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**INYUVESI  
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**Experiences of teaching Financial Literacy in Economic and Management Sciences: A  
case study of Grade 9 teachers in three selected schools in Hammarsdale, South Africa**

**By**

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**A dissertation submitted in fulfilment of the Master of Education Degree in the  
Discipline of Curriculum Studies, School of Education, College of Humanities,  
Edgewood Campus**

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**February 2023**

## DECLARATION

I, Philisiwe Banda (219049455), declare that:

- (i) The research reported in this dissertation, except where otherwise indicated, is my original work.
- (ii) This dissertation has not been submitted for any degree or examination at any other university.
- (iii) This dissertation does not contain other persons' data, pictures, graphs, or other information, unless specifically acknowledged as having been sourced from other persons.
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**Researcher:** \_\_\_\_\_

Philisiwe Banda

**Date:** 03/02/2023

## **SUPERVISOR'S STATEMENT**

This dissertation is submitted with my approval.

**Signature:** \_\_\_\_\_ **Date:** 03/02/2023

Samukelisiwe Khumalo (PhD)

## **DEDICATION**

- To my parents, Ruth Banda and Peter Banda, this dissertation is dedicated to you. Words cannot express my gratitude for the consistent love and support you showed throughout the process of writing this dissertation. I thank you for being my source of strength and for encouraging me to persevere. I am grateful to you for having walked this journey with me.
- To the nation builders, the Grade 9 EMS teachers in Hammarsdale, this dissertation is dedicated to you. I thank you for your commitment, determination, and dedication. Teaching an aspect such Financial Literacy appears to be surrounded by many hindrances. I applaud you for using your skills and knowledge to ensure that this aspect is implemented effectively in Grade 9. I honour your urgency in ascertaining that Grade 9 learners are empowered with practical skills fundamental for their personal development and that of those around them.

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## ABSTRACT

The study explored Grade 9 teachers' experiences of teaching Financial Literacy in Economic and Management Sciences. It used a case study of Grade 9 teachers in three selected schools in Hammarsdale, South Africa. The aim of this enquiry was to stimulate a discussion on the experiences of Grade 9 EMS teachers in teaching Financial Literacy. This study, which was conducted under the discipline of Curriculum Studies, used Mishra and Koehler's TPACK Theory as its framework to explore the Grade 9 EMS teachers' experiences in teaching Financial Literacy and to measure the EMS teachers' overall ability to integrate diverse knowledge outlined in the TPACK theoretical framework to successfully implement Financial Literacy. The reviewed literature included global studies conducted to acquire a comprehensive understanding of the different arguments and perceptions proffered by various scholars regarding the teaching of integrated subjects such as EMS in the global context.

In its exploration of the Grade 9 EMS teachers' experiences of teaching Financial Literacy, the study adopted a qualitative, multi-site case study located within an interpretive paradigm with the aim of gaining new knowledge about and understanding of the phenomenon. Semi-structured interviews and document review were the key methods employed to generate data that fundamentally provide clarity to the phenomenon under scrutiny. Three Grade 9 EMS teachers were intentionally identified and selected as suitable participants in three selected schools in Hammarsdale on the basis that they would provide sufficient information needed to foster understanding of the Grade 9 EMS teachers' experiences teaching Financial Literacy. A thematic analysis technique was employed to analyse generated data, which played a crucial role in identifying and analysing patterns from the data set. This assisted in producing accurate and trustworthy results. The findings revealed that the participants' experiences in teaching Financial Literacy in Grade 9 were influenced by numerous factors such as insufficient time allocation and limited professional development that is critical for implementing Financial Literacy. The study recommended that policy makers, education providers and all the relevant stakeholders need to play an active role to ensure improvement in the teaching of Financial Literacy in Grade 9.

**Key words:** Experiences, Grade 9 teachers, Economic and Management Sciences, Financial Literacy

## ABBREVIATIONS

### Background information

The following section provides a detailed explanation of the abbreviations and acronyms that are short forms of words that were used in this study.

AGYW	Adolescent Girls and Young Women
ATP	Annual Teaching Plan
BODMAS	Bracket, Order, Division, Multiplication, Addition, and Subtraction
C2005	Curriculum 2005
CAPS	Curriculum and Assessment Policy Statement
CK	Content Knowledge
CPJ	Cash Payment Journal
CRJ	Cash Receipt Journal
DJ	Debtors' Journal
DREAMS	Determined, Resilient, Empowered, AIDS-free, Mentored and Safe
EMS	Economic and Management Sciences
FET	Further Education and Training
FHI	Family Health International
'FL	Financial Literacy
GET	General Education and Training
HIV	Human Immune Virus
ICT	Information Communications Technology
NCS	National Curriculum Statement
NSTech	Natural Sciences and Technology
PGCE	Post-Graduate Certificate in Education
PK	Pedagogical Knowledge
PEPFAR	President's Emergency Plan for AIDS Relief
SA-SC	School A to School C
SF	Senior Phase
SS	Social Sciences
T1 to T3	Teacher 1 to Teacher 3
TK	Technological Knowledge
TPACK	Technological Pedagogical Content Knowledge
USAID	United States Agency for International Development



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## **CHAPTER ONE: ORIENTATION OF THE STUDY**

### **1.1 Introduction**

The study explores Grade 9 teachers' experiences of teaching Financial Literacy in the discipline of Economic and Management Sciences (EMS). It was a case study involving Grade 9 teachers selected from three sampled schools in Hammarsdale, South Africa. The aim of this research was to stimulate a discussion on the experiences of Grade 9 EMS teachers regarding teaching Financial Literacy. This chapter focuses on the research topic; background of the study; problem statement; purpose of the study; motivation and significance of the study; research objectives; research questions; definition of key terms, and a brief overview of the chapters that constitute the dissertation.

### **1.2 Background of the study**

The South African national education system has encountered curricular changes with the intention of introducing integrating post-modern educational features such as curricular processes that promote creativity and active learning (Sarid, 2017). Post-modernism has been defined as a transformative approach that necessitates interactive and holistic learning frameworks where students are critically engaged and given opportunities to become knowledge providers rather than knowledge receivers (Macdonald, 2003).

South Africa embarked on enormous political changes that have also resulted in the education system undergoing similar changes (Seroto, 1999). Such political changes were reflected in the release of political prisoners such as Nelson Mandela (Seroto, 1999). When freedom was obtained, new policies were introduced and these represented the ideals of a democratic South Africa (Kanjee & Sayed, 2013). On the 24<sup>th</sup> of March 1997 then Minister of Education, Professor Sibusiso Bhengu, issued a statement announcing the introduction of Curriculum 2005 (C2005), a new curriculum that ought to be implemented across all the schools in South Africa (DoE, 1997). As a result, the first major post-1994 curricular reform was the development of C2005, a constructivist curriculum that represented a major paradigm shift in the history of South African education since it advocated for the inclusion of, and equality for, all South African citizens (De Waal, 2004; Hoadley, 2015). The transformation was reflected in the eradication of race and language as criteria for admission to schools (Kanjee & Sayed, 2013). Research also mentions that C2005 signified hope and represented new norms and standards

supported by all South African citizens (Chisholm, 2005). In other words, the preceding discussion shows that the dawn of C2005 stood firmly against injustices of the education system of Apartheid South Africa since it epitomised a democratic era where all learners have a right to equal and quality education.

The post-1994 transformation of the country's curriculum was characterised by overwhelming and significant changes in the way teaching, learning, and assessment processes should be carried out (DoE, 2002; Modise, 2016). Literature maintains that the introduction of C2005 symbolised an action plan marking from the exclusive apartheid regime that reinforced traditional teaching and learning methods, thus moving towards an inclusive era characterised outcome-based and constructivist methods of teaching and learning (Soudien, 2015). The new curriculum connects what learners learn in the classroom to their real-life experiences (Hoadley & Jansen, 2009). Maodzwa-Taruvunga and Cross (2011) added that C2005 advocated for the adoption of an integrated curriculum driven by teaching and learning methods that consider learners as active participants while teachers as facilitators of the teaching and learning process. Precisely, the above arguments attest to the notion that C2005 aimed to encourage active learning, flexibility in the classroom, and promote higher-order thinking amongst learners.

The implementation of C2005 resulted in the introduction of new subjects such as Technology, Art and Culture, Economic and Management Sciences and Life Orientation, which aimed to improve South Africa's education system (De Waal, 2004). Van der Bijl and Schreuder (2019) also affirmed that after South Africa had obtained independence, a set of interrelated business subjects was integrated into one of the learning areas, called Economic and Management Sciences as stipulated in the new curriculum statement. Thus, the introduction of C2005 required learners from Grade R- to Grade 9 to take EMS in schools (Schreuder, 2009).

EMS is an integrated subject encompassing Economics, Accounting, and Business Studies (DoE, 2002). This subject is compulsory and is offered in the senior phase (Barnard et al., 2013). The subject was designed to equip learners with the relevant skills and knowledge that enable them to partake and survive in a complex economic society (DBE, 2011). EMS is a practical subject bent seeks on empowering learners through real-life skills that are essential for uplifting themselves and their communities (Barnard et al., 2013). The subject also prepares learners who want to specialise in Commerce in the Further Education and Training (FET) phase (Nzuza, 2019). The execution of the National Curriculum Statement, which was followed by the introduction of the Curriculum and Assessment Policy Statement, resulted in the



introduction of EMS as an integrated subject (Assan, 2016). Therefore, the essence of implementing the EMS Curriculum in an integrated approach aims to provide learners with Financial Literacy skills they can utilise upon leaving the senior phase, and that will equip them with the fundamental skills, knowledge, and values that can assist them in selecting their subjects in the FET phase (Assan & Lumadi, 2012).

A curriculum is a plan delineating teaching and learning activities (Van den Akker et al., 2009; Khoza, 2015b). It stipulates the content to be taught, the teaching methods to be used, the resources and assessment tools to be used, as well as the learning objectives to be achieved (Malan, 2000). There are three representations of a curriculum namely, the intended curriculum, which is a course of study that learners experience in schools; the implemented curriculum, which is implemented by teachers in alignment with their school contexts; and the attained curriculum, which is measured through the achievement of expected learning outcomes (Van den Akker et al., 2009). The goal of teaching and learning is to ensure that learners acquire the desired skills, knowledge, and values (Malan, 2000). On that account, there is an essential need for monitoring the implementation of the curriculum for teachers to determine fitting teaching strategies and mitigate the difficulties they encounter (Karakus, 2021).

Further, teachers should make sense of a curriculum and strive to direct the learning environment (Hoadley & Jansen, 2009). The development of C2005 in South Africa was competence-based and driven by organised knowledge in integrated learning areas (Hoadley & Jansen, 2009). Literature suggests that C2005 advocated for two types of integration, which include the grouping of traditional school subject disciplines into learning areas and the integration of school-acquired knowledge and everyday knowledge (Maodzwa-Taruvunga & Cross, 2011).

Curriculum integration takes into consideration skills and knowledge acquired from multiple subjects to develop a centralised curriculum (Shriner et al., 2010). It is driven by the desire to develop subjects that are relevant to learners' experiences (Gehrke, 1998). An integrated curriculum provides mutual capacity in different subjects; however, each subject is still separate (Drake & Reid, 2018). The goal of integrating a curriculum is to have a constructivist curriculum that is capable of engaging learners and improve their learning (Vars, 2001). Research has shown that curriculum integration can also assist in engaging learners and in enhancing their mastery of content in the learning environment (Campbell & Henning, 2010).

Curriculum integration prepares learners for long-term learning and can assist them establish a connection between the knowledge acquired in the classroom and the real-world (Mustafa, 2011). Drake and Reid (2018) concur that learners need to be life-long learners capable of interpreting the knowledge they acquire in the classroom for them to improve their problem-solving and critical thinking skills. Critical thinking can be understood as the learners' ability to explore, evaluate, and make sense of the information acquired (Trilling & Fadel, 2009). As such, the learners' critical thinking skills are developed as they determine the connections between school tasks and their daily encounters (Bishop & Berryman, 2009).

An integrated curriculum considers the learner's prior knowledge and utilises it as a foundation for classroom instruction (Brough, 2007). When an integrated curriculum is implemented, learners' skills are improved through the adaptation of collaborative teaching and learning methods where, for instance, teachers and learners work together (Beane, 1997). Curriculum integration also promotes innovation and critical thinking amongst learners (Sil, 2001). On that account, the curriculum integration approach seems to be absolutely fitting and relevant for teaching in the modern era (Drake & Reid, 2020).

Despite the positive aspects of the integrated curriculum, it is significant to note the challenges undermining the successful implementation of the integrated curriculum (Fraser et al., 2013; Lam et al., 2013; Tudor, 2014; Selepe, 2016; Jerotich et al., 2017; Maepa, 2017; Phakathi, 2018; Pirtheopal, 2019; Gumede, 2019; Mooketsi, 2020). The execution of the integrated curriculum seems to be hindered by obstacles such as recalcitrant teachers who are against operationalisation of curriculum integration and difficulties related to finding a connection between theory and practical (Drake & Reid, 2020). Research revealed that some teachers tend to grapple with balancing theory and practical since they are unfamiliar with all the content incorporated within an integrated subject (Modise, 2016).

Literature suggests that various challenges surround the effective teaching and learning of the integrated EMS curriculum in the senior phase. Existing studies have pointed out that the introduction of EMS revealed that several teachers were not competent enough to teach the subject and they did not even have formal qualifications required to teach this learning area (Maistry, 2005; Schreuder, 2009; Assan & Lumadi, 2012; Ngwenya & Maistry, 2012; Assan, 2016). Hence, the responsibility of teaching this subject fell on commercial subject teachers (Schreuder, 2009). Yet, the integration of the three subjects, Accounting, Economics, and Business Studies, requires an expert with a broad spectrum of knowledge in these learning

areas for the integrated EMS curriculum to be implemented successfully (DBE, 2008; Schreuder, 2009).

Further, the introduction of EMS, as an integrated subject, requires that EMS teachers be creative enough to improve the teaching and learning process (Assan, 2016). Similar studies have confirmed that curriculum integration necessitates a shift from the traditional method of teaching and learning and the adoption of a modern learning approach (Fraser et al., 2013; John, 2015). For that reason, curriculum integration appears to be a blessing to teachers who possess relevant knowledge and skills significant for successfully teaching all the content incorporated within an integrated curriculum (Lake, 1994).

Nevertheless, previous research has recognised a high rate of inconsistency in teaching the integrated EMS curriculum (Ngwenya & Maistry, 2012; Mkhasibe et al., 2018; Letshwene & du Plessis, 2021). The teaching of EMS as an integrated subject seems to be problematic in the senior phase especially in Grade 8 and 9 (Letshwene & du Plessis, 2021). Most EMS student teachers and mentors seem to lack the pedagogical content knowledge required in the teaching of the subject (Mkhasibe et al., 2018). Similarly, a study carried out by Ngwenya and Maistry (2012) affirmed that some teachers assigned to teach EMS hardly possessed the relevant pedagogical skills and knowledge needed to teach the three subjects. These authors believe that the reason for this situation is that most EMS teachers are exclusively trained or qualified to teach Accounting, Economics or Business Studies, thus creating challenges for them when implementing the integrated EMS curriculum.

In line with the above discussion, pedagogy is essential for the attainment of the goals of the teaching and learning process (Moloi & Molise, 2021). The authors emphasised that having knowledge of the subject alone is inadequate since the teaching and learning process requires fundamental knowledge of the relevant teaching approaches. Educators who have inadequate understanding of their subject may adopt and utilise unfitting teaching methods and approaches when implementing the integrated curriculum, thus militating against students' long-term learning (Spaull, 2013). Hence, teachers need to be empowered with the relevant pedagogical skills that can improve their practice (Sawatzki & Sullivan, 2017).

Given the popularity of Financial Literacy in modern society, most EMS teachers are biased, since they are more comfortable teaching subjects such as The Economy and Entrepreneurship than Financial Literacy in EMS (Modise, 2016). Yet, one hour each week is dedicated to the development of the financial skills in learners (DBE, 2011; Barnard et al., 2013). Nzuza (2019)

also expressed a great concern regarding Financial Literacy being the most abandoned aspect in the integrated EMS curriculum. Consequently, Nzuza (2019) warned that if Financial Literacy is abandoned in the senior phase, learners are at risk of underperforming in Accounting in the FET phase.

