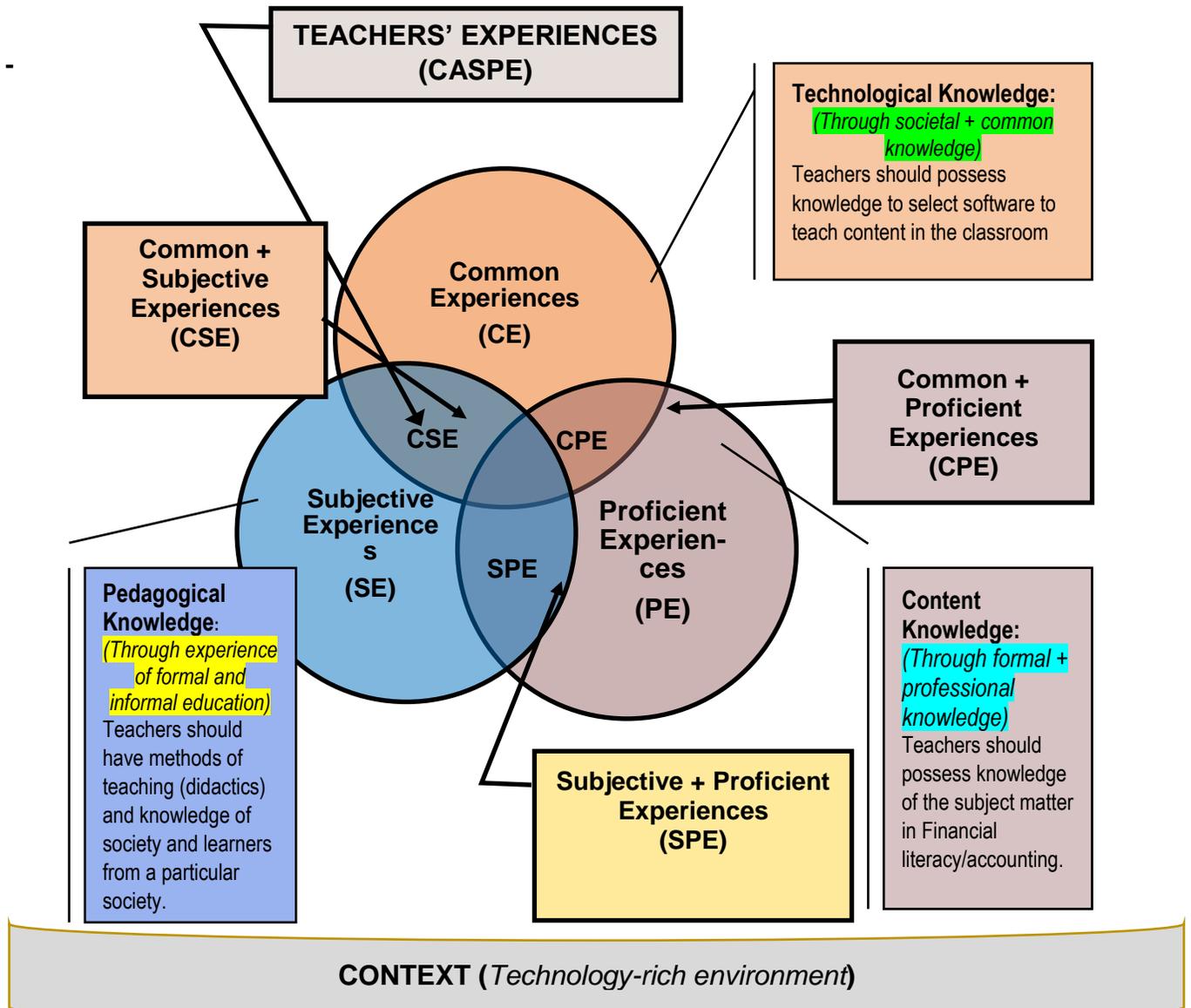


Figure 8.2: CASPE theory linking constructs to experiences

Figure 8.2 presents the theory of experiences (CASPE) in the teaching and learning of financial literacy/accounting in secondary schools. This theory emanates from various studies, strengthened by the findings and the interpretations of findings in this study. The components of TPACK as a guiding theory managed to produce the selected curriculum constructs that allowed teachers to reflect their experiences in financial literacy/accounting in secondary schools. The whole presentation of the study asserts that the effective teaching and learning of financial literacy/accounting in secondary schools is mainly guided and anchored by consideration of the understanding of the basic aims of the curriculum, the significance of content knowledge, the creativity of teaching and learning activities, the composition of SBA, prioritisation of teaching and learning resources, the cemented role of teachers, time and plans actioned for effective teaching, and context-based teaching of financial literacy/accounting.