### **1.3 Problem statement**

Designing new educational frameworks has been one of the goals of educational reform globally (Raselimo & Mahao, 2015). The problem this study seeks to unravel is grounded in the performance curriculum that materialised in 2012 to improve the schooling system in South Africa and the EMS teachers' experiences of teaching the Financial Literacy in the integrated EMS curriculum in Grade 9.

In 2012, the Department of Education in South Africa introduced a performance curriculum under the Curriculum and Assessment Policy Statement (CAPS) (DBE, 2011). As a single policy document, CAPS was designed for each school subject. It is prescriptive in that it indicates the teaching content to be taught by teachers and the time it must be taught (Msibi & Mchunu, 2013). Unlike the competence-based curriculum that focuses on connecting the school knowledge with the learners' everyday knowledge, a performance curriculum does not draw much influence from the learners' everyday knowledge in the learning environment (Hoadley & Jansen, 2009), thus emphasising that the attention is on the school knowledge.

The purpose of introducing CAPS was to identify challenges and pressure points that had a negative impact on the quality of teaching in South African schools and come up with mechanisms that could address those challenges (DBE, 2011). As such, CAPS was used as a starting point for filling in gaps, reducing repetition and clarifying confusion where necessary (Maharajh, Nkosi & Mkhize, 2016). CAPS is not a new curriculum, but an amendment of the National Curriculum Statement (NCS). This suggests that it is grounded on the processes stipulated in the NCS (Pinnock, 2011).

It is worth noting that, while The Economy and Entrepreneurship draw knowledge from Economics and Business Studies, knowledge on Financial Literacy is imbedded in Accounting (DBE, 2011). Financial Literacy is one of the aspects encapsulated in the integrated EMS curriculum that equips learners with knowledge required to tackle FET Accounting (Nzuza, 2019). The content on Financial Literacy taught in the senior phase has a direct impact on the performance rate of Accounting in the FET phase (Nzuza, 2019). This implies that the content

makes both positive and negative contributions. In the modern era, Financial Literacy has become a critical intervention for learners since it exposes them to crucial life skills such as financial decision-making, saving and spending (Solomon et al., 2018). Inadequate knowledge of Financial Literacy may indicate a risk in terms of making uninformed financial decisions (Calcagno & Monticone, 2015). Widdowson and Hailwood (2007) expressed that Financial Literacy is fundamental to a country's economic growth. Thus, an in-depth knowledge and understanding of Financial Literacy by young individuals is crucial for developing effective and efficient financial programmes (Cameron et al., 2014).

In CAPS, Accounting must be taught in the FET phase (Sithole, 2019). Before the advent of democracy in South Africa, Accounting was taught from Grade 8 to Grade 12 as an independent subject (Sithole, 2019; Nkabinde, 2021). The study of Accounting focuses on measuring performance, processing and communicating financial information within economic sectors. It ensures that principles such as ethical behaviour, transparency and accountability are adhered to (DBE, 2011). As a result, the introduction of C2005 gave birth to EMS which was offered from Grade R to Grade 9 (Schreuder, 2009; Sithole, 2019). The introduction of CAPS necessitated a revision of EMS since it is now offered from Grade 7 to Grade 9 (DBE, 2010). The study of Accounting can assist learners to be able to record, analyse and interpret financial records, which enables them to make informed financial decisions (DBE, 2011). Nzuza (2019) added that EMS equips learners with significant knowledge that is crucial to their personal well-being such as financial management.

EMS focuses on the efficient and effective use of different types of public and private resources required for the satisfaction of people's needs and wants (DBE, 2011). The issues addressed in EMS are inter-dependent and are discussed through three topics, namely; The Economy (30%), Financial Literacy (40%) and Entrepreneurship (30%), with the Financial Literacy aspect having the largest weighting in the EMS curriculum (DBE, 2011; Barnard et al., 2013). On a weekly basis, a maximum of two hours is allocated to the teaching and learning of EMS, with an hour being dedicated to the development of learners' financial skills each week (DBE, 2011). EMS was designed to assist learners acquire the relevant accounting concepts to enhance understanding of the accounting language in the FET phase (Nzuza, 2019).

The Economy includes topics such as History of Money, Needs and Wants, Goods and Services, Inequality and Poverty, The Production Process, Government, The National Budget, Standard of Living, Markets, Economic Systems, The Circular Flow, Price Theory and Trade

Unions (DBE, 2011, p. 8). On the other hand, Financial Literacy includes topics such as Savings, Budgets, Income and Expenditure, Accounting Concepts, Accounting Cycle, Source Documents, Financial Management and Record Keeping (DBE, 2011, p. 8). Entrepreneurship includes topics such as Entrepreneurial Skills and Knowledge, Businesses, Factors of Production, Forms of Ownership, Sectors of the Economy, Levels and Functions of Management, Functions of a Business and A Business Plan (DBE, 2011, p. 8).

An overview of the integrated EMS curriculum shows that the implementation of CAPS stimulated greater interest in the Financial Literacy, thus affording the study of the aspect the largest weighting. On that account, one may argue that the 40% weighting given to Financial Literacy is an indication that the topic contains essential competencies that every learner should possess and for that reason, there is an urgent need to develop learners' financial skills in South Africa.

When there is a change in the curriculum, teachers function as agents of the change because they are the ones who are at the forefront of the transformation and are expected to implement the change (Priestly et al., 2012). As key players in the transformation, teachers need to have a complete understanding of the general curriculum they should implement and knowledge of the subject they are required to teach (Carl, 2009). Nevenglosky (2018) described curriculum implementation as a process where teachers follow the curriculum offered in schools. The most significant goal of curriculum implementation is to impart and instil fundamental skills, knowledge, and values in learners (Chaudhary, 2015). As a result, for there to be effective curriculum implementation in schools there should be an alignment between the teachers' understanding of the curriculum and their interpretation thereof (Badugela, 2012).

Despite the efforts made by South Africa's education system to introduce meaningful changes in the curriculum, attempts to execute the new course of learning have proved to be a huge challenge (Govender, 2018). Literature shows that most EMS teachers avoid teaching the Financial Literacy aspect in the senior phase and that the results are realised when the Grade 9 learners proceed to the FET phase (Assan, 2016; Mkhasibe et al., 2018). It has often been argued that most Grade10 Accounting teachers seem to be faced with a problem, and they feel that most learners do not possess desirable skills and knowledge necessary for undertaking FET Accounting (Letshwene, 2014; Nzuza, 2019).

A recent study conducted by Siyaya (2019) found that the participants expressed facing difficulty implementing something they were ill-equipped to perform. As such, they highlighted that they hardly liked teaching the Accounting curriculum in EMS, stating that it is a challenging undertaking. Isaboke et al., (2021) advocated for determining teachers' readiness prior to curriculum implementation. Assan and Lumadi (2012) concluded that the EMS teachers' capabilities in the teaching of Accounting, Economics or Business Studies are dependent on their prior knowledge of the subjects and them having acquired the basic principles of Accounting, Economics and Business Studies.

#### **1.4 Purpose of the study**

This study aimed to explore Grade 9 EMS teachers' experiences in teaching Financial Literacy and to identify the factors contributing to the challenges Grade 9 EMS teachers face in teaching Financial Literacy in three selected schools in Hammardsale.

#### **1.5 Motivation and significance of the study**

The rationale for conducting this study is rooted in my educational background and professional career. I hold a Bachelor of Commerce degree majoring in Finance and Management. In 2017, I joined Mass Discounter's t/a Game and Dion Wired as a Trainee Financial Accountant under the Expense Department. My duties included performing monthly reconciliations for selected stores in Cape Town. In 2018, I worked for a non-profit organization (NPO) called Hand in Hand Southern Africa as a Business Trainer. The purpose of the programme was to implement the Livelihoods Project for Refugees in South Africa, a project implemented in partnership with the United Nations High Commissioner for Refugees. My responsibilities included providing trainings and other capacity-building activities to small businesses and vulnerable people, equipping them with life skills, Financial Literacy, and entrepreneurship skills.

In 2019, I enrolled for a Post-Graduate Certificate in Education, specialising in EMS and Business Studies with the aim of improving my curriculum implementation skills. It was then that I started observing the challenges inhibiting the teaching of the integrated EMS curriculum amongst PGCE students who had selected EMS as one of their areas of specialisation. Most EMS student teachers expressed that they were not comfortable teaching the integrated curriculum, particularly the accounting aspect since they did not have prior knowledge of that aspect. Accordingly, a recommendation was made to create a support group that would serve

as a platform where topics within the Financial Literacy aspect would be discussed in preparation for the teaching practice phase.

Recently, I was a Programme Assistant at FHI 360, a USAID-funded international NPO. FHI 360 is one of the several organisations that support the implementation of a large PEPFAR/USAID-funded DREAMS project focusing on a holistic HIV prevention programme for adolescent girls and young women. One of the core aims of the DREAMS programme is to facilitate economic growth and broaden wage-income opportunities for adolescent girls and young women across South Africa's seven provinces. AGYW are, therefore, linked to employment opportunities, entrepreneurship and Financial Literacy training programmes that are designed to assist them to become self-reliant. In short, my educational background and previous work experience played a significant role in increasing my interest in conducting this study.

While several research studies have mainly explored the integrated EMS curriculum, the current study identified a gap related to limited research that focuses on scrutinising the Financial Literacy aspect in the EMS curriculum. The allocation of 40% weighting and the one hour that is dedicated to teaching Financial Literacy each week also motivated my desire to conduct this enquiry because the substantial allocation suggests an increase in the need for Financial Literacy in the South Africa's schooling system. For that reason, I chose to conduct this study to add voice to the ongoing debates in studies conducted on EMS in South Africa and therefore expand the academic knowledge available in Financial Literacy through exploring the Grade 9 EMS teachers' experiences in the teaching of Financial Literacy in the three selected schools in Hammarsdale.

Further, having citizens who are financially literate could help put South Africa's financial system on a sounder footing (Widdowson & Hailwood, 2007). Currently, South Africa, like other countries across the globe, is facing a global pandemic, which is COVID-19. In addition to that development, KwaZulu-Natal and Gauteng Provinces have experienced the looting of businesses by some residents that are fundamental to the country's economic growth and development where most residents lost their jobs and businesses. Therefore, a study on Financial Literacy is crucial. There is an urgent need for the building of a firm foundation on Financial Literacy so that learners can understand the importance of saving, budgeting, record keeping as well as income and expenditure for them to be able to improve their livelihoods. As a result, EMS teachers, as knowledge providers and as primary implementers of the EMS



curriculum, ought to acquire concrete knowledge on the Financial Literacy aspect for them to be able to meaningfully develop and reinforce financial skills in learners.

Finally, this study seeks to provide insightful findings that can help curriculum developers, education providers, and all the relevant stakeholders understand the Grade 9 EMS teachers' experiences in teaching Financial Literacy. Thus, the study proposes recommendations that might assist EMS teachers in South Africa to reflect on and improving the teaching of the EMS integrated curriculum, particularly the Financial Literacy aspect as taught in the senior phase.

### **1.6 Research objectives**

The study seeks to achieve the following research objectives:

1. To explore the experiences of Grade 9 EMS teachers in teaching Financial Literacy
2. To identify the factors contributing to Grade 9 EMS teachers' experiences in teaching Financial Literacy

### **1.7 Research questions**

The study seeks to answer the following research questions:

1. What are the experiences of Grade 9 EMS teachers in teaching Financial Literacy?
2. What are the factors contributing to Grade 9 EMS teachers' experiences in teaching Financial Literacy?

### **1.8 Definition of key terms**

The following section defines three key terms according to how they were used in this dissertation, namely; Financial Literacy, experiences, and teacher. The section further justifies why the first person pronoun "I" was used throughout the study instead of "the researcher".

#### **1.8.1 Financial Literacy**

Financial Literacy is an integration of the relevant skills, knowledge, and values that are significant for making good financial decisions (Atkinson & Messy, 2012). Financial Literacy can also be understood as an individuals' capacity to use their financial expertise to effectively handle financial resources such as money (Hung et al., 2009). In other words, an individual's knowledge of Financial Literacy can assist them make calculated financial decisions.

### **1.8.2 Experiences**

Experiences can be understood as phenomena that include all that is, all that has been and all that has a possibility of becoming (Muhit, 2013). Experiences emerge as and when human beings connect with the environment (Waks, 2015). Keitges (2015) wrote that John Dewey averred that teachers need to reflect on their experiences and those of their learners for them to find a connection on their experiences and improve the teaching and learning process. Research indicated that when a teacher deliberately and actively reflects on their teaching, they may construct new strategies that are in line with the needs of their learners (Reagan et al., 2000).

### **1.8.3 Teacher**

On the one hand, a teacher may be defined as an individual responsible for educating learners (Obi, 2008). In any education system, teachers are perceived as primary resources in the implementation of the curriculum (Wayne & Youngs, 2003). It has been argued that “the quality of a country’s teachers is connected to the quality of its education system” (Spaull, 2013, p. 16). On the other hand, teaching can be defined as a process that involves the transferring of relevant knowledge and skills to learners. Teaching occurs when there is an encounter between an experienced individual such as a teacher and a less experienced person such as a learner with the intention of developing and improving the learners’ knowledge. The above explanation suggests that a teacher is responsible for imparting knowledge to learners to develop their skills (Rajagopalan, 2019). For a successful curriculum implementation to take place, teachers need to have an in-depth understanding of the different types of knowledge, such as the content knowledge they are assigned to teach (Ababio, 2013).

In this study, I used the first-person pronoun “I” instead of “the researcher” to be closer to the study.

## **1.9 A brief overview of chapters**

The following section provides a brief overview of the six chapters that constitute this dissertation, namely; Chapter One, Chapter Two, Chapter Three, Chapter Four, Chapter Five, and Chapter Six.

### **Chapter One**

The chapter introduces the research topic and focuses on the following; background of the study; problem statement; purpose of the study; motivation and significance of the study;

research objectives; research questions; definition of key terms and a brief overview of chapters constituting the dissertation.

## **Chapter Two**

This chapter presents the literature review and gives an overview of the different arguments presented by various scholars regarding teachers' and scholars' perceptions of teaching integrated subjects such as EMS in the global context. This chapter also outlines the theoretical framework utilised to guide this research.

## **Chapter Three**

The chapter describes the research design and methodology that informed the study. It presents an overview of the research paradigm; research approach; research method; data generation method; data analysis method and how trustworthiness was ensured. This chapter also details the ethical considerations that were followed to avoid harming the participants.

## **Chapter Four**

The chapter discusses how data were analysed using the thematic analysis method with the aim of identifying common themes and patterns found within the data set. Semi-structured interviews and document review were the methods adopted to elicit data from the study participants with the intention of answering the two research questions developed to acquire a comprehensive understanding of the Grade 9 EMS teachers' experiences in teaching Financial Literacy in the three selected schools in Hammarsdale.

## **Chapter Five**

Chapter five discusses the findings of the study regarding Grade 9 EMS teachers' experiences in teaching Financial Literacy in three selected schools in Hammarsdale. Sub-themes were used to provide a complete understanding of the Grade 9 EMS teachers' experiences in teaching Financial Literacy and factors contributing to their experiences. The chapter also presents and discusses a comparison of the responses that were provided by EMS teachers during the telephonic interviews and the reviewed lesson plans to increase the trustworthiness of the study.

## **Chapter Six**

The chapter provides a summary of the study and presents the recommendations in alignment with the findings of the study to assist curriculum developers, education providers and all the

relevant stakeholders understand Grade 9 EMS teachers' experiences in teaching Financial Literacy and thus improve the teaching and learning of Financial Literacy in Grade 9. The chapter also provides a detailed conclusion based on the findings of the study.

### **1.10 Conclusion**

This chapter has introduced the research topic, which was: To explore the Grade 9 EMS teachers' experiences in teaching Financial Literacy in Economic and Management Sciences in three selected schools in Hammarsdale, South Africa. The chapter provided an in-depth background to the study. It also discussed the problem statement, outlining the phenomenon to be explored to develop new knowledge and understanding of teaching Financial Literacy in Grade 9. The motivation for undertaking the study and the significance thereof were explained in greater detail. The chapter outlined the research objectives and research questions developed to guide this study to foster a comprehensive understanding of the Grade 9 EMS teachers' experiences in teaching Financial Literacy. The key terms, such as *Financial Literacy*, *experiences*, and *teacher*, were defined, and a brief overview of chapters was outlined.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

This chapter presents the literature review and gives an overview of the different arguments presented by various scholars regarding the perceptions they hold about the teaching of integrated subjects such as EMS, globally. The chapter also outlines the theoretical framework that guided this research. To acquire a balanced perspective of the topic being researched on, various scholarly articles were selected from developing and developed countries such as Singapore, Romania, Korea, Botswana, Kenya, Lesotho, and South Africa.

### **2.2 Literature review**

A literature review is a process of researching on approved articles relating to the current study (Hart, 1998). It is concerned with sharing findings from other studies that are closely connected to the current study (Creswell, 2003). A literature review outlines the significance of the current study and allows the researcher to compare the results of the study with the findings of other studies (Creswell, 2003). A literature review is also crucial because it provides knowledge of antecedent enquiries and can reveal gaps that need to be explored within the topic under research (Hart, 2018). Accordingly, this literature review aimed to share the results of the research studies previously conducted on the perceptions held by individuals on the teaching of integrated subjects such as EMS, globally.

In Singapore, a study examined the experiences of eleven teachers regarding the teaching of the integrated curriculum and the findings suggested that the teachers' implementation skills hardly aligned with the models of the integrated curriculum (Lam et al., 2013). The report further revealed that most teachers had inadequate knowledge about curriculum integration since most of them only got introduced to it through enrolling for short courses. A study conducted in Romania explored the perceptions of primary school teachers regarding the effectiveness of teaching the integrated curriculum and the results indicated a lack of coherence and consistency in the teachers' planning and implementation of the integrated curriculum (Tudor, 2014).

Literature attests to the fact that some teachers experience hindrances in teaching the integrated curriculum due to insufficient knowledge of subject content, lack of resources and the limited amount of time allocated to the development of the curriculum in the learning environment (Lam et al., 2013). Murdoch and Hornsby (1997) contend that there is an ideology that the

enactment of an integrated curriculum requires more time than anticipated. Fraser et al. (2013) concur with this observation, as they note that time is a constant constraint in any teaching approach, emphasising that time should not stand in the way of creativity.

Another study conducted in Korea investigated Korean elementary teachers' experiences in implementing an integrated curriculum and the report suggested that the lack of appropriate theoretical frameworks essential for the application of curriculum integration was one of the most significant challenges hampering the execution of the integrated curriculum (Park, 2008). Na (2004) also alluded to the notion that some teachers' insufficient knowledge and understanding of curriculum integration seems to be constraining the implementation process. The current study corroborates this finding as it established that the inadequate training received by teachers, as well as insufficient knowledge and resources, are the most significant factors affecting the implementation of the integrated curriculum (Park, 2008). In Korea, research pointed out that any changes in the national curriculum can only be effective if teachers adopt new assessment methods and constructivist teaching approaches (So & Kang, 2014). It was also argued that teachers should be supported with professional development for them to successfully implement the integrated curriculum (So & Kang, 2014).

In a study conducted by Lam et al. (2013) in Singapore, the participants confessed that their dedication to curriculum integration differed due to the lack of formal training they received. Literature reveals that it is critical and urgent for teachers who hardly received training on curriculum integration during their university studies to be sufficiently trained before teaching an integrated curriculum (Gresnigt et al., 2014). In Romania, a paper that was written on curriculum integration and teacher training echoed the view that for curriculum integration to be implemented successfully there is a need for teachers to attend a higher education course that will expose them to the teaching of an integrated curriculum (Constantin & Goga, 2021). The paper further indicated that teachers need to go through a continuous robust training and up-skilling process on curriculum integration, thus exposing them to both theoretical and practical implementation of an integrated curriculum (Constantin & Goga, 2021). That being the case, Beane (2005) alerted that if curriculum integration is not properly understood by teachers, the implementation of an integrated curriculum cannot be executed effectively.

In Botswana, a study assessed the factors affecting the integration of Information and Communications Technology (ICT) in the teaching and learning process in senior secondary

schools and the findings showed that inadequate training was the problem impeding the successful utilisation of ICT (Mooketsi, 2020). Several scholars maintain that ICT instruments can effectively enhance the quality of teaching in schools, generate new methods of attaining the teaching and learning goals and allow learners to effectively interact with their educators (Livingstone, 2012; Rastogi & Malhotra, 2013; Van Wyk & Tshelane, 2016; Ngubane-Mokiwa & Khoza, 2021). Rastogi and Malhotra (2013) added that the utilisation of ICT can support a shift from the traditional teaching approach to that based on the technology-constructivist approach that encourages collaborative knowledge construction in the classroom. Nonetheless, in Botswana, Mooketsi's (2020) findings revealed that resources are too insufficient to achieve effective utilisation of ICT. A similar study also alluded to the observation that the integration of ICT in classroom practice is hindered by the lack of essential financial resources needed (Dlamini & Mbatha, 2018).

In Kenya, the teachers' preparedness to implement the Integrated Business Studies Curriculum that underpins Commerce, Accounting, Office Practice, and Economics was examined and the report established that the teachers' who were appointed in teaching the integrated curriculum only received formal training in the teaching of one area of the Integrated Business Studies Curriculum (Jerotich et al., 2017). The results further indicated that educators never received any in-service training such as workshops designed to effectively help them understand and implement the integrated curriculum. Literature further points out that up-skilling and improving teachers' professional knowledge are fundamental aspects that enhance the effective execution of curriculum integration (Gresnigt et al., 2014).

Professional development is viewed as a process designed to develop educators' skills and knowledge to improve their instructional practice (Borko, 2004; Mizell, 2010). It comes in different forms, such as workshops, meetings, or registering for a manpower development course (Phillips, 2008). In Kenya, the lack of in-serve training required by educators has a negative impact on the implementation of the Integrated Business Studies Curriculum, which is reflected in learners' performance due to poor presentation skills exhibited by teachers (Warui, 2014). These findings are consistent with the results of a similar study that showed that learners had a negative attitude towards the learning of Business Studies in Kenya (Kibet, 2013). Further, research evidence has highlighted that the time set out for the teaching of the Integrated Business Studies Curriculum was not enough and that the teaching resources such as textbooks required for teaching this subject were insufficient (Warui, 2014). In addition, a

study conducted in Kenya discovered that the implementation of the Integrated Business Studies Curriculum is hampered by various factors; for instance, educators are partially equipped to teach all the layers of Business Studies, there is a limited number of teachers recruited, there exist ambiguous concepts in the curriculum, inadequate time allocation, and insufficient resources (Kibet, 2013).

In Lesotho, the integrated curriculum that reinforces a constructivist method of learning has enhanced the empowerment of learners and the country's economic growth (Raselimo & Mahao, 2015). The teachers' understanding of and challenges faced in the execution of the integrated curriculum in Lesotho were explored and the results suggested a lack of consistency in the proper enforcement of curriculum integration, which is evident in the teaching approaches employed by teachers that restrict learners' involvement (Selepe, 2016). In Selepe's study, the participants reported that they only attended a short training session that was not supported by any monitoring and evaluation policy framework by the Department of Education to ascertain if they were able to successfully implement the integrated curriculum in their schools. For that reason, additional information and intensive up-skilling and training are required by teachers in Lesotho and that will enable them to advance their skills and gain a better insight into curriculum integration for them to implement it properly (Tafai, 2017). The study further recommended that more programmes are necessary and these should focus on monitoring to ensure effective roll-out of the integrated curriculum.

The teachers' experiences of the implementation of the Integrated Business Education Curriculum were evaluated in three secondary schools in Maseru and the results showed that the teaching of Business Education was hindered by a shortage of resources teachers required to teach this subject and the inadequate training received by teachers assigned to teach Business Education (Thaanyane, 2010). A related study echoed that the teaching of Business Education in Lesotho is hampered by the inconsistency in teacher training and inadequate resources, which have forced some teachers to reach out to neighbouring schools for assistance (Mncube et al., 2013). Further, it was maintained that there is a lack of critical resources needed to assist learners to keep abreast with the implementation of the integrated curriculum (Phosisi, 2019). The overloaded content that must be mastered by learners within a limited period and the issue of overcrowded classes were identified as factors crippling the effective implementation of the integrated curriculum in Lesotho (Phosisi, 2019). As such, there is a need to identify and adopt approaches that develop and equip teachers to effectively teach the Integrated Business Studies Curriculum in Lesotho (Mncube et al., 2013).



In South Africa, the teachers' experiences of implementing an integrated Natural Sciences and Technology (NSTech) curriculum in the intermediate phase were explored and the results suggested that NSTech teachers had limited exposure to curriculum integration due to lack of comprehensive professional training they required to understand curriculum integration (Pirthepal, 2019). In teaching NSTech, most teachers employed teaching methods such as a textbook, a strategy that hardly promoted critical thinking (Buthelezi, 2018). Johnson and Van Wyk (2016) maintained that the textbook method hampers the development of critical thinking in learners. These authors elaborated that the mistake that teachers can make is to assume that a textbook contains all the relevant knowledge learners need. Research has revealed that the utilisation of poor teaching methods hugely affects the performance of most learners (Tshabalala & Ncube, 2013). Mpasos (2018) expressed that most teachers are aware of learner-centred approaches, but they seem inadequately skilled to apply them in the context of large classes. As such, Buthelezi (2018) cautioned that the type of learners that CAPS expects teachers to produce will not be produced if constructivist teaching strategies are not employed in the learning environment.

Gumede (2019) assessed the teachers' experiences of teaching NSTech to English first additional language Grade Four learners and highlighted that teaching NSTech in English is a hindrance since it is the learners' secondary language. A concern was presented that in the teaching and learning process of NSTech, most learners grapple with the content and play a passive role in the classroom and experience difficulties mastering that content because of failure to understand the English language (Gumede, 2019). CAPS stresses the need for learners to be actively involved in practical tasks since they can contribute to the improvement of their learning (Buthelezi, 2018). However, in implementing NSTech, novice teachers seem to face more challenges than veteran teachers during practical activities in the intermediate phase (Makhubele, 2016).

Further, there is a mismatch between how NSTech is supposed to be taught and how it is taught (Pirthepal, 2019). A similar report revealed that most teachers assigned to teach NSTech do not possess the desirable skills and knowledge required to teach this subject which, therefore, restricts them from meeting the learners' holistic needs (Gumede, 2019). It emerged that most NSTech teachers lack knowledge of the content which is a prerequisite in teaching this subject and, therefore, the teachers are reliant on subject advisors to support them when teaching this subject (Buthelezi, 2018).

An enquiry into the experiences of Social Sciences secondary school teachers on the changing curriculum was made and findings suggested that most of these teachers do not have the same perspective of and understanding of the curriculum (Maepa, 2017). The same author believes that the different perspectives are caused by the fact that most Social Sciences teachers are qualified in teaching either Geography or History and as such they are biased when enacting the curriculum. Likewise, the views of South African Social Sciences teachers on the integration of History and Geography were examined and the results showed that teachers had different perspectives regarding the integration and what it should consist of (Iyer, 2018). Iyer (2018) detailed that one of the study participants expressed that Social Sciences can be used to encourage integrity, whereas other participants indicated that in teaching Social Sciences, resources are an essential tool that can determine the success or failure of the implementation of the integrated curriculum.

The challenges impeding the teaching of Social Sciences emerge from incompetent subject advisors who are unable to provide well-informed guidelines to teachers, inadequate time allocated to the teaching of Social Sciences and content overload that hinders teachers from teaching effectively thus preventing learners from grasping the content taught (Maepa, 2017). Similarly, in NSTech the content overload and the limited time dedicated to the teaching of NSTech are leading constraints that prevent learners from actively engaging in the classroom (Pirthepal, 2019; Gumede, 2019).

### **2.3 Content knowledge**

A previous study on EMS detailed that the challenges affecting the teaching of the integrated EMS curriculum emanate from the fact that EMS teachers' struggle to master and understand the three areas of EMS, which are; Economics, Accounting, and Business Studies (Phakathi 2018). These three different subjects have their own theories and teaching approaches (Ngwenya & Maistry, 2012). Hence, they cannot simply be merged into one subject (Ngwenya & Maistry, 2012). A study outlined that Accounting teachers must exemplify using real-life situations to align theory and practical in the content they teach in the classroom (Schrueder, 2014). However, literature revealed that most EMS teachers seem to encounter difficulties understanding Financial Literacy and making a connection between what learners learn in the classroom and their real-life experiences (Ngwenya & Maistry, 2012; Sibisi, 2019). As a result, possessing relevant knowledge is vital for effectively enacting the integrated curriculum (Mishra & Koehler, 2006). Mishra & Koehler (2006) outlined the different categories of knowledge a teacher should possess and these include content knowledge.

Earlier scholars regarded content knowledge as the knowledge of a subject a teacher should teach (Grossman, Wilson & Shulman, 1989; Shulman, 1987; Baran et al., 2009). Most EMS teachers have not studied Accounting; yet they are required to implement it as part of the Integrated EMS Curriculum (Assan & Lumadi, 2012). These results are consistent with the findings of other studies that acknowledged that most EMS teachers do not have Accounting as part of their professional qualifications and tend to put more emphasis on teaching The Economy and Entrepreneurship rather than Accounting (Ngwenya & Maistry, 2012; Modise, 2016).

Research suggests that EMS teachers who are not thoroughly equipped to teach Financial Literacy might provide confusing information to learners and may experience difficulties addressing questions learners raise (Nkabinde, 2021). Agreeing with Nkabinde is Molise (2019) who explored the content knowledge possessed by Accounting teachers in rural contexts and found that the teachers are ill-equipped to teach EMS in Grade 9 since they hardly possess the desirable knowledge of Accounting. Molise (2021) expressed that most EMS teachers who are assigned to teach Financial Literacy are faced with the issue of limited exposure to Accounting, which might result in teachers providing misleading information to learners. As such, the major challenge experienced by teachers who teach outside of their areas of specialisation is that they must first grasp the new content they are not familiar with before setting out to implement it in the classroom (Mizzi, 2013).

Further, content knowledge is a significant aspect representing effective curriculum implementation (Hill et al., 2005). The knowledge of a teacher influences all areas of teaching, starting from preparation to making decisions about the content to be delivered in the classroom (De Jong et al., 2002). The Accounting curriculum requires analytical skills required to make calculations since the subject, due to its nature, is analytical and numerical (Dongi et al., 2017; Velasco, 2019). Nonetheless, most teachers of Accounting appear to have a challenge with the numerical aspect of the subject (Velasco, 2019).

A recent study indicated how surprising and paradoxical it is for some EMS teachers to keep up with the teaching of an aspect such as Financial Literacy without prior knowledge of Accounting (Nkabinde, 2021). Teachers who are not completely empowered to teach Accounting contribute to the increasing failure rate in this subject (Letshwene, 2014). Accordingly, Sawatzki and Sullivan (2017) identified a need for educators' professional

development related to understanding and explaining Financial Literacy. One of the strategies that can be used as a starting point in the quest to improve the performance in Accounting is to ensure that a firm foundation is laid on the first introduction of Financial Literacy in the senior phase (Rossouw & Greeff, 2020).

#### **2.4 Pedagogical knowledge**

It is important for teachers to determine whether teaching and learning would be driven by teacher-centred or learner-centred approaches in their classrooms (Harris & Hofer, 2009). An approach that a teacher decides to utilise in implementing an integrated curriculum is critical and holds the same significance as the curriculum being taught (Johnson & Van Wyk, 2016). The pedagogical practices of Grade Seven EMS teachers in teaching Financial Literacy were explored and the results showed that EMS teachers with sufficient knowledge of the subject use learner-centred approaches, while those with inadequate knowledge of the subject employ teacher-centred approaches such as textbooks (Sibisi, 2019). Traditional teaching approaches focuses on the content being taught by a teacher (Hoadley & Jansen, 2009). In traditional classrooms, learners have less control over their learning (Hoadley & Jansen, 2009). In contrast with the traditional teaching approach, the constructivist approach shifts attention from the teacher and focus on learners and their learning (Hoadley & Jansen, 2009). To increase the required skills and knowledge in Accounting, it became necessary to adapt to appropriate teaching strategies (Ay, 2011). Akintelure (1998) emphasised the notion that Accounting cannot be understood by mere memorisation since it loses its value as the level of difficulty increases in the subject (Lubbe, 2016).