In Figure 8.2 common experiences are fully supported by the technological knowledge (TK) which teachers need to possess to select relevant software that enhances the teaching and learning of financial literacy/accounting in Grade 9 (Koehler & Mishra, 2009; Raper, 2018). Such software is relaxed, user-friendly, affordable, and allows the learner to exchange ideas and share their experiences. The use of WhatsApp, YouTube, Zoom and Microsoft Teams seems to be relevant in the teaching and learning of financial literacy/accounting during COVID-19, as learners were alternating in lessons and receiving their learning while seated at their homes (Sokhulu, 2020; Song, Wu, & Zhi, 2020; Zhang, 2020). This was in agreement with what teachers indicated during the data generation process, as it was spotted that teachers were aware of software that assists them to teach financial literacy/accounting, that includes the use of the Word, Excel, PowerPoint, and Flash as well as various technologies like WhatsApp and the internet to communicate learning, as Govender and Khoza (2017) indicated in their study. However, the majority of teachers in this study were not using any software, hardware or ideological-ware to convey teaching and learning. They were not even aware of how it assists their teaching.

Pedagogical knowledge (PK) is the kind of knowledge that is acquired through formal training on methodologies and informal training where a teacher decides personally on the best method suitable to teach particular content, and it is influenced by subjective

experiences (Koehler', Mishra, Kereluik, Shin, & Graham, 2014; Kruger, 2018). In addition, findings indicated that PK was influenced by length of service, as it was seen that the longer, they were in the teaching profession, the more they gained experience and sharpened their pedagogical knowledge and skills. Five out of six teachers had more than six years of teaching experience, so this experience played an important role in the pedagogical competence of teachers. Through trial-and-error methods teachers build their experiences in the teaching and learning process, to ensure that they understand and possess knowledge of the learners and consider the particular content for which to choose the best methodology.

Content knowledge (CK) is the formal knowledge obtained from schools and tertiary education. It is the subject matter that teachers should possess to teach learners effectively in secondary schools (Alhababi, 2017; Kola & Sunday, 2015). Teachers demonstrated insufficient subject matter knowledge (CK), which compromised their competencies. Lower performance rates in Financial Literacy/Accounting indicated that they were unable to use their knowledge and apply learning strategies to solve classroom problems. This is in line with Harlen and Holroyd (1997), who stated that teachers with a strong background in and experience of content knowledge have a positive influence on choosing the best teaching strategies that are effective in the classroom.

In advocating for a strong background of content knowledge, teachers can identify and select appropriate teaching and learning material to teach financial literacy/accounting in secondary schools. As per this study, content knowledge of financial literacy/accounting includes accounting concepts, recording of cash and credit journals, posting to ledger accounts, trial balance and analysis of transactions using the accounting equation: $\text{Assets} = \text{Owners' Equity} + \text{Liabilities}$. Experience in content knowledge assists teachers to impart the subject matter effectively in the classroom.

The theory of experiences in this study emphasises the capability of financial literacy/accounting teachers to teach content, and demonstrate the understanding of theories, key concepts and principles of teaching in the teaching and learning process (Beck, 2017; Giles, 1987; Siperto, 2018). Teachers engage in various processes, which include the pedagogical knowledge to select the correct experiences to drive the teaching

and learning of financial literacy/accounting in Grade 9. This should contribute immensely to the learner performance in the subject. In this case, teachers are experts and specialists in the subject to impart content knowledge that develops critical thinking, creativity and the mastery of skills and knowledge. In the process they demonstrate acknowledgement of the values of society, so that they produce learners who will contribute to the growth and development of society.

Therefore, the three facets of experiences (common, subjective and proficient) in the process of teaching and learning modify the teachers' experiences of enacting financial literacy/accounting in secondary schools. To a large extent, the model provides an understanding of the importance of subjective experiences (personal) to harmonise, and proficient (professional) experiences to impart knowledge/content, such that the aims and objectives achieved outgrow skills and knowledge according to the needs of society (common experiences).

This advocates the smooth integration of experiences (content, technology and pedagogy) that define the particular teacher who is suitable to enact financial literacy/accounting, such that the traits of experiences are treated equally to avoid the dominance of one type of experience over another.

8.11 Concluding my thoughts on Grade 9 teachers' experiences of enacting Financial Literacy/Accounting curriculum

The main purpose of this study was to explore Grade 9 teachers' experiences of enacting financial literacy/accounting in Zululand District. This purpose was addressed using the two research questions that guided this study. Concerning the study findings and the intensive reading and engagement with the literature about teachers' experiences, the following suggested recommendations and implications have been established to educate and inform teachers, subject specialists, and educational authorities. However, teaching is a very complicated profession that demands extensive knowledge of curriculum, content knowledge, pedagogical knowledge, context, technological knowledge and other related matters. Therefore, this study provides recommendations to increase teacher knowledge, to implement with understanding of effective teaching and learning of financial literacy/accounting in secondary schools.

In the quest to enrich this study, it was important to analyse and interpret key curriculum constructs, such as aims and objectives (goals), content knowledge, technological knowledge, teaching and learning materials (resources), teaching and learning activities, contexts, time allocated and plans to action the teaching and learning process in secondary schools (Berkvens, 2014; Khoza, 2015a 2019). Therefore, it was imperative to identify these constructs and link them to experiences, so that the study defines teachers' experiences to provide a description and explanation of how teachers theorise the teaching of financial literacy/accounting concepts and knowledge to learners in secondary schools. These features suggest that teachers were not aware of their personal attributes which influence them to enact the financial literacy/accounting curriculum in particular ways to support learners' needs.

I next explain each construct and its implications and related recommendations.

Goals are linked to teaching and learning activities and they are important in each and every curriculum (Jennings', Lantieri, & Roeser, 2012; Makumane & Khoza, 2020). In support, teachers need to have a deep understanding of aims and objectives that are foundational in the activities of the subject. Studies like those of Ismail, Yusof, and Rani (2019); Murphy (2019); Roth (2014) indicate that teachers have to master the theory of experiences, which relies on teachers' deep awareness of the contents of their subconscious mind and relates to the curriculum goals and their implementation.

Although we agree with the goals set out in the CAPS policy, the reality suggested by this study is that not all teachers have an awareness of the deep-seated experiences that assist the adoption of instructional goals and practices that are aligned with the 21st century goals that envisage a learner who is globally competent, creative and has mastered critical thinking (Kivunja, 2015a; Phang et al., 2017; Schleicher, 2012). However, it cannot be ignored that there are ways in which their goals and current practices influence content knowledge, technological knowledge and pedagogical knowledge (Koehler & Mishra, 2009; Lefebvre et al., 2016). There is effective integration of content knowledge, technological knowledge and pedagogical knowledge that involves teachers when they explore how the various dimensions of the financial

literacy/accounting curriculum can work together to enhance learners' creative thinking, and effective engagement with knowledge and skills. This process deepens the mastery of the subject and develops an understanding of complex concepts, issues and problems. While it is exposure to various subject knowledge and ways of inquiring and communicating which enrich learners' learning, it is important to integrate approaches such that they do not dilute the subject curriculum and delivery.

The findings indicated that teachers lack content knowledge of financial literacy/accounting, which is directly compromising the pedagogical knowledge. Teachers have good strategies to teach the subject, but they lack content knowledge. They will not improve learner performance in financial literacy/accounting, and the results will remain unacceptable and be regarded as underperformance. The lack of content knowledge influences the proficient experiences, as it emanates from the experiences that are formal and professionally acquired. Teachers will find it hard to select resources (hardware, software and ideological-ware) that assists in the integration of technology in the teaching and learning of financial literacy/accounting (Çoklar & Yurdakul, 2017; Govender & Khoza, 2017).