Further, several scholars found that teachers who have limited exposure to their subject might adopt ineffective teaching methods that do not align with the content they are teaching (Tshabalala & Ncube, 2013; Obidile et al., 2017; Nkabinde, 2021). Research has further revealed that teachers should avoid using traditional teaching approaches when teaching Accounting to actively involve learners, take charge of their learning, and improve their critical thinking skills (Modise & Letlhonyo, 2020). In teaching the EMS content, most EMS teachers seem to depend on teaching approaches that they are comfortable with because of the lack of the required professional development (Sibisi, 2019). However, for the learners' performance to be improved in EMS there is a need for teachers to profoundly and meaningfully interpret the content in the classroom (Molise, 2021). As a result, Schrueder (2014) recommended the need for professional development in order to effectively implement the curriculum and encouraged teachers to take charge of their professional development.

## **2.5 Recruitment of EMS teachers**

The need to enhance quality teaching in Accounting appears to be a serious concern that requires immediate attention (Schreuder, 2014). Accounting teachers' insufficient content knowledge and pedagogical knowledge are factors contributing to learners' poor performance (Manda, 2014). Research has shown that the teaching of EMS is adversely affected by the appointment of teachers who are too incompetent to teach this subject (Siyaya, 2019). For instance, Siyaya (2019) found that in some schools, if there is a vacancy for an EMS teacher, the School Management Team evaluates all the educators' transcripts to identify a teacher who might be capable of teaching the subjects in the EMS curriculum. Further, literature points out that the teaching of Financial Literacy faces many hindrances because teachers' qualifications and their subject specialisation are not prioritised in most schools (Modise & Letlhonyo, 2020). Moloi and Molise (2021) also alluded to the point that the appointment of educators who are not specialists in EMS is a cause of insufficient knowledge the educators have in Accounting. The recruitment of incompetent teachers threatens the effective teaching of EMS and can jeopardise the learners' understanding and performance with regard to this subject (Siyaya et al., 2021).

These findings are in alignment with the work of Williams (2019) that confirmed that some teachers are not adequately equipped and empowered to teach the Integrated EMS Curriculum and that they lack the required expertise to teach the Accounting aspect in the EMS curriculum. The scarcity of competent EMS teachers is one of the issues that need to be addressed urgently (Maboko, 2012). As a result, teachers should avoid teaching subjects they are not competent to teach (Molise, 2021). Research suggests that school management teams must ensure that teachers are not allocated subjects they are not proficient in teaching (Gumede, 2020). The recruitment of educators with the relevant specialisation assists in ensuring that all topics in the three layers of the EMS curriculum are successfully taught (Moloi & Molise, 2021). In addition to that point, the teachers' qualifications and teaching experience appear to have a fundamental influence on the teachers' interpretation of the curriculum (Antony et al., 2019). As such, the teachers' level of experience should be regarded as a factor determining the allocation of subjects to teachers, especially those who teach Financial Literacy (Molise, 2021).

## **2.6 Mathematical skills required to teach EMS**

"Mathematics is a language that utilizes symbols to describe numerical and graphical connections. It is a human activity that involves observing, representing, and investigating patterns" (DBE, 2011, p. 8). The study of Mathematics is advantageous in that it helps in

developing mental processes that enhance critical thinking and problem solving (DBE, 2011). Knowledge of Mathematics has an influence on the learners' performance in Accounting because the way learners perform in Accounting is linked to their competence in Mathematics (Mkhize & Maistry, 2017). Most EMS teachers seem to have insufficient Mathematical skills required to teach the EMS curriculum (Siyaya et al., 2021). It emerged that the reason most teachers hesitate to teach financial concepts is that they incorporate mathematical concepts and require sound knowledge thereof for an effective implementation of the curriculum to occur (Hamburg, 2009).

A related study reported that some learners face difficulties understanding accounting concepts and language (Modise, 2016). Correspondingly, most Accounting learners appear to have a negative attitude towards the study of the subject and experience difficulties understanding its fundamental principles (Lubbe, 2016). Van Ramburg (2014) revealed that learners even encounter difficulties completing basic Accounting calculations. Sharing the same sentiments, Sithole (2019) posited that the language used in Financial Literacy seem to create challenges for EMS teachers as they appear to grapple with the interpretation of Accounting concepts. For example, CAPS for Accounting introduced calculations where learners are required to solve for "X" when making rental calculations (Letshwene & du Plessis, 2021, p. 2). However, most EMS teachers experienced significant barriers making it difficult to complete the calculations and explain them to learners (Letshwene & du Plessis, 2021). As such, most EMS teachers have insufficient understanding of Financial Literacy which, therefore, restricts their ability to improve their mathematical skills (Molise, 2021).

Further, most educators appreciate the significance of Financial Literacy (Way & Holden, 2009). However, they have insufficient skills required to teach the subject. Some teachers' self-esteem increased in the teaching of the concepts of Financial Literacy after attending a course that exposed them to Financial Literacy (Lucy, 2016). Thus, Thomas and Maxwell (2009) expressed the view that the insufficient understanding of basic Financial Literacy and Mathematics may hinder the teachers' ability to successfully teach Financial Literacy.

## **2.7 English language barrier**

Literature reveals that most learners struggle to understand Accounting concepts because of the English language barrier and end up misinterpreting questions because of the difficulties understanding the terminology used in the subject (Letshwene, 2014; Ngwenya, 2019). Several scholars maintain that most learners are struggling with English, which may result in learners

facing difficulties understanding the Accounting content in the classroom (Lubbe, 2016; Modise & Letlhonyo, 2020; Letshwene & du Plessis, 2021). Modise and Letlhonyo (2020) aver that the learners' struggles originate from failure to understand the English Language used in the prescribed textbooks. The problem is that Accounting terms do not exist in African languages and translating the textbooks might be very challenging (Lubbe, 2016). Nonetheless, scholars argue that the most fitting and appropriate language must be considered for the teaching and learning of Accounting to ensure that learners effectively grasp the content (Modise & Letlhonyo, 2020).

## **2.8 Time allocation for EMS**

CAPS prescribes the content to be taught and outlines the timeframes that should be adhered to when teaching that content (DBE, 2010). Literature points out that the successful enactment of the Integrated EMS Curriculum is hindered by the limited time allocated to the teaching of this learning area (Phakathi, 2018; Nzuza, 2019; Siyaya, 2019; Williams, 2019). CAPS for EMS outlines that the teaching time allocated for teaching EMS is an hour per session and there are two sessions a week, with an hour being dedicated to teaching Financial Literacy each week while the other hour is dedicated to teaching The Economy or Entrepreneurship (DBE, 2011). CAPS for EMS corresponds to the curricular spider web, highlighting that time is one of the most important curriculum concepts that teachers need to consider since it serves as a guideline in informing them when they are expected to teach (Van den Akker, 2003). The table indicated below illustrates the topics in EMS and the number of hours allocated to the teaching of the three aspects of the Integrated EMS Curriculum, which are The Economy, Financial Literacy and Entrepreneurship:

**Table 2.1: content and the time allocation for EMS**

Topic	Number of hours per year
The Economy	19
Financial Literacy	32
Entrepreneurship	13
Revision	8
Contact Time	72
Examinations	8
Total hours	80
Total weeks	40

*Barnard et al. (2013, p. 4)*

Considering the information presented in the table above, some authors disapproved of the limited time allotted to the teaching of EMS, insisting that it is one of the most significant challenges hampering the effective teaching and learning of this subject (Modise, 2016; Phakathi, 2018). Phakathi's (2018) study revealed that it is impossible to cover the EMS curriculum within a maximum of two hours a week. Siyaya (2019) also indicated that the time allocated to the teaching and learning of EMS is insufficient. The participants in Siyaya's (2019) study stated that the time allocated to the teaching of the three layers of EMS is insufficient. Williams (2019) concurred with this observation, highlighting that the time allocated to the teaching of EMS is limited compared to other subjects such as Mathematics.

Accounting is a practical aspect that necessitates learners' critical engagement in the learning process and that requires them to complete numerous learning activities thus enabling them to apply what has been learnt in the classroom (Ngwenya & Maistry, 2012). Evidence shows that some teachers are unable to spend adequate time with learners with different learning abilities, especially those who require additional time to grasp the content taught as they rush to implement the curriculum and cover the prescribed content within the stipulated timeframe (Letshwene & du Plessis, 2021). These results are supported by those of a similar paper that revealed that most teachers find themselves in situations where they are required to rush when teaching the content in the classroom notwithstanding their awareness that the content taught was not understood by all the learners (Ngwenya & Maistry, 2012).



The results of the above-cited studies are concerning because UNESCO (2008) described inclusive education as a process that is driven by the teacher's response to learners' diverse needs, increasing learners' participation, and eliminating exclusion in educational settings. Further, in 2001 the South African Department of Education introduced the White Paper 6, a policy document that advocated for equality in education (DoE, 2001). On that basis, the time allocated for the teaching and learning of EMS does not respond to learners' diverse needs and does not provide opportunities for teachers to complete sufficient tasks with learners as evidence of having mastered the content (Letshwene & du Plessis, 2021).

In addition, the curriculum is not effectively structured and the timetable for EMS negatively affects its implementation (Nzuza, 2019). The timetable for EMS does not provide a smooth transition in terms of equally implementing all the three aspects of EMS (Nzuza, 2019). Literature demonstrates that the time allocated to the teaching and learning of EMS is biased towards Financial Literacy compared to The Economy and Entrepreneurship (Msimanga, 2017). In some schools the amount of time that is set out in CAPS is not followed when implementing the EMS curriculum. Instead, more time is spent on teaching Financial Literacy, which contradicts the time allocated for the teaching of the three layers of the EMS curriculum (Coetzee, 2016).

Some scholars believe that there is no alignment between the time allocation meant for EMS and the content prescribed by CAPS (Msimanga, 2017). Therefore, the lack of alignment might cause hindrances impeding the successful teaching of EMS (Msimanga, 2017). In EMS, teachers are also faced with a challenge of utilising the limited time allocated to the effective teaching of EMS since they are constantly required to attend workshops (Siyaya et al., 2021). As a result, the time prescribed for the teaching of Financial Literacy is not enough for preparing learners with the knowledge of Accounting content required in the FET phase (Letshwene & du Plessis, 2021).

## **2.9 Allocation of resources**

A resource is an individual or a thing that speaks to teaching and learning (Khoza, 2015a). There are three types of educational resources that are fundamental to the curriculum implementation process in schools, namely; human resources, such as educators; cultural resources, such as time; and material resources, such as textbooks (Van de Nest, 2012). The EMS curriculum requires a teacher to have a textbook and a teachers' guide. While a learner is required to have a calculator, an eight-money-column exercise book or a cash-money-column

exercise book. These exercise books are crucial for the calculations of cost price, selling price, profit margins and for the completion of the accounting equation (Barnard et al., 2013). Mupa and Chinooneka (2015) pointed out that the accessibility of textbooks promotes teaching and learning in schools.

In teaching Accounting, limited textbooks; shortage of human resources, such as teachers; inadequate classes; and the appointment of teachers who do not possess the desirable skills needed to teach Accounting are the factors hindering the performance of learners (Obidile et al., 2017). Vundla (2012) also discovered that financial resources necessary for the procurement of fundamental resources such as quality textbooks, adequate classes and well-trained teachers are dominant factors influencing learners' performance. Quality education can only be attained if educators possess fundamental knowledge of the content and principles of a subject to be taught (Du Plessis & Mestry, 2019). In teaching Financial Literacy, most schools are faced with a challenge of failure to deliver to the expectations of CAPS due to the hindrances they encounter, such as the need for teacher training, inadequate classrooms, and the short supply of textbooks (Sibisi, 2019).

Extant literature indicates that opportunities for effective teaching and learning in large classes are very slim because quality teaching requires a significant investment, which it lacks (Du Plessis & Mestry, 2019; Du Plessis, 2020). The shortage of resources, such as the provision of classrooms required in the implementation of the curriculum adversely affects the delivery of the content in the classroom (Jansen & Taylor, 2003). Nkosi (2014) echoed the view that the lack of resources such as adequate infrastructure needed in overcoming the issue of overcrowded classrooms is a concern that needs to be addressed.

Against the backdrop of the foregoing, a study conducted by Ngwenya (2020) found that most Accounting teachers use learners as resources, thus allowing learners to help one another during the teaching and learning process. Ngwenya's (2020) findings show that teachers provide learners with opportunities for collaborating with one another to stimulate critical thinking and understanding of Accounting. Organising learners to work together enables them to devise their own ways of understanding and remembering those concepts as well as using them in real-life situations (Mays et al., 2016). Similarly, cooperative learning is a significant mechanism of enhancing learners' skills and knowledge in Accounting (Kruger, 2019). It emerged that learners tend to have a strong desire for learning when they can work together and actively participate in their learning (Mpho, 2018).

The lack of collaboration amongst teachers in teaching topics such as Cash Journals affects teachers' implementation of the EMS curriculum (Moloi & Molise, 2021). Attending workshops was identified as a method enabling teachers to interact with one another and share ideas on how to improve the teaching of Accounting (Ngwenya, 2020). Collaboration allows teachers to be actively involved in improving their knowledge (Ciampa & Gallagher, 2016). Collaboration amongst teachers can contribute to the teachers' professional development and improve both the teaching and learning process (DuFour & Fullen, 2012). Dumay et al. (2013) added that collaboration between teachers positively impacts on learners' achievement. Adopting a collaborative method of improving teachers' professional development can have a positive influence on teachers' self-confidence (Ciampa & Gallagher, 2016).

### **2.10 Utilisation of assessment**

Assessment is a process of collecting evidence and making judgements relating to students' learning (Harlen, 2007). Classroom-based assessment is twofold; it provides both formative and summative feedback on learners' progress (Kanjee & Sayed, 2013). Similarly, formative and summative assessments are two types of assessment that work hand-in-hand to monitor and evaluate the learners' progress to refine learning and provide constructive feedback (William, 2013). The combination of informal and formal assessments can contribute to an improvement in learners' performance (Ahmed et al., 2019).

The issue of limited time is one of the factors that have resulted in teachers being hesitant to applying assessment tools in the classroom (Gallo et al., 2006). The primary focus for most teachers seems to be on teaching with the intention of assessing learners because of the high expectations made by the government frameworks (Qhosola, 2015). In teaching Accounting, an assessment should be seen as a significant teaching mechanism and not as a tool for accountability or for grading learners (Scheuder, 2014). The teacher's assessment must be organised around the learning targets stipulated in the curriculum to ensure smooth teaching, learning, and assessment (Nitko, 1995).

When teaching Accounting, the utilisation of assessment tools and the provision of feedback should be consistent acts in the learning process (Scheuder, 2014). However, Ngwenya and Maistry (2012) argued that in Accounting, the nature of the curriculum and the content teachers are expected to teach within a stipulated timeframe, restrict providing meaningful feedback to

students regarding their learning. Broadbent et al. (2018) found that teaching large classes can pose difficulties with the utilisation of assessment and providing quality feedback to learners. In a study conducted by Ngwenya and Maistry (2012), the participants revealed that learners' written work is a fundamental aspect of assessment since it confirms learners' understanding of what was taught. Nonetheless, the study highlighted that overcrowded classrooms seem to be problematic and make it difficult to monitor all the learners' activities to ensure that they are completed (Ngwenya & Maistry, 2012). Research identified overcrowded classrooms as one of the most prevalent problems facing South African schools (Du Plessis, 2020). Resultantly, the issue of overcrowded classrooms jeopardises the provision of quality education in South African schools (Myende, 2015).

### **2.11 Professional development**

Teachers' professional development is a continuous process designed to improve teaching and learning in schools (Elmore, 2002). It is designed to continue developing educators' skills to improve their instructional practice (Mizell, 2010). The purpose of education is to create a teaching and learning environment that equips learners with the necessary skills, knowledge, and values fundamental for their development (Malan, 2000). As such, for a curriculum to be implemented successfully, teachers need to be qualified as enactors of the curriculum (Chisholm, 2000).

The quality of successful curriculum implementation is connected to the knowledge that the teachers bring into the classroom (Rowland & Ruthven, 2011). Teachers who are ill-equipped to implement the curriculum in a way that addresses and responds to the learners' holistic needs might potentially hinder the teaching and learning process (Mokaella, 2012). Thus, developing teachers' competencies can assist in attaining the set learning outcomes in the classroom (Phillips, 2008). Nevertheless, Dorasamy (2005) found a mismatch between the needs of EMS teachers and the professional development programmes offered by South Africa's Department of Education. Gumbo (2020) warned that the Department of Education should not ignore the needs of teachers.