The recommendation would be the training of teachers on content knowledge, and the use of resources to enhance the teaching of the subject and link to the theories that support the integration of technology and pedagogical knowledge in the teaching and learning of the subject. Another way to promote teaching and learning of financial literacy/accounting in secondary schools is to ensure that teachers are up to date on using technology. They can use Google to search for current information and share information using various platforms. Both teachers and learners can create WhatsApp groups. WhatsApp is software, a free messenger application that accommodates various gadgets, such as smartphones, tablets and other related technologies (Mpungose, 2019; Susanti & Tarmuji, 2016). Teachers and learners use WhatsApp to send multimedia messages like photos, videos and audio along with simple text messages. WhatsApp groups could serve as a platform where teachers could communicate their grievances, share ideas and perhaps gain assistance from other teachers on possible challenges they may be experiencing in teaching the financial literacy/accounting curriculum in secondary schools (Fattah, 2015; Mpungose, 2019).

This would also demand a technology-rich environment that caters to time and teaching plans in the teaching and learning of financial literacy/accounting. Teachers commented that not enough time is allocated to implement ATPs. Therefore, the educational authorities and curriculum designers should consider the issue of the amount of time against the content that needs to be taught to the learners. If there is failure to address the issue of time, learners will lack content, knowledge and skills, and this will negatively impact their assessments.

In addition, assessments need to adapt and change to be engaged in the teaching and learning process. Teachers should design activities that promote understanding and allow learners to apply the skills and knowledge that they have learned. Therefore, this requires teachers to have experience to understand and improve the dynamics of the teaching and learning processes that are linked to the assessment system. Consequently, the introduction of SBA indicated that learners are assessed under two components, namely school assessment, which has formal tasks, and tests and examinations (Abdullah et al., 2015; Luyten & Dolkar, 2010; Yates, 2018). As a result, teachers are tasked with greater responsibility to design quality assessments that align with the teaching and learning strategy and their learners' aims and objectives. The assessment is viewed as an integral part of the teaching and learning process in a wider perspective, where it functions as learners' indication of areas for development and how to remedy those areas. Through proper training, teachers will use strategies that require a lot of creativity to enhance the teaching and learning of financial literacy/accounting. In contrast, it was evident that teachers are uncertain about the implementation of SBA.

Various studies have suggested that teachers should be part of the team of curriculum designers that decides about the content to be taught in Grade 9. Teachers will make contributions about how content should be structured and involved in curriculum design. It should be noted that teachers are preoccupied by the various problems in schools that affect the effective delivery of the curriculum. I would caution curriculum designers and implementers that it is crucial to consider teachers' knowledge and experiences if learner performance is to be improved. It emerged from this study that teachers had various

experiences as to what makes teaching and learning successful while improving learner performance.

The South African Government should actively involve accounting and financial literacy teachers in formulating or drafting any policy that will affect the curriculum, since they are the upholders and implementers of the curriculum in secondary schools (Lilian, Bechuke, & Moorosic, 2018; Nwokike & Uwaneze, 2018). Teachers can be used to close the gaps and correct the flaws, since they provide practical knowledge and experiences. In furthering research on experiences, teachers demonstrated the gaps in understanding the curriculum concepts and theories that underpin their teaching of financial literacy/accounting in Grade 9. Therefore, it would be proper to investigate the support and guidance provided by subject advisors to implement the curriculum in secondary schools.

Finally, the lack of content knowledge and assessment strategies need to be addressed to improve the learner performance in the subject. There is a need to explore teachers' experiences regarding content knowledge and assessment strategies, to improve the results in the teaching and learning of financial literacy and accounting in secondary schools.

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APPENDIX A: Reflective Activity

1. What is your understanding of accounting and financial literacy?
2. How do you view the purpose, nature and scope of financial literacy in Grade 9?
3. Various ate between enactment and teaching of financial literacy curriculum in Grade 9.
4. Why do you teach financial literacy to your learners/ why do you have an interest in teaching the content? (reasons)
5. Which goals guide the teaching of Financial literacy/accounting?
6. What resources do you use when teaching Financial literacy/accounting (resources)?
7. How do you assess teaching of Financial literacy/accounting?
8. What content knowledge do you use for teaching Financial literacy/accounting?
9. Whom are you teaching accounting?
10. What roles do you assume when you teach Financial literacy/accounting in the classrooms?
11. Where do you teach Financial literacy/accounting?
12. What teaching activities do you use to teach Financial literacy/accounting?
13. How would you describe the training you received in preparation for the implementation of the CAPS?
 - How long were the training sessions?
 - Was the training adequate or not?
 - Were the people who offered the training competent enough?
 - Did you learn new things?
 - Did the training help with implementing the new material and methodology?
14. If you reflect on the implementation of the CAPS, do you think it added greater value to the Grade 9 learners' learning/knowledge in preparation for post-school education?
15. According to Department of Education the purpose of Financial literacy/accounting as a fundamental subject is to ensure that South African citizens:
 - Record, analyse and interpret financial and other relevant data in order to make informed decisions;