Maharajh, Nkosi and Mkhize (2016) observed that despite the remarkable transformation in the South African education system, the issue of teachers having inadequate skills and knowledge remains a prevalent challenge. Most South African teachers lack the necessary skills and knowledge required to effectively implement the curriculum (Spaull, 2019).

Mamabolo et al. (2021) backed these findings and expressed a great concern over lack of tangible evidence suggesting that the significant challenge of lack of teacher preparedness is being addressed by institutions providing educational programmes. For example, the effective implementation of C2005 required teachers to exercise professionalism (Msibi & Mchunu, 2013). It required a shift from the traditional method of teaching and learning to new teaching methods which were found lacking in teachers because of inadequate training (Msibi & Mchunu, 2013).

Sustainable professional development programmes can possibly support teachers in their curriculum implementation in schools (Smith & du Toit, 2016). Coldwell (2017) also found a strong alignment between the formal development of teachers and their self-esteem, as formal training can increase teachers' knowledge and understanding of the content they are assigned to teach. Professional development may be in the form of meetings or enrolling for higher education qualifications (Phillips, 2008). Hence, EMS teachers need to be provided with formal trainings that can assist them interpret the objectives of the curriculum being implemented (Modise & Letlhonyo, 2020). Similarly, EMS teachers should receive professional development for them to address the concerning issue of misconceptions of knowledge of content (Molise, 2021). Nkabinde (2021) advised that EMS teachers who have limited exposure to Accounting should consider registering for a course that will expose them to Accounting concepts, thus assisting them successfully teach Financial Literacy.

Finally, Moloi and Molise (2021) concluded that the success of any professional practice relies on the kind of university training the educators obtained. Institutions providing educational programmes should actively re-skill and up-skill teachers (Gumbo, 2020). Costaina and Goga (2021) stressed that teachers must not begin to teach an integrated curriculum without attending a training programme that is designed to equip them with skills that are relevant for teaching that kind of curriculum. Mkhasibe et al. (2018) added that higher education institutions offering teacher education programmes should make all the three layers of EMS a requisite to ensure that student teachers are fully equipped to implement all the three aspects of EMS after they have attained their qualifications.

## **2.12 Background information**

The next section discusses the theoretical framework guiding this study, which is the Technological Pedagogical Content Knowledge (TPACK) framework, and presents the three

components forming the foundation of the TPACK Theory, namely, the content knowledge (CK), the pedagogical knowledge (PK) and the technology knowledge (TK).

### **2.12.1 Theoretical framework**

A theory is a plan that seeks to clarify and interpret the functioning of certain aspects of the world (Strauss, 1995). It is a structure that guides a research study (Swanson, 2013). It assists researchers in understanding what is happening in the social context under enquiry (Mills, 1993). A theoretical framework informs the structure of the research and helps in defending the study (Maxwell, 2013). A criterion developed by Guba (1981) outlined that a theoretical framework can improve the credibility of the data generated and increase the transferability and dependability of the findings. In view of the foregoing, a theoretical framework provides a plan for the research and plays an essential role in ensuring that the study is carried out successfully.

This study used the lenses of the TPACK Theory, a model that was developed by Mishra and Koehler (2006). The TPACK theoretical framework was adopted to explore Grade 9 EMS teachers' experiences in teaching Financial Literacy in three selected schools in Hammarsdale and to measure the EMS teachers' overall ability to integrate the different types of knowledge outlined in the TPACK framework to teach Financial Literacy successfully. The TPACK framework is grounded on Shulman's (1986) notion of Pedagogical Content Knowledge, whereby Mishra and Koehler (2006) positioned themselves and focused on how the teachers' knowledge can consider how knowledge of technology can improve teaching and learning (Hutchison & Woodward, 2013).

The TPACK Theory outlines the different forms of knowledge and the interrelation between them, thus enabling educators to interpret the curriculum and make the content understandable to learners through their teaching (Hutchison & Woodward, 2013). It emphasises how the connections amongst the teachers' understanding of content, pedagogy and technology interact with each other to produce constructive teaching that ensures that learners' holistic needs are catered for (Mishra & Koehler, 2006). The advantage of the TPACK Theoretical Framework is that it allows educators to develop fitting teaching strategies that are aligned to their specific settings to advance the rationale for teaching and learning (Mishra & Koehler, 2006). In addition to that, the distinguishing feature of TPACK is that it exceeds the knowledge of content, pedagogy, and technology taken independently and occurs in an effective interrelation

between the three components of knowledge (Koehler & Mishra, 2008). Having said that, the TPACK Theory consists of three major knowledge components that form the foundation of the TPACK framework, which are:

### **2.12.2 The content knowledge (CK)**

Several scholars defined content as the teachers' knowledge of a subject they have been appointed to teach and how it is taught and learnt in the classroom environment (Grossman, Wilson & Shulman, 1989; Mishra & Koehler, 2006; Baran et al., 2009). For instance, in EMS, content relates to the content that is taught under the three layers namely, The Economy, Financial Literacy and Entrepreneurship.

### **2.12.3 The pedagogical knowledge (PK)**

Pedagogical knowledge refers to the teachers' knowledge of the different teaching methods that are appropriate to and can be used to simplify the content and thus enhance students' learning (Mishra & Koehler, 2006). Pedagogical knowledge is a way of understanding how certain topics in the curriculum can be effectively interpreted to meet learners' needs (Shulman, 1986). Pedagogical knowledge requires an understanding of what makes the content easy to master and how it can be interpreted successfully (Hutchison & Woodward, 2013).

Educators should consider whether or not the teaching and learning process is driven by the traditional teaching approaches or the constructivist teaching approaches (Harris & Hofer, 2009). Teachers can use pedagogical knowledge to identify an applicable approach that facilitates and enhances student learning (Mishra & Koehler, 2006). For instance, in EMS, pedagogical knowledge represents teachers' understanding of either teacher-centred or learner-centred methods that are relevant to and fitting for the teaching of various topics within the three layers of the integrated curriculum to ensure that they are well-presented and understood by learners.

### **2.12.4 The technology knowledge (TK)**

Technology knowledge can be described as understanding of anything, such as objects, that speaks to learning (Govender & Khoza, 2017). It can be described as the teachers' knowledge of traditional and new technologies that can be incorporated into the curriculum to improve students' learning (Mishra & Koehler 2006). In EMS, technological knowledge can include

textbooks, cash books, tablets, financial calculators, overhead projectors, and smartboards that may fundamentally improve the teaching and learning of the three aspects.

On that account, the TPACK Theoretical Framework was designed to enhance understanding of teachers' knowledge in implementing the curriculum. This theory emphasises the need for teachers to have an in-depth understanding of each of the above components of knowledge to integrate technology, pedagogy, and content into their teaching, thus enhancing the learning process (Mishra & Koehler 2006). As such, the TPACK Theory was appropriately chosen to achieve the objectives of this enquiry because it assisted in exploring the Grade 9 EMS teachers' experiences in teaching Financial Literacy. It also played a fundamental role in analysing the connection between the EMS teachers' knowledge of the subject and their experiences of teaching it.

### **2.13 Conclusion**

Chapter Two presented the literature review and offered an overview of the different arguments advanced by various scholars, globally, regarding the perceptions of teaching integrated subjects such as EMS. The chapter also successfully outlined the theoretical framework guiding this research study.



## **CHAPTER THREE: METHODOLOGY**

### **3.1 Introduction**

This chapter discusses the research design and methodology informing this study. It presents an overview of the following aspects: research paradigm; research approach; research method; data generation method; data analysis and how trustworthiness was ensured. It further details the ethical considerations that were followed to ensure that the study was conducted ethically.

### **3.2 Research**

A research study is a systematic enquiry that can be utilised to resolve problems that have been identified and for gaining a new perspective (Thomas et al., 2011). Research provides more clarity on the phenomenon being explored, simultaneously extending the extant literature on the topic (Kumar, 2008). This suggests that a research study is a significant tool for the generation of new knowledge. This study aimed to explore Grade 9 EMS teachers' experiences in teaching Financial Literacy in three selected schools in Hammarsdale, South Africa, with the purpose of seeking to understand and expand the body of literature available in the Financial Literacy aspect in EMS.

### **3.3 Research design**

A research design is a process used to conduct a research study and to acquire knowledge that clarifies the identified research question (Guba & Lincoln, 1994). It is a framework that illustrates how the research will be conducted (McMillan & Schumacher, 2006). In the case of this study, a qualitative, multi-site case study located within an interpretive paradigm was adopted to explore the Grade 9 EMS teachers' experiences in teaching Financial Literacy with the aim of gaining knowledge and stimulating a discussion on the topic under study.

### **3.4 Research paradigm**

A research paradigm is a set of fundamental beliefs that guide the explorer's epistemology, ontology, and methodology in a research project (Guba & Lincoln, 1994). It represents the researcher's ideology about the world in which they live (Lather, 1986). A research paradigm assists researchers to determine how they can view the identified research question and the methodology that can be employed to study and acquire a holistic understanding of the phenomenon under scrutiny (Tuli, 2010). Epistemology, ontology, and methodology are the most significant aspects of research because they describe how humans perceive the real world and how connection is constructed with the real world (Merriam, 2009).

An enquiry begins with ontology, followed by epistemology and methodology (Singh, 2019). Ontology is concerned with the nature of reality and what can be known (Jabareen, 2009; Guba & Lincoln, 1994). On the other hand, epistemology deals with the connection between the explorer and what can be known (Guba & Lincoln, 1994; Kivunja & Kuyini, 2017). Scotland (2012) avers that epistemological assumptions are focused on how knowledge is constructed, obtained, and transferred. While, methodology can be viewed as a procedure that needs to be followed in the quest to explore and find out the knowledge that ought to be known (Rowley, 2002; Guba & Lincoln, 1994; Singh, 2019). In short, this suggests that ontology, epistemology, and methodology are fundamental the researcher considers when conducting a study.

There are three research paradigms that can be used as a framework of a research study. These are, the positivist, interpretive, and critical paradigms (Cohen et al., 2007). The study was grounded on the interpretive paradigm to explore the Grade 9 EMS teachers' experiences in teaching Financial Literacy in three selected schools in Hammardsale. An interpretive paradigm is concerned with an exploration and understanding of the social world that is rooted in human experience (Guba & Lincoln, 1989). Interpretive researchers focused on the need to understand how human beings interpret their feelings and experiences (Rubin & Babbie, 2013). The distinguishing factor researchers consider when using an interpretive paradigm is that it allows diverse views on the phenomenon under study (Pham, 2018). When a research study is underpinned by the interpretive paradigm, an explorer does not only describe individuals but also gets an opportunity to understand them in their social contexts (Pham, 2018).

Morgan (2007) revealed that research studies conducted under the interpretive paradigm consist of the following traits:

- The acknowledgement that the social world can be understood in various ways other than an individual's viewpoint;
- The admission that there is a certain connection between the researcher and the participants of the study;
- The ideology that realities are numerous and socially created;
- The notion that contextual factors need to be taken into consideration in any objective that seeks knowledge and understanding of reality.

On that account, the interpretive paradigm was considered suitable for this study because it explores how people view the world within contexts and as such, it enabled me to understand

the Grade 9 EMS teachers' experiences in teaching Financial Literacy in the three selected schools in Hammarsdale.

### **3.5 Research approach**

A research study can be conducted under a qualitative or a quantitative approach (Creswell, 2003). This study was underpinned by the qualitative approach, which utilises a naturalistic approach that seeks to understand knowledge or what needs to be known (Patton, 2003). Qualitative research explores individuals and provides meaningful data based on their feelings and experiences (Cohen et al., 2011). Hence, it is for the above-mentioned reasons that the qualitative approach was considered suitable for this study because it allowed the participants to share their feelings and perspectives regarding their experiences in teaching Financial Literacy in Grade 9.

### **3.6 Research method**

A multi-site case study was employed to explore the Grade 9 EMS teachers' experiences in teaching Financial Literacy in three selected schools in Hammarsdale. A case study is an in-depth study of a particular case (Rule & John, 2011). It is driven by the need to understand certain issues through exploring specific individuals or events (Merriam, 1998). The benefit of using a case study is that it can enable an exploration of real people and situations (Cohen et al., 2000). For that reason, a case study can give a clearer picture of what it is like to be in a particular situation (Cohen et al., 2018).

Further, the multi-site case study enables the researcher to analyse different data sets generated from different cases (Rule & John, 2011). The findings generated from a multi-site case study can guarantee a trustworthy report (Baxter & Jack, 2008). Thus, the multi-site case study method was fitting for achieving the rationale of this study because it allowed an exploration of Grade 9 EMS teachers' experiences in teaching Financial Literacy in three selected schools in Hammarsdale and enabled the researcher to acquire a complete understanding of their experiences in teaching Financial Literacy.

### **3.7 Data generation method**

Data generation is an act of gathering information that is appropriate for the provision of knowledge that addresses a specific topic or question (Doody & Noonan, 2013). Researchers have different options when choosing a data generation method. Examples of data generation methods include, but are not limited to, surveys, interviews, and observations (Bertram &

Christiansen, 2014). To achieve the objectives of this study, interviews and document review were employed as data generation methods. Research indicates that the data generated by the researcher must align with the identified research questions (Okoli & Schabram, 2010). Accordingly, the process of generating data for this research was driven by the research questions developed for this study.

### **3.7.1 Interviews**

An interview can be perceived as a conversation between a researcher and the study participants with a particular intention (Brink, 2018). It is a common method of gathering data from the study sample (Kumar, 2011). Interviews can either be structured or semi-structured (Fox, 2006; Bertram & Christiansen, 2014). In structured interviews, participants' responses are straightforward, whereas, in semi-structured interviews study participants have the flexibility to answer questions extensively (Bertram & Christiansen, 2014; Kakilla, 2021). An interview is a suitable method for generating data because it is ideal for identifying what the participants know (Bertram & Christiansen, 2014). It also strives to understand individual participants' lived experiences and the meanings they attach to reality (Seidman, 2006).

In this study, semi-structured interviews were selected and conducted telephonically. Literature affirmed that telephonic interviews can be used to generate data when it is impossible to conduct face-to-face interviews (Fox, 2006). In this study, face-to-face interviews could not be conducted due to COVID-19 restrictions. Semi-structured interviews are flexible and allow for open-ended responses from the study participants (Kvale & Brinkman, 2009). Similarly, semi-structured interviews are an open-ended data generation method that allows the researcher to ask more questions (Cohen et al., 2011). During the interview proceedings, new data that is relevant to the enquiry might arise, thus allowing the explorer to probe further (Brink, 2018).

For the process of conducting interviews, I employed an in-depth interviewing approach and that involved conducting the interviews in three phases namely, the familiarisation phase that focused on the life history of the participants in connection to the research question, the actual interviews that focused on the actual experiences of the participants and the follow-up interviews that focused on reflection (Seidman, 2006). In the familiarisation phase the researcher's intention was to establish the background of the participants' experiences by asking them to share information about themselves in relation to the topic under study (Seidman, 2006). The first interview was also used to build trust between the researcher and the participants because building rapport with the participants can result in rich data being

generated (Ryan & Dundon, 2008). As such, the participants were presented with an ethical clearance granted to the researcher by the University of KwaZulu-Natal and the letter from the Department of Education in KwaZulu-Natal as a confirmation of approval to conduct the study and a detailed explanation was presented to the participants about the study and what it sought to achieve.