- Present and/or communicate financial information effectively by using generally accepted accounting practice in line with current developments and legislation;
- Develop and demonstrate an understanding of fundamental accounting concepts;
- Relate skills, knowledge and values to real-world situations in order to ensure the balance between theory
- Practice, to enter the world of work and/or to move to higher education, and to encourage self-development. From your experience do you see Accounting fulfilling this purpose? How and/or why?

16. How do you find teaching Financial literacy/accounting?

APPENDIX B: ONE-ON-ONE SEMI-STRUCTURED INTERVIEWS

Interview Questions:

17. What is your understanding of accounting, financial literacy and technology?
18. How do you view the purpose, nature and scope of accounting in Grade 9?
19. Various ate between enactment and teaching of accounting curriculum in Grade 9.
20. Why do you teach accounting to your learners/ why do you have an interest in teaching Accounting? (reasons)
 - What is your proficient rationale for teaching Financial literacy/accounting?
 - What is your common rationale for teaching Financial literacy/accounting?
 - What is your subjective rationale for teaching Financial literacy/accounting?
21. Which goals guide the teaching of Financial literacy/accounting?
 - What are the aims of teaching Financial literacy/accounting?
 - What are the objectives of teaching Financial literacy/accounting?
 - What are the learning outcomes for teaching Financial literacy/accounting?
22. What technological resources do you use when teaching Financial literacy/accounting (resources)
 - What soft-ware resources do you use when you teach Financial literacy/accounting?
 - What hard-ware resources do you use to teach Financial literacy/accounting?
23. How do you assess Financial literacy/accounting?
 - Is it Peer assessment (assessment as learning)?
 - Formal assessment (assessment for learning)
 - Summative assessment (assessment of learning)?
24. What content knowledge do you use for teaching accounting?
 - What content knowledge do you cover when you teach accounting in Grade 9?

- What content knowledge does CAPS prescribe for teaching accounting?
- Reflect on your experiences of Accounting. Was the content knowledge socially and practically meaningful? In other words could you relate the work that you did in the class to the real world and make sense of it.

25. What barriers in teaching/learning accounting in schools?

- Proficient or professional constrains
- Common or social constrains
- Personal or subjective constrains

26. What roles do you play when you teach Financial literacy/accounting in the classrooms? Do you assume:

- the instructor role,
- researcher role or
- Facilitator role when teaching accounting?

27. Where do you teach Financial literacy/accounting? Is it?

- in face-to-face,
- Online or
- Blended environments?

28. What teaching activities do you use to teach Financial literacy/accounting?

- What teaching activities do you engage learners to teach the content of accounting?
- Is it teacher-centred, learner centred or content centred activities?

29. When do you teach financial literacy/accounting?

- How much time is allocated for financial literacy/accounting in the curriculum?
- Is time allocated for financial literacy/accounting adequate?

30. If you reflect on the implementation of the CAPS, do you think it added greater value to the Grade 9 learners' learning/knowledge in preparation for post-school education?
31. How would you describe the training you received in preparation for the implementation of the CAPS?
- How long were the training sessions?
 - Was the training adequate or not?
 - Were the people who offered the training competent enough?
 - Did you learn new things?
 - Did the training help with implementing the new material and methodology?
32. If you reflect on the implementation of the CAPS, do you think it added greater value to the Grade 9 learners' learning/knowledge in preparation for post-school education?
33. According to Department of Education the purpose of Financial literacy/accounting as a fundamental subject is to ensure that South African citizens:
- Record, analyse and interpret financial and other relevant data in order to make informed decisions;
 - Present and/or communicate financial information effectively by using generally accepted accounting practice in line with current developments and legislation;
 - Develop and demonstrate an understanding of fundamental accounting concepts;
 - Relate skills, knowledge and values to real-world situations in order to ensure the balance between theory
 - Practice, to enter the world of work and/or to move to higher education, and to encourage self-development. From your experience do you see Financial literacy/accounting fulfilling this purpose? How and/or why?
34. How do you find teaching financial literacy/accounting?
- a) What do you consider to be challenges in implementing the Financial literacy/accounting curriculum?