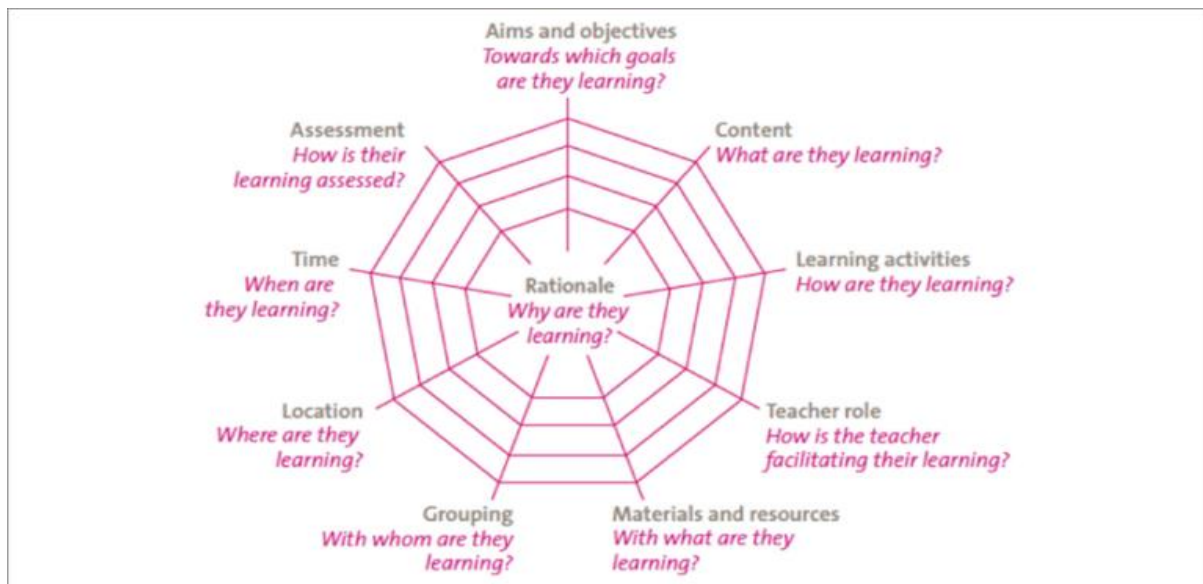
The second interview focused on the participants' lived experiences in relation to the topic under scrutiny (Seidman, 2006). The interviews were conducted in IsiZulu and English because the participants expressed that they were comfortable with the two languages during the interviews. Code switching is a communication method that involves switching from one language to another without compromising the main points or arguments being presented in a discussion (Maluleke, 2019). It can be employed to clarify the ideas being presented (Nurhamidah et al., 2018). Accordingly, allowing the participants to use two languages during the interviews allowed them to freely express their experiences of teaching Financial Literacy in Grade 9.

The third and the last interview was a follow-up interview that was centred on allowing the participants to reflect on the meaning they attached to their experiences (Seidman, 2006). The last interview was also utilised to seek clarity to some of the participants' responses. It played a fundamental role in allowing the participants to clarify and expand on some of the responses they had initially. Each interview session lasted for 90 minutes because "an hour carries with it consciousness of a standard unit of time that can have participants watching the clock" (Seidman, 2006, p. 20). The entire data generation process lasted for three months. An interview guide (on Appendix 3) was used for answering the interview questions developed for this study. In summary, building rapport, conducting semi-structured interviews, and making follow-up interviews with the participants allowed the participants to be comfortable and to freely express their experiences regarding teaching Financial Literacy and this enabled me to make additions and seek clarity where necessary.

### **3.8 Document review**

Document review is a process of reviewing the extant literature (Bowen, 2009). Articles and government documents are some of the materials that can be reviewed under document review (Merriam, 2009). Document review is combined with information gathered using other research methods such as interviews to enhance the trustworthiness of the results of the study (Bowen, 2009). Document analysis is advantageous in that the information is already available

(Bertram & Christiansen, 2014). In other words, the researcher does not have to go out and generate data. As a result, document analysis was appropriate for reviewing and analysing Grade 9 EMS teachers' lesson plans for Financial Literacy since they were relevant to the research. The lesson plans assisted with outlining how Grade 9 EMS teachers' plans on teaching Financial Literacy, which further increased the trustworthiness of the study. In analysing the lesson plans for the three Grade 9 EMS teachers, selected concepts from the curriculum spider web depicted below, that was developed by Van den Akker et al. (2009), were used as a criterion for reviewing and analysing the Financial Literacy lesson plans. The selected concepts included objectives, content, teaching methods, resources, assessment, and time. The document review schedule that was used as a criterion is reflected on Appendix 3.



**Figure 3.1: Reflects a curriculum spider spider web that was used for analysing the lesson plans for Financial Literacy**

<https://www.theconfidentteacher.com/wp-content/uploads/2021/12/van-den-Akkers-2013-curriculum-spider-web-Source-van-den-Akker-Curricular-768x397.png>

### 3.9 Study site

The location for this research was Hammarisdale. Mpumalanga Township, also known as Hammarisdale, is a township situated in the outer-west part of Durban in KwaZulu-Natal. I selected Hammarisdale as my study site because I have not come across any research that has been conducted in that area. Furthermore, I reside in Ntshongweni, an area that falls under Hammarisdale. Hence, I saw a great opportunity to select Hammarisdale as my study site. The

township comprises a shopping centre, Elangeni College, a police station, and a library. In addition to that, there are small, medium, and large factories such as Rainbow Chicken that contribute to South Africa's economic growth and development. Nonetheless, it is disappointing to note that most of these factories, including the shopping centre, were looted and destroyed during the unrest that took place in KwaZulu-Natal and Gauteng in July 2021.

### **3.10 Sampling procedure**

A sampling procedure involves making decisions about the individuals that should participate in an enquiry (Cohen et al., 2007). It is a process of selecting a sample from a larger population (Kumar, 2011). When conducting a study, a researcher can use either random or purposive sampling (Maree, 2017). To answer the research questions developed for this study, I adopted purposive sampling to select the participants for the study. Purposive sampling allows the researcher to look for knowledgeable participants who will provide the information that answers the research question (Bernard, 2002). Kumar (2011) maintained that purposive sampling enables the explorer to use their judgment to determine the participants that can provide the relevant information that justifies the rationale for undertaking the research project. In this study, I used my judgment to identify and select the three participants that were able to provide insightful information relating to their experiences with regard to teaching Financial Literacy in three selected schools in Hammarsdale.

### **3.11 Sample size**

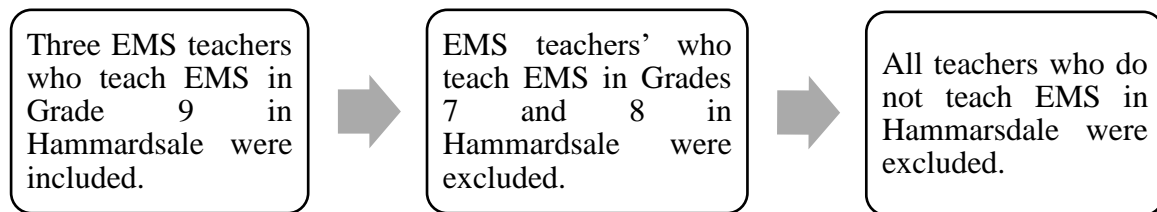
A sample is a group of people that the explorer intends to use when generating data for the study (McMillan & Schumacher, 2010). It is a smaller group of the population the researcher is interested in exploring (Kumar, 2011). The procedure of recruiting the relevant number of study participants is critical for achieving the objectives of the study (Newington & Metcalfe, 2014). In this enquiry, I selected three Grade 9 EMS teachers in three selected schools in Hammarsdale. I selected them because they were the only ones responsible for teaching the integrated EMS curriculum, which has Financial Literacy as one of its layers. Accordingly, the three selected EMS teachers were able to provide sufficient information that fostered understanding of the Grade 9 EMS teachers' experiences in teaching Financial Literacy.

### **3.12 Inclusion and exclusion selection criteria**

The inclusion and exclusion criteria are an approach based on identifying eligible participants for the study (Hornberger & Rangu, 2020). It stipulates the requirements that must be met by the potential participants (Hornberger & Rangu, 2020). The exclusion criterion can be understood as a standard that depicts individuals that do not meet the set criteria because there

is no alignment between the purpose of the study and the characteristics they possess (Hornberger & Rangu, 2020). To generate meaningful data and achieve the objective of this study, the inclusion and exclusion criteria stated below were established to select suitable participants for this research study:

**Figure 3.2: Inclusion and exclusion criteria**



### **3.13 Recruitment of participants**

The recruitment process is a phase in which the researcher provides essential information to eligible participants about the study and what it seeks to achieve (Patel et al., 2018). The recruitment process occurs between the explorer and the potential participants before the former seeks consent from the latter (Patel et al., 2018). In this study, three teachers who specialised in teaching EMS in Grade 9 were recruited from three selected schools in Hammarsdale. I recruited these participants because I believed that they possessed adequate information that was needed to foster an understanding of Grade 9 EMS teachers' experiences in teaching Financial Literacy. In recruiting the three Grade 9 EMS teachers, I visited the three schools where the EMS teachers are located. After an approval letter to conduct the study was sought from the University of KwaZulu-Natal, it was presented to the potential participants and an in-depth explanation of the purpose of the study was given, including what it seeks to achieve to the EMS teachers. Thereafter, the participants were asked if they would like to participate in the study.

### **3.14 Data analysis**

The data analysis process brings order to the large data set generated for an enquiry (De Vos, 2002). It strives to make meaning of the data generated through identifying common themes and patterns (Cohen et al., 2011). I employed the thematic analysis technique to analyse the data generated for the study. The thematic analysis method can be used to identify, analyse, and interpret themes emerging from the data set (Braun & Clarke, 2017). It helps to generate codes from the qualitative data (Braun & Clarke, 2017). The objective of the thematic analysis



method is to identify themes that are significant for responding to the phenomenon being explored (Maguire & Delahunt, 2017). Hence, I chose this method because it played an essential role in identifying and analysing patterns in the generated data (Braun & Clarke, 2006). One of the benefits of using the thematic analysis method is that it can produce reliable findings (Braun & Clarke, 2006). Thus, the thematic analysis method was appropriate to this study because it assisted me in producing accurate and trustworthy results.

Having said that, Braun, Clarke and Rance (2015) reported that there is a procedure that can be followed when conducting a thematic analysis. As stated below, the researcher needs to:

- Familiarise themselves with the generated data;
- Generate initial codes;
- Search for themes in the generated data;
- Review the themes;
- Define and name the themes;
- Produce a report.

In this study, I was guided by the above-mentioned procedure for effective utilisation of the thematic analysis to ascertain the accuracy and trustworthiness of the findings.

### **3.15 Trustworthiness**

In assessing the authenticity of the results of the study, a criterion that was developed by Lincoln and Guba (1985) that involves credibility, dependability, confirmability, and transferability was adopted to determine trustworthiness in this research study.

### **3.16 Credibility**

Credibility is the degree to which the generated and analysed data is said to be trustworthy (Guba, 1981). Credibility is realised when other readers of the study can relate the findings to their own contexts (Lincoln & Guba, 1985). In ensuring that this study produces credible findings, triangulation and member checking were employed (Guba, 1981).

#### **3.16.1 Member checking**

In research, credibility can be achieved through member checking, whereby the researcher reviews the findings of the study against the participants' interpretations of the study findings (Lincoln & Guba, 1985). For this study, I verified and confirmed the existence of a connection

between the findings of the enquiry and the participants' interpretations of the findings regarding their experiences in teaching Financial Literacy in Economic and Management Sciences through checking the findings against the recorded interviews.

### **3.16.2 Triangulation**

The data triangulation process involves evaluating the coherence and consistency of the information generated through multiple data generation methods (Patton, 1999). Triangulation can assist in producing findings that are not biased (Patton, 1999). For triangulation purposes, semi-structured interviews and document review were used to ensure that the findings of the study were not biased. In doing so, I was able to get a comprehensive understanding of the Grade 9 EMS teachers' experiences in teaching Financial Literacy.

### **3.17 Dependability**

Dependability is the extent to which the data generated for a study is dependable (Creswell, 2003). The participants of this research gave consent to being recorded. Therefore, throughout the interview proceedings involving the three study participants, a digital audio-recording device was used, and it managed to accurately capture all the questions that were asked and the detailed responses that were provided by the study participants regarding their experiences in teaching Financial Literacy in Grade 9. In addition to that, document review was employed as another method of generating data mainly because studies that are reliant on one data generation method are at risk of providing biased results (Patton, 1999). Thus, the lesson plans for Financial Literacy assisted in revealing the connection between the responses that were provided by participants during the telephonic interviews and what was written in their lesson plans.

### **3.18 Transferability**

Transferability in research is the extent to which the findings of a research can be applied to other contexts (Lincoln & Guba, 1985). A detailed description of the study was provided so that other scholars can transfer the findings of this study to their own settings (Lincoln & Guba, 1985). Literature revealed that trustworthiness in the interpretive paradigm is also increased by providing an in-depth description of information (Bertram & Christiansen, 2014). In this study, the provision of a thick description assisted in providing a clear picture of the Grade 9 EMS teachers' experiences in teaching Financial Literacy in Grade 9 since the report clearly outlined how the information was obtained, analysed, and presented.

### **3.19 Confirmability**

Confirmability is when the study can be explored and confirmed by other scholars within a similar field (Guba, 1981). It is realised when other researchers can conduct a similar study and produce a similar report (Miles & Hubberman, 1994). In the case of this study, confirmability was achieved through producing findings that are reflective of the perspectives of the study participants and not those of the researcher. To enhance confirmability, participants' direct words were used.

### **3.20 Ethical considerations**

Ethics are a set of moral principles outlining a specific and accepted practice (Vithal & Jansen, 1997). They focus on the required conduct from people (Blumberg et al., 2005). Ethics play a critical role in research to prevent any act that may harm the participants (Rashid et al., 2019). The foundation of an ethical research is acquiring informed consent (Denzin & Lincoln, 2011). Study participants need to be provided with full information regarding what the study seeks to achieve (Denzin & Lincoln, 2011). Ethical issues are important in an enquiry, irrespective of whether the research is a primary or secondary study because they strive to provide guidelines on how a research study must be carried out effectively (Rahman, 2016).

In this study, a research proposal was presented and; approved, and the researcher obtained an ethical clearance from the University of KwaZulu-Natal to conduct the study. Permission was also granted by the gatekeepers, which are the three selected schools in Hammarsdale and the Department of Education, to ensure that the study was conducted ethically. The principals of the selected schools communicated with the relevant Heads of Departments in identifying the Grade 9 EMS teachers in their schools and the Grade 9 EMS teachers were therefore identified. Issues of autonomy, non-maleficence and confidentiality were followed to ensure that the rights of the study participants were not violated throughout the study (Cohen et al., 2018).

#### **3.20.1 Consent forms**

The autonomy of the three study participants was guaranteed through the utilisation of informed consents. The Grade 9 EMS teachers in three selected schools in Hammarsdale were asked to complete informed consent forms as confirmation that they fully understood the nature of the research project and they consented to participating in the research study. I ensured that the consent forms were written in English, a language that was understandable to all the participants. I further disclosed full information regarding the purpose of the study for the participants to be fully aware of what the study sought to achieve (Fox, 2006).

### **3.20.2 Voluntary participation**

I informed the participants that their participation in the research project was entirely voluntary (Seidman, 2006). I informed them of their right to decline participation and that they were at liberty to withdraw from the research study at any given point should they desire to do so without anticipating any negative consequences. I further explained that they would not receive any financial benefits from being part of this research project.

### **3.20.3 Confidentiality**

Confidentiality and anonymity are aspects that were developed to protect the privacy of study participants during the data generation, analysis, and presentation processes (Coffelt, 2017). The issue of confidentiality involves removing information that reveals participants' identity (Coffelt, 2017). In this study, the anonymity of the three research participants was guaranteed through using pseudonyms. I also assured the participants that the data generated for this study would be treated with the strictest confidentiality it deserves and that it would not be disclosed to, or used for, any other purpose outside of this study.

### **3.20.4 Harm**

Throughout the study, I ensured that all the participants were treated equally and respectfully. During the three phases of the interview process, I avoided questions that had a potential to harm or distress the participants. The participants were informed that the information they would provide in this study would not be used against them and that the generated data would be securely stored in the supervisor's office and would only be destroyed after five years. I explained that if they had further questions or concerns related to the study, they were free to contact me as a researcher or my supervisor, or if they had further questions about their rights as study participants, or if they were concerned about any aspect of the study or the researcher, they would contact the University of KwaZulu-Natal Research Office.

### **3.21 Limitations of the study**

In a research study, limitations refer to issues that are beyond the researcher's control (Maree, 2017). In the case of this study, the following limitations were encountered:

This study was conducted in Hammarsdale, KwaZulu-Natal and, therefore, the findings cannot be generalised for all the townships across the province. There is a probability that EMS teachers in other townships may have different experiences of teaching Financial Literacy. As

such, other scholars within the field can consider conducting studies bent on exploring EMS teachers' experiences in teaching Financial Literacy at a provincial or national level.

The study was limited to using document review and the interviews that were divided into three phases namely, the familiarisation phase, actual interviews, and follow-up interviews. I believe that the adoption of other data collection methods, such as observations, could assist in bringing more clarity to the research topic.

### **3.22 Conclusion**

This chapter discussed the research design and methodology that informed the study. It presented an overview of the research paradigm; research approach; research method; data generation methods; data analysis and explained how trustworthiness was ensured. This chapter also detailed the ethical considerations that were followed to ensure that the study would be conducted ethically.

## CHAPTER FOUR: PRESENTATION OF FINDINGS

### 4.1 Introduction

This chapter focused on how the research data were analysed using thematic analysis in order to identify common themes and patterns. Semi-structured interviews were used to generate data from the study participants, in order to acquire a comprehensive understanding of the Grade 9 EMS teachers' experiences in teaching Financial Literacy in three selected schools in Hammarsdale. The research data attempted to answer the research questions that were espoused in this study. The study sought to explore the experiences of Grade 9 EMS teachers in teaching Financial Literacy and to identify the factors contributing to Grade 9 EMS teachers' experiences in teaching Financial Literacy. Under theme one, nine sub-themes were identified while thirteen sub-themes were identified under theme two.

### 4.2 Profiling of participants

The study was conducted in three selected schools in Hammarsdale, also known as Mpumalanga Township, located in the west outskirts of Durban, KwaZulu-Natal. Pseudonyms were given to the study participants and the schools they belonged to in order to protect their identities. According to Coffelt (2017), pseudonyms ensures that the anonymity of the research participants are protected. The table below depicts the codes that were used to symbolise the participants and the schools, together with the gender of the participants, the number of years teaching EMS, and the participants' school quintile to assist with contextualising the findings. All the three schools that were included in this study were non-fee-paying schools that fall under quintile three. **T1 -T3** represents the study participants, while **SA-SC** represents the schools. Thereafter, a detailed presentation of the participants' profiles followed.

**Table 4.1: Participant's demographic data**

Number	Participant Name	Gender	School Name	Number of years teaching EMS	School Quintile
1.	T1	M	SA	12	3

2.	T2	M	SB	3	3
3.	T3	F	SC	12	3

### **Teacher 1**

**T1** was the first participant of the study. He held a Matric Certificate with commerce subjects, a Bachelor of Commerce degree in Accounting, and a Postgraduate Certificate in Education, where he specialised in Economic and Management Sciences and Accounting. **T1** was a teacher at **SA**. He was responsible for teaching four Grades. In the senior phase, he was responsible for teaching EMS in Grade 9, and in the FET phase was responsible for teaching Accounting in Grade 10, 11 and 12. He had been teaching for 14 years.

### **Teacher 2**

**T2** was the second participant of the study. He held a Matric Certificate with commerce subjects and a Bachelor of Education degree specialising in Economics and Accounting. **T2** was a teacher at **SB**. He was responsible for teaching four Grades. In the senior phase, he was responsible for teaching EMS in Grade 8 and 9, and in the FET phase was responsible for teaching Accounting in Grade 10, Economics in Grade 11 and Life Orientation in Grade 10 and 11. He had been teaching for 3 years.

### **Teacher 3**

**T3** was the third and the last participant of the study. She held a Matric Certificate with commerce subjects, a Bachelor of Law degree specialising in Management Studies, a Postgraduate Certificate in Education with majors in Economic and Management Sciences, Technology, and Business Studies. She was also an Honours candidate specialising in Teacher Development. **T3** was a teacher at **SC**. She was responsible for teaching five Grades. In the senior phase, she was responsible for teaching EMS in Grade 8 and 9, and in the FET phase was responsible for teaching Economics in Grade 10, 11 and 12. She had been teaching for 12 years.

All the study participants were teaching at non-fee-paying schools that fall under quintile three. The schools that fall under quintile 1-3 are regarded as resource constrained and thus receive

more funding from the government, while schools in quintile 4-5 are regarded as rich and receive less funding from the government (Sayed & Motala, 2012; Ogbonnayo & Awua, 2019).

### **4.3 Theme One: Grade 9 EMS teachers' experiences in teaching Financial Literacy**

This section discussed the themes and sub-themes that emerged from thematic analysis of data. Theme one has nine sub-themes which include experience gained from teaching Financial Literacy, positive experience gained from teaching Financial Literacy, what EMS teachers enjoy when teaching EMS, EMS teachers' knowledge of Financial Literacy, topics that EMS teachers enjoy teaching in Financial Literacy, approaches adopted by EMS teachers in teaching Financial Literacy, resources used in teaching Financial Literacy, assessments used in monitoring learning in Financial Literacy, and the knowledge of Mathematics in teaching Financial Literacy.

#### **4.3.1 Experience gained from teaching Financial Literacy**

The participants were asked about the experience they gained from teaching Financial Literacy and some explained that the way they were teaching Financial Literacy in Grade 9 was influenced by their experience. They interacted well with the learners and they used techniques which increased their confidence in lesson delivery. This is supported by the following responses from in-depth interviews:

*"My experience has a lot of impact from the way I interact with my learners. I have taught different groups and I know how learners behave. From this experience, I now know the techniques that are effective and when I use them I produce good results. This experience also helps me to have confidence in front of learners."* [T1]

*"My teaching experience has influenced how I teach Financial Literacy. I have grown in the field because when you are still new, you do what you were taught using a method that you think is better. If you repeat again the following year and teach the same thing, you will get used to it. So, I am able to teach in a better way and I have improved from previous years by reflecting on past mistakes."* [T2]

Therefore some participants have indicated that they gained experience through reflecting on past mistakes. Another participant added that the experience they gained from teaching Financial Literacy helped them to improve their skills in lesson delivery and enabled them to identify easy and difficult topics for the learners. One participant shared the following;



*“My experience has an impact on how I teach Financial Literacy. The experience has enhanced me as a teacher because I have improved a lot in my teaching of EMS. I know topics that are challenging and the topics that learners find easy to understand.” [T3]*

#### **4.3.2 The positive experience gained from teaching Financial Literacy**

When the participants were asked to share their experience in teaching Financial Literacy, they revealed that it enhanced their lesson delivery. Hence, this helped them apply different teaching approaches in different situations. Some participants intimated that experience has enabled them to realise effective methods of dealing with challenges when teaching Financial Literacy. The following responses from in-depth interviews help illustrate this point:

*“I remember that when I started teaching at SA Financial Literacy was lagging behind. The approach that I used was not effective, since I used the textbook method more often when teaching. However, I realised that I also needed to use ICT, and the combination of the two, as well as involving learners, has improved my teaching. So, the learners are now doing well in EMS.” [T1]*

*“When you are in front of the class and teaching, there are challenges that arise. So, through experience I deal with the challenges effectively and observe the method that is not appropriate in particular situation. It becomes easy for me to identify mistakes and rectify them.” [T2]*

In addition, the participants revealed that, through experience, they had sound knowledge of topics that must be understood by learners in the FET phase. One participant shared the following;

*“Due to experience, I now know the topics that learners need to grasp so that they apply the concepts they would have learnt in Grade 8 and 9 in the FET phase.” [T3]*

#### **4.3.3 What EMS teachers enjoy when teaching EMS**

The participants intimated that they enjoyed topics that are aligned to their prior knowledge, which allowed them to present their expectations to learners and which match with their specialisations. Some participants have revealed that they enjoyed teaching Economics theory. Some participants intimated that they enjoyed teaching FL because it is practical and promotes

learner engagement, and links the content learnt with the learners' experiences. This is supported by the following responses from in-depth interviews:

*"I like teaching Financial Literacy. I teach EMS and I also teach Accounting. In EMS, I teach learners to be able to know Economics and Business Studies that is fundamental in Grade 10. However, I mostly enjoy Accounting which I teach in Grade 10, 11 and 12. I find it easy for me to explain to the learners because it is something that I do on daily bases, and I often teach the Grade 9 learners my expectations for Grade 10. My qualifications have also influenced my interests, since I did not do Business Studies and Economics when I was training to become a teacher."* [T1]

*"I enjoy teaching Economics. Economics tends to be personal and draws attention at where the learner is spending. I like Economics theory and I like Economics more when it is based on the economy. It's interesting to teach but I do not make it a priority. My specialisation also has an influence in increasing my interest in teaching the economy"* [T2]

*"I enjoy teaching Financial Literacy because other topics are theoretical. Learners are often bored because they cannot participate in them. As a teacher, I'm obliged to cover the syllabus and give them the new concepts they do not know, but the involvement of learners when it comes to Financial Literacy is very interesting as compared to other topics. In Financial Literacy, learners can link what is learnt in the classroom with their day-to-day experiences."* [T3]

#### **4.3.4 EMS teachers' knowledge of Financial Literacy**

When asked about their knowledge of Financial Literacy, some participants expressed that their concrete knowledge of Financial Literacy was increased by their prior knowledge of Accounting. Hence, the way they were taught, a connection between Financial Literacy and Accounting, and the development of Financial Literacy notes that encouraged the utilisation of various methods, were critically important. Some participants have intimated that their FL knowledge was improved by collegial collaboration, which involved planning and sharing of information on how to teach Financial Literacy effectively. Another participant added that teaching experience has also enhanced their practice. This is supported by the following responses from in-depth interviews:

*“If I were to rate my Financial Literacy knowledge, I can honestly give myself excellent. This is because what I am currently doing in Financial Literacy is linked to Accounting. I do not struggle to explain accounting concepts. In Financial Literacy, I have notes that I have designed from scratch that explain the concepts, calculations, and activities. Those notes help me use a variety of methods.” [T1]*

*“My Accounting knowledge is excellent. This is because of my expertise in Accounting and the way that I was taught. In high school, I obtained distinctions in commerce subjects. So, my record simply says that I am excellent. I do not struggle to explain accounting concepts, but it is also good to outsource and I usually do that. My colleague has been in the field for a long time and has more experience than me. So, we sometimes plan what we would teach in a week or a term.” [T2]*

*“If I were to rate my accounting knowledge, I would say it’s good because I enjoyed Financial Literacy at high school level and I did Accounting in the first year in BCom Law degree. My teaching experience has also enhanced my teaching practice because, as I teach, there is a lot that I am also learning in the subject. I do not struggle to explain accounting concepts.” [T3]*

#### **4.3.5 Topics that EMS teachers enjoy teaching in Financial Literacy**

The research findings have revealed that participants enjoy teaching the accounting equation, which is the core Accounting topic, and the cash journals which are basics in Accounting. The participants have intimated that this interest was driven by building a firm foundation for FET Accounting that ensures an easy understanding of Accounting in Grade 10. One participant has revealed that if there is no GET foundation, learners tend to struggle with Grade 10 Accounting. Some participants have intimated that the knowledge of the CPJ and CRJ from GET had a positive impact in the learners’ understanding of Accounting in the FET phase. This is supported by the following responses from in-depth interviews:

*“In Financial Literacy, I like teaching the accounting equation. This is because Financial Literacy is Accounting. The accounting equation is a basic; it is a core topic in Accounting. If a learner can understand the accounting equation that learner is guaranteed to do well in Grade 10. I also like to teach the journals, CPJ and the CRJ because that is a starting point where I can see that the learner understands*

*Accounting. Also, posting to the ledger account is critical because it links with what learners will do in Grade 10. In Grade 9 the teacher builds a foundation and reduces the load of having to explain more concepts in Grade 10.” [T1]*

*“In Financial Literacy I enjoy teaching journals, CPJ and CRJ. The learners understand them better, even though they struggle when they reach debtors and creditors journal. If the learners do not know the CPJ and CRJ it will be a problem in Grade 10. If there is no GET foundation, learners struggle when they reach Grade 10. So, the problem is the foundation. The learner is supposed to be adding to what they knew in Grade 10.” [T2]*

*“I enjoy teaching the CPJ and CRJ. I like teaching these topics because learners can easily understand that when reading a transaction before it is recorded, they verify if it is a receipt or a payment then after that they realise the subsidiary journal that they must use when recording. Thus, when the learners move from GET and continue with Accounting into the FET phase, they must know these books because they are the basics in Accounting. The knowledge of the CPJ and CRJ from GET makes it easy for learners to grasp Accounting and this enhances their knowledge of Accounting in the FET phase because the learners already have the basic concepts.” [T3]*

#### **4.3.6 Approaches adopted by EMS teachers in teaching Financial Literacy**

The research findings have revealed that EMS teachers utilise teacher-centred and the learner-centred approaches in teaching Financial Literacy. The participants intimated that these approaches help them explain difficult concepts. Some participants used the teacher-centred and the learner-centred methods because they allow learners to work together. Only one participant indicated that they relied only on the learner-centred method which allows learners to participate. This is supported by the following responses from in-depth interviews:

*“My approach is more learner-orientated even though I sometimes use the teacher-centred approach where I must stand in front of the class and explain those difficult concepts and then incorporate the learner-centred method so that we can work together with the learners.” [T1]*

*“I always involve my learners when I am teaching. I use the learner-centred method only because with the teacher-centred method it becomes preaching and the teachers*

*appears like a pastor whilst learners would need to ask questions. It is important for learners to be involved and be able to participate. In that way you are giving them a chance to raise their opinions.” [T2]*

*“I use a combination of the teacher-centred and learner-centred approaches. In about two transactions I will be explaining to learners, then in the remaining transactions I would say with your desk partner or as a group continue with the rest of the transactions. The utilisation of the two methods assists me in achieving the set learning goals and learners can grasp the content.” [T3]*

#### **4.3.7 Resources used in teaching Financial Literacy**

The research findings have revealed that the use of EMS textbooks and summary notes for planning and completing activities, and the utilisation of a calculator for calculating percentages in Grade 9, play a significant role in Financial Literacy. One participant shared the following;

*“The resources that I use are chalkboard, duster, chalk, notes, and a textbook. Although there are laptops at school, they are old and cannot accommodate the latest technology. Using the EMS book is helpful. There are activities that learners must do, and such activities are compliant with CAPS. The calculator is also important for us to use in the classroom. So, I teach learners how to calculate percentages such as a mark-up.” [T1]*

One participant intimated that the EMS textbook and notes assist in providing exam-type questions that can be given to learners during the revision period since they do not have computers.