- b) How do you manage these challenges?
 - c) What do you see as the positive aspects of teaching financial literacy/accounting?
35. How relevant do you find departmental financial literacy/accounting curriculum documents and workshops (for EMS in accounting part.) (Such as NCS Grades 7-9 policy, assessment guideline and content materials) in your teaching of Financial literacy/accounting?
- a) How have you used these documents? (to plan teaching and assessment at the start of the year or on regular bases)
 - b) What do you find challenging in using these documents?
36. If you were involved in curriculum design for financial literacy/accounting, what would you like to change or to add in the current financial literacy content/accounting curriculum? Why would you like to make such changes?
37. Is there anything you would like to add? Anything you would like to share that hasn't been covered in the interview?

APPENDIX D: Ethical Clearance



15 April 2020

Mr Vusumuzi Prince Ndlovu (204400659)
School Of Education
Edgewood Campus

Dear Mr Ndlovu,

Protocol reference number: HSSREC/00001172/2020

Project title: Exploring Grade 9 Teachers Experiences of Enacting Accounting (Financial Literacy) in Zululand District.

Degree: PhD

Approval Notification – Expedited Application

This letter serves to notify you that your application received on 12 March 2020 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number. PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

This approval is valid until 15 April 2021.

To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

All research conducted during the COVID-19 period must adhere to the national and UKZN guidelines.

HSSREC is registered with the South African National Research Ethics Council (REC-040414-040).

Yours sincerely,



Professor Dipane Hlalele (Chair)

/dd

Humanities & Social Sciences Research Ethics Committee
UKZN Research Ethics Office Westville Campus, Govan Mbeki Building
Postal Address: Private Bag X54001, Durban 4000
Tel: +27 31 260 8350 / 4557 / 3587
Website: <http://research.ukzn.ac.za/Research-Ethics/>

Founding Campuses: Edgewood Howard College Medical School Pietermaritzburg Westville

INSPIRING GREATNESS

APPENDIX E: KZN-DOE HOD Permission Letter



education

Department:
Education
PROVINCE OF KWAZULU-NATAL

Enquiries: Phindile Duma/Buyi Ntuli

Tel: 033 392 1063/51

Ref.:2/4/8/4013

Mr V.P. Ndlovu
P.O. Box 954
MONDLO
3105

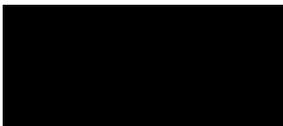
Dear Mr Ndlovu

PERMISSION TO CONDUCT RESEARCH IN THE KZN DoE INSTITUTIONS

Your application to conduct research entitled: **“EXPLORING GRADE 9 TEACHERS’ EXPERIENCES OF ENACTING ACCOUNTING (FINANCIAL LITERACY) IN Zululand District”**, in the KwaZulu-Natal Department of Education Institutions has been approved. The conditions of the approval are as follows:

1. The researcher will make all the arrangements concerning the research and interviews.
2. The researcher must ensure that Educator and learning programmes are not interrupted.
3. Interviews are not conducted during the time of writing examinations in schools.
4. Learners, Educators, Schools and Institutions are not identifiable in any way from the results of the research.
5. A copy of this letter is submitted to District Managers, Principals and Heads of Institutions where the Intended research and interviews are to be conducted.
6. The period of investigation is limited to the period from 13 January 2020 to 10 January 2022.
7. Your research and interviews will be limited to the schools you have proposed and approved by the Head of Department. Please note that Principals, Educators, Departmental Officials and Learners are under no obligation to participate or assist you in your investigation.
8. Should you wish to extend the period of your survey at the school(s), please contact Miss Phindile Duma at the contact numbers below.
9. Upon completion of the research, a brief summary of the findings, recommendations or a full report/dissertation/thesis must be submitted to the research office of the Department. Please address it to The Office of the HOD, Private Bag X9137, Pietermaritzburg, 3200.
10. Please note that your research and interviews will be limited to schools and institutions in KwaZulu-Natal Department of Education.

UMGUNGUNDLOVU DISTRICT



/ Dr. EV Nzama
Head of Department: Education
Date: 13 January 2020

KWAZULU-NATAL DEPARTMENT OF EDUCATION

Postal Address: Private Bag X9137 • Pietermaritzburg • 3200 • Republic of South Africa

Physical Address: 247 Burger Street • Anton Lembede Building • Pietermaritzburg • 3201

Tel.: +27 33 392 1063 • Fax.: +27 033 392 1203 • Email: Phindile.Duma@kzndoe.gov.za • Web: www.kzneducation.gov.za

Facebook: KZNDOE... Twitter: @DBE_KZN... Instagram: kzn_education... Youtube: kzndoe

...Championing Quality Education - Creating and Securing a Brighter Future

APPENDIX F : KZN-DOE Principal Permission Letter

School Principal Letter

B 2019
P.O. Box 954
eMondlo
3105
8th December 2020

Dear School Principal

Re: Application for Permission to Conduct Research

I am Vusumuzi Prince Ndlovu, a candidate studying for PhD in Curriculum Studies at the University of KwaZulu-Natal, Edgewood campus, Pinetown, South Africa. I am conducting a study to explore teachers' experiences of enacting of Accounting (Financial Literacy) in secondary schools in Zululand District. I have observed that teachers have challenges and problems on effective teaching of Financial Literacy (Accounting) in secondary schools. The problem may be lack of understanding of factors that underpin their practice. I am doing qualitative case study research; thus, I am also a Subject Advisor responsible for guiding, supporting and monitoring the implementation of Economic and Management Sciences curriculum which includes accounting part known as Financial Literacy. Therefore, to gather all the information to successfully complete my studies, your school is of paramount importance as it also offers Economic and Management Sciences (EMS) in Grade 9. Therefore, I would like to kindly request to use your school, EMS and Accounting educators to be part of this research project. Please note the following:

- The school and educators' confidentiality is guaranteed.
- The interview, document analysis focus group discussion may last for about 1 hour.
- Any information given by your educator cannot be used against the school, and the collected data will **ONLY** be used for purposes of this research.
- There will be no limit on any benefit that the school and educator/s may receive as part of participation in this research project;
- Data will be stored in secure storage and destroyed after 5 years.
- Educators have a choice to participate, not participate or stop participating in the research. The school and educator/s will not be penalized for taking such an action.
- The school and educator/s are free to withdraw from the research at any time without any negative or undesirable consequences;
- Real names of the school and teachers will not be used, but symbols such as A, B, C, D, E and F will be used to represent school and educators' names;
- The research aims at knowing the challenges of your community relating to scarcity, peoples' movement, and effects on peace.

- School and educators' involvement is purely for academic purposes only, and there are no financial benefits involved.

I can be contacted at:

Email: princegabs@gmail.com or 204400659@stu.ukzn.ac.za

Cell: +27 83 660 2052 or 073 129 2176

My supervisor is Prof. SB Khoza who is located at the School of Education, Edgewood campus of the University of KwaZulu-Natal.

Contact details: Email: khozas@ukzn.ac.za Phone number: 031-2607595.

Discipline Co-ordinator is Dr. M.N. Nzimande,
Curriculum Studies, School of Education,
Edgewood College, University of KwaZulu-Natal
(Tel) 0312603422 (Cell), Email: nzimandem2@ukzn.ac.za

You may also contact the Research Office through:
HSSREC Research Office,
Tel: 031 260 8350 /4557/ 3587
E-mail: hssrec@ukzn.ac.za

Thank you for your contribution to this research.

APPENDIX G: Informed Consent Letter



UNIVERSITY OF
KWAZULU-NATAL

Curriculum Studies, School of Education,
College of Humanities,
University of KwaZulu-Natal,
Edgewood Campus,

Dear Participant

INFORMED CONSENT LETTER

My name is Vusumuzi Prince Ndlovu. I am a PhD student studying at the University of KwaZulu-Natal, Edgewood campus, South Africa. I am interested in exploring teachers' experiences of enacting Accounting (Financial Literacy) in Secondary schools in Zululand District. I have discovered through my dissertation that teachers seem not to understand their experiences of teaching (Financial Literacy) Accounting in Grade 9 schools and I felt it would be relevant to explore their experiences of enacting Accounting (Financial Literacy) curriculum in secondary schools, I am doing a qualitative case study research. As an Economic and Management Sciences / Accounting teacher teaching Grade 9, I wish you become a participant in my study. Therefore, to gather the information, I am interested in asking you some questions that seek to explore teachers' experiences of enacting Accounting (Financial Literacy) in secondary schools.

Please note that:

- Your confidentiality is guaranteed as your inputs will not be attributed to you in person, but reported only as a population member opinion.
- The interview may last for about 1 hour and may be split depending on your preference.
- Any information given by you cannot be used against you, and the collected data will be used for purposes of this research only.
- There will be no limit on any benefit that the participants may receive as part of their participation in this research project;
- Data will be stored in secure storage and destroyed after 5 years.
- You have a choice to participate, not participate or stop participating in the research. You will not be penalized for taking such an action.
- The participants are free to withdraw from the research at any time without any negative or undesirable consequences to themselves;
- Real names of the participants will not be used, but symbols such as A, B, C, D, E and F will be used to represent participants' names;

- The research aims at knowing the challenges of your community relating to resource scarcity, peoples' movement, and effects on peace.
- Your involvement is purely for academic purposes only, and there are no financial benefits involved.
- If you are willing to be interviewed, please indicate (by ticking as applicable) whether or not you are willing to allow the interview to be recorded by the following equipment:

	willing	Not willing
Audio equipment		

I can be contacted at:

Email: princegabs@gmail.com or 204400659@stu.ukzn.ac.za

Cell: +27 83 660 2052 or 073 129 2176

My supervisor is Prof. SB Khoza who is located at the School of Education, Edgewood campus of the University of KwaZulu-Natal.

Contact details: Email: khozas@ukzn.ac.za Phone number: +27312607595.

Discipline Co-ordinator is Dr. MN Nzimande,
Curriculum Studies, School of Education,
Edgewood College, University of KwaZulu-Natal
(Tel) 031 – 260 3422, Email: nzimandem2@ukzn.ac.za

You may also contact the Research Office through:

HSSREC Research Office,
Tel: 031 260 8350 /4557/ 3587

E-mail: hssrec@ukzn.ac.za

Thank you for your contribution to this research.

DECLARATION

I..... (Full names of participant)

hereby confirm that I understand the contents of this document and the nature of the research project, and I consent to participating in the research project.

I understand that I am at liberty to withdraw from the project at any time, should I so desire.

.....

SIGNATURE OF PARTICIPANT

.....

DATE

Appendix H: Turnitin Report

Feedback Studio - Google Chrome
ev.turnitin.com/app/carta/en_us/?s=3&o=1699083746&u=1015360611&lang=en_us

feedback studio Vusumuzi Prince Ndlovu Exploring Grade 9 Teachers'Exp... /0

Match Overview

5%

Rank	Source	Similarity
1	researchspace.ukzn.ac... Internet Source	1%
2	Submitted to University... Student Paper	1%
3	hdl.handle.net Internet Source	1%
4	repository.nwu.ac.za Internet Source	<1%
5	repository.up.ac.za Internet Source	<1%
6	uir.unisa.ac.za Internet Source	<1%
7	etd.cput.ac.za Internet Source	<1%

Page: 1 of 358 Word Count: 138672 Text-Only Report High Resolution On 23°C 15:09 2021/11/11

APPENDIX I: Editing Certificate

APPENDIX I

Leverne Gething, M.Phil. *cum laude*, t/a WHIZZ@WORDS
PO Box 1155, Milnerton 7435; cell 072 212 5417
e-mail: leverne@eject.co.za

3 January 2022

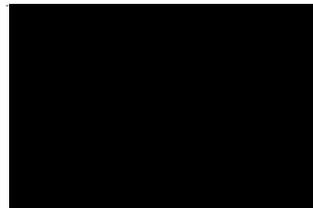
Declaration of editing of a PhD thesis

TITLE: Exploring Grade 9 Teachers' ^{Text} Experiences of Enacting
Financial Literacy/Accounting in the
Zululand District

I hereby declare that I carried out language editing of the above thesis, excluding the reference list, on behalf of **Vusumuzi Price Ndlovu**.

I am a professional writer and editor with many years of experience (e.g. 5 years on *SA Medical Journal*, 10 years heading the corporate communication division at the SA Medical Research Council), who specialises in Science and Technology editing - but am adept at editing in many different subject areas. I have edited a great deal of work for various academic journals, universities and publishers.

I am a full member of the South African Freelancers' Association as well as of the Professional Editors' Association.



Yours sincerely

LEVERNE GETHING leverne@eject.co.za