*“I usually use the VIVA for EMS and the summary notes that I receive from the EMS group that was created for Pinetown District. The EMS textbook and notes assist me in planning and activities for the learners. At the end of the term, we do a revision, and I take exam-type questions for learners to write. We also use a calculator because most of the time we deal with calculations. So, learners need to have it so that they will be able to calculate. Usually, we use the calculator for adding, subtracting, totalling accounts, and closing off journals. We do not have computers at SB and the computer subject is not done at school.” [T2]*

Some participants revealed that the shortage of resources such as computers and newspapers have a negative impact in the effective implementation of Financial Literacy. One participant shared the following;

*“I use a textbook and a calculator only for completing activities and making calculations. The reason for that is we do not have resources. We do not have computers and access to the internet and the newspapers. So, I rely mostly on the textbook.” [T3]*

#### **4.3.8 Assessments used in monitoring learning in Financial Literacy**

The research findings have revealed that EMS teachers use a combination of formative and summative assessments to monitor the learning process, including classwork, activities, homework, and formal assessments that are prescribed by the programme of assessment for evaluating what learners know and where they are still struggling to understand. Some participants intimated that classwork and homework assist with providing evidence when the subject advisor comes and enable learners to monitor their progress. Some participants expressed that activities help prepare learners for a formal task and enable the EMS teacher to identify learners that require remedial classes. This supported by the following responses from in-depth interviews:

*“I use formal and informal assessments. Normally I give learners informal assignments such as classwork and homework. As the learners are completing, I check if they are completing correctly. What is nice about homework and classwork is that they cover what has been done specifically and reveal where learners are struggling. Formal assessments are usually prescribed by the department, but a controlled test is normally the most important. The formal assessments provide me with a full picture of the learners’ progress during the school term and whether they are ready to proceed to the next Grade.” [T1]*

*“I give class tests at the end of each chapter when assessing learners. I use them for keeping the learners’ record. I also use classwork and Homework. I make sure that I mark and sign them so that they would serve as proof when the subject advisor comes and for checking the learners’ progress. The formal assessments are taken from the group. They assist me in observing whether learners have understood what has been*

*taught in a term. I make sure that I use assessments that are in line with the programme of assessment. The formal and informal assessments assist me with testing the learners' progress and where they need assistance.*" [T2]

*"I use both formal and informal assessments. In informal assessments I use activities then in formal I use a formal test, project, and the exam for testing the overall knowledge of learners on what has been learnt. In informal assessments, I like using activities because they help me prepare learners for a formal task and to check on learners' progress. Activities also reveal learners' knowledge gaps so that I can form remedial classes. Some learners are assisted by remedial classes, while some are not assisted."* [T3]

#### **4.3.9 Knowledge of Mathematics in teaching Financial Literacy**

The research findings have revealed that EMS teachers' basic knowledge of Mathematics is essential for teaching Financial Literacy in Grade 9. Such knowledge includes calculations and knowing when to add and divide. This is supported by the following responses from in-depth interviews:

*"The knowledge of Mathematics is important for teaching Financial Literacy. The reason is that Financial Literacy needs teachers who are inclined to Mathematics because of calculations and operational signs. A learner must know when to add and when to divide. For example, one of the major competencies required in Grade 9 is calculating a mark-up. Even in Grade 10 calculating a mark-up is essential whether a learner is given sales or cost of sales. So, it is important for the teacher or learner to be able to calculate a percentage using that information and the thinking that is required in interpreting certain concepts when you are given cost of sales and the mark-up. There is mathematical knowledge that is needed when calculating sales."* [T1]

*"It is very important for an EMS teacher to have the knowledge of Mathematics. Even if they are not teaching Mathematics, in EMS we deal with calculations and not just money. I think it is the basics that are needed, like adding and subtracting sums and what a sum is. There are sums when closing the account or the journal and you will use BODMAS, which includes adding and subtracting. So, it is important for EMS teachers*

*to know such things and be able to explain such things to learners in Grade 8 and 9 so that they would be able to relate Accounting with Mathematics.” [T2]*

One participant explained that understanding Mathematics is not important for teaching Financial Literacy, but EMS teachers should possess numeracy skills for reading figures and calculating. The participant shared the following;

*“No, understanding Mathematics is not important for teaching Financial Literacy. Maybe it can be Mathematical Literacy. I think only numeracy is the basic that the teachers should have. Money deals with numbers so EMS teachers must know how to add numbers. They should also know how to calculate.” [T3]*

#### **4.4 Theme Two: Factors contributing to Grade 9 EMS teachers’ experiences in teaching Financial Literacy**

This section discussed the sub-themes that emerged for theme two. Under theme two thirteen sub-themes emerged, which are limited teacher training in teaching EMS, time allocation for Financial Literacy, teaching Financial Literacy in overcrowded classes, learners’ disruptive behaviour, lack of prior content knowledge, teaching Financial Literacy in English, teaching FL as a standalone or as part of an integrated subject, support from subject advisor in teaching EMS, teaching Financial Literacy under COVID-19, parental involvement, learners with learning difficulties, shortage of EMS textbooks and knowledge of theories that guide the EMS teachers in teaching Financial Literacy.

##### **4.4.1 Limited teacher training in teaching EMS**

The research findings have revealed that the teaching of EMS in Grade 9 was enhanced by the workshops provided by the Department of Education, in which changes in the curriculum were communicated, teaching materials were provided and important information about the file was shared. Participants have intimated that they attended one training session offered by the Department of Education because of the COVID-19 pandemic regulations. However, the participants mourned that the lack of workshops organised by the Department of Education has forced EMS teachers to rely on their teaching experience and the collegial support they obtain from other EMS teachers at the cluster level. This is supported by the following responses from in-depth interviews:

*“I attend workshops organised by the Department of Education where we are trained about EMS and the changes that are there. Currently we now have paper one and paper*



*two in EMS, which is something that was not there before. Paper one focuses on Financial Literacy and paper two focuses on Entrepreneurship and The Economy. We are also provided with teaching material that helps us in classes. They also train us on how to make a file because a file is important for record keeping and reference purposes.” [T1]*

*“There is only one training that I have received. This is because of the COVID-19 pandemic regulations which prohibited many things such moderations and workshops which involved mass gatherings. I was lucky to have one workshop. We met with our circuit at the circuit office. There was a subject advisor who demonstrated and explained how we should do it when introducing a topic.” [T2]*

*“There is no further training that I have received in EMS teaching after completing my Postgraduate Certificate in Education. I am teaching it with the knowledge I received when I was doing PGCE and the teaching experience that I have. I also use the knowledge I received from the teamwork with other schools from the cluster level where I check with other teachers on how topics can be approached and how lessons are delivered in the classroom. The contributing factor is that the Department of Education only focuses on Grade 12. Hence, workshops that are available are for the Grade 12 only. No attention is given to GET, together with Grade 10 and 11 that eventually proceed to Grade 12.” [T3]*

#### **4.4.2 Time allocation for Financial Literacy**

The findings from in-depth interviews have revealed that the challenges of teaching Financial Literacy effectively in Grade 9 such as discussing the large volume of content, creating consistency, accommodating progressed learners, and assisting learners to complete tasks in their eight-money column exercise books, originate from the one hour allocated for teaching Financial Literacy each week, which is inadequate. The participants intimated that struggles of testing the learners’ knowledge and accommodating them emanate from the one hour allocated for teaching Financial Literacy. Some participants intimated that Accounting requires journals to be drawn but the board is shared with other subject teachers. This is supported by the following responses from in-depth interviews:

*“I do not think one hour is enough because Financial Literacy has a large volume of work. Of course, the hour compromises consistency in terms of the back and forth that happens. You will find that with learners that I have in Grade 9, of which most of them*

*are progressed learners, they need even more time. In Accounting there are journals, we post and go as far as to the trial balance. The learner must be able to see the whole process until it balances. Other learners are even struggling with using the eight-money column exercise. You as the teacher you must go to them individually showing them how to write, and that needs time.” [T1]*

*“The hour is not enough at all because there are many things that you must do in the classroom. Accounting requires you to draw the columns and all the journals. All that needs its own time. The learners must also draw and record, even though the accounting exercise books are sometimes provided, such as the eight money column and double ledger. Learners do not get them because they are not sufficient for all accounting learners starting from Grade 12. So, learners use the ones that have lines where they must draw themselves whilst some learners are struggling, and all this needs time. The board is a problem because it is shared with other subject teachers, if time runs out and you did not conclude your lesson, you would take time to rewrite all the work that you had written before on the board when you come back in the next lesson. That is also wasted time. With the time allocated for EMS, it becomes difficult for a learner to keep on following, considering the different subjects they are learning as well as Accounting. So, the hour is not enough for that.” [T2]*

*“The hour is not enough for teaching Financial Literacy. This is because in class we start by doing an activity. So, I end up testing their knowledge as a homework and not in class. However, the challenge is that, with homework, learners copy from one another which makes it difficult to identify those who understood and those who did not understand. If I am going to deliver the curriculum alone without involving learners, the hour is enough but when learners must be involved and participate and be able to do the tasks independently, then an hour is not enough. The hour does not allow me to cater for all the learners. There are learners who end up being left behind and I end up moving with fast learners while others remain behind.” [T3]*

#### **4.4.3 Teaching Financial Literacy in overcrowded classes**

The research findings have revealed that overcrowded classes are a reason for the bad behaviour of learners, and that they hindered close monitoring of class activities. The participants have intimated that overcrowded classes created challenges of classroom management and individual supervision of the learners. Some participants blamed the shortage

of fundamental school infrastructure, such as classrooms and desks, which leads to overcrowded classes in Grade 9. This is supported by the following responses from in-depth interviews:

*“I think the bad behaviour of learners is caused by overcrowded classes because, I remember in 2020 when COVID-19 broke out, the learners used to come when there was a rotational system. In a classroom there were 20 learners only. During that time, a person was able to teach well because there was no bad behaviour that we got from the learners but now you find that there are 70 to 80 learners in one class. I think what can help is that more classes should be built in schools and a class should have at least 40 learners. Teaching is difficult in a class that has 70 and 77 learners. I am not able to monitor class activities. You will find that I need a day to focus on activities of learners.” [T1]*

*“Teaching an overcrowded class affects me. I cannot monitor all the learners when they are writing if the class is full. There are not enough classes at the school because we use the cone system whereby there is one class in Grade 8, two in Grade 9, four in Grade 10, and five in Grade 11 and 12. So, if there are two classes in Grade 9 that means learners must share teaching materials and the number of desks is limited. Learners end up squeezing each other so that they will be able to seat. Even if we buy desks in large quantities there are no adequate classrooms.” [T2]*

*“The challenge that I can say I have is that of the big numbers in classrooms. I cannot concentrate on all learners because I end up struggling with class management. So, once I lose control over my class that is a challenge. Large numbers have an impact of restricting me to monitor class activities and informal tasks. They also have an effect in monitoring those learners who are struggling. The contributing factor is that we do not have floor space. Two mobile classes were formed during the COVID-19 era but floor space was a problem and so they ended up helping in the FET phase. In GET learners were left like that.” [T3]*

#### **4.4.4 Learners’ disruptive behaviour**

The findings from in-depth interviews have revealed that the learners’ disruptive behaviour, including noise making, restricts opportunities of accommodating learners in the process of teaching and learning. The participants have intimated that some learners misbehave and bring

weapons to school which affects the successful teaching of Financial Literacy. This is supported by the following responses from in-depth interviews:

*“The main challenge in Grade 9 is the behaviour of the learners. The learners that behave badly in school are from Grade 9. I do not know whether it is because of the developmental stage that they have reached but their behaviour is not good. They make a lot of noise while you are teaching. And teaching while the learners are making a lot of noise affects me a lot, because my teaching is learner-centred,. I must first be able to control the class and ensure that there is no learner that is making noise while I am teaching. Also, you cannot accommodate learners while you are teaching when they are discussing their own things.” [T1]*

*“In some schools it is not easy but we are forced to teach. If you enforce discipline on the learners, you are placing your life in danger. When they see you at the mall, they can even attack you. You find that some learners bring weapons to school. The learners misbehave to a point where your patience is stretched and you cannot use negative reinforcement like beating them but it is beyond your tolerance. Since I am still young, they take me as one of their peers. When I enforce discipline, they respond anyhow. Drugs and the environment are contributing factors for the learners’ behaviour. A negative environment builds a negative mindset. Learners want to get attention and be praised on something they say they can do.” [T2]*

#### **4.4.5 Lack of prior content knowledge**

The findings from in-depth interviews have revealed that the difficulties of understanding Financial Literacy effectively emanate from the learners’ lack of prior content knowledge of Mathematics and Accounting. The participants have intimated that learner progression and the teachers’ lack of commitment in teaching EMS in Grade 7 contributed to this problem. This is supported by the following responses from in-depth interviews:

*“A lot of learners are not performing very well in Mathematics and that has an impact in EMS (Financial Literacy). I think it goes back to primary school level. I do not think they are doing justice. What is also causing poor performance in Mathematics is that learners are progressed. You will find that learners have failed but they are taken to the next Grade.” [T1]*

*“I had a challenge whereby learners do not know anything when it comes to Accounting. So, I must take the learner step by step. That is a problem because in primary there is a system that learners are progressed. When they see that the learner is old, they are progressed, or they do not do justice to their work, because learners arrive without knowing how to write their names. If you give a learner a question paper and an answer book, they rewrite questions on the answer book.” [T2]*

#### **4.4.6 Teaching Financial Literacy in English**

The findings from in-depth interviews have revealed that the usage of English in teaching Financial Literacy hampers the learners’ understanding because learners must first understand the language before they can understand the subject. The participants have intimated that they had to code switch to explain certain concepts to the learners. Some participants intimated that they set papers that have answer spaces where the structure has been drawn for learners because the learners struggle to understand English in FL. This is supported by the following responses from in-depth interviews:

*“When a child is not taught in their mother tongue they miss important concepts, especially learners from my school where English is a first additional language to them. That means that learners must first understand the language before they can understand the subject. So, it affects learners a lot. If they were taught with their own language, they were going to understand better. In Financial Literacy, the major problem is interpreting what is written in English. It means that I must do a lot in terms of explaining concepts and their meaning so that learners can understand them. Let me make an example of the double entry principle. You need to explain to the learner what it means to say double entry principle because if you were to meet a person who knows English and you ask what double entry principle is, they will have a problem. So we invest much more energy in a learner.” [T1]*

*“A learner can read a sentence, but they do not know what is happening. They do not understand it because the problem is English. For example, the question says prepare a certain ledger, but to the learner the term “prepare” is a problem. If a learner hears that “draw” a CRJ they can see that they are required to draw. That is why I make sure that when I set a paper, I set a paper that has an answer book whereby the structure*

*has been drawn for the learner and what is left for them is to complete because when they are expected to draw, the paper can come back empty.” [T2]*

*“The EMS curriculum is taught in English so learners must know English but when I teach, I do code switching. So, learners end up being assisted by that. I do not think English affects learners in understanding transactions because I noticed that the English that is used there is not difficult. It is the English that they can use more often because it does not entail difficult words that they do not know. The English terms they do not know are normally the concepts for Financial Literacy, so I can explain that if we speak about a transaction and what a transaction is, in which I provide a definition of a transaction.” [T3]*

#### **4.4.7 Teaching FL as a standalone or as part of an integrated subject**

The findings from in-depth interviews have revealed that teaching Financial Literacy as an independent subject can improve its implementation in Grade 9, because it has a large volume of work and requires more attention and time, now that it has its own paper. The participants have intimated that Financial Literacy should be taught by an Accounting specialist who explains it better to the learners. Some participants have intimated that if FL is added with other layers, it would not be given enough attention. This is supported by the following responses from in-depth interviews:

*“In my view, Financial Literacy should be called Accounting and be taught as a stand-alone subject because it has a large volume of work and it has its own paper. In June it has its own paper and again in December it has its own paper, which is paper one. This means that it requires more teaching and learning time.” [T1]*

*“I think there should be a separation between Financial Literacy, The Economy and Entrepreneurship. Financial Literacy is important, but it is not given enough time. One hour is inadequate. It is better if it becomes a stand-alone subject so that it will be taught by someone who is knowledgeable in Accounting, someone who will give it time so that they can impart it better to the learners.” [T2]*

*“I think Financial Literacy should be taught independently and should not be integrated with the other subjects. This is because Financial Literacy requires attention and time. If you add it with other topics, you end up not giving it enough attention.” [T3]*

#### **4.4.8 Support from subject advisor in teaching EMS**

The findings from in-depth interviews have revealed that the availability of a subject advisor helped them receive crucial knowledge on how to teach EMS and attended workshops where skills on how to deliver lessons were imparted. The participants have intimated that a subject advisor helped them obtain guidelines for setting an EMS paper and shared resources for assessments and skills of writing on the board. Some participants have intimated that they were recently allocated with a subject advisor and wondered why a subject advisor was not available all these years. This is supported by the following responses from in-depth interviews:

*“I do get support from my subject advisor. Sometimes my subject advisor calls me and checks how things are going. When there are new documents, the advisor sends them to us. They created a departmental group where they added us and asked us to form our own groups as clusters. The subject advisor shares knowledge on how to teach EMS even though they do not do it at a personal level. There are workshops that we normally attend, where we get skills on how to deliver the lesson to learners and the examiners’ expectations.” [T1]*

*“There is support that I get from my subject advisor who gives us notes and resources for filing such as templates for recording marks and assessments. We get that on the online group, including how we should set the paper in terms of exam guidelines and the structure for the EMS paper. The subject advisor also organises workshops where we are trained on the methodology of how to teach, how to introduce a topic, and how to assess. We are also trained on how to write on the board to accommodate all learners.” [T2]*

*“All these years there was no subject advisor. It is only two weeks ago that we started having a subject advisor. So far they have not done workshops on the content, but there were workshops on what to do in the classroom to see if what I do in the classroom is what is expected according to the Program of Assessment and the Annual Teaching Plan. I do not know why a subject advisor was not to be available all these years. I think they were focusing on primary schools and neglect high schools.” [T3]*

#### **4.4.9 Teaching Financial Literacy under COVID-19**

The findings from in-depth interviews have revealed that the COVID-19 pandemic disrupted effective teaching and learning of Financial Literacy. For instance, it created difficulties for

some of them to cover their work. The participant have intimated that overcrowded classes were outlawed, interaction with learners was limited, and there were struggles of making learning continuous due to COVID-19 regulations. Some participants have intimated that the trimming of topics for curriculum coverage in Financial Literacy made the curriculum for EMS to come out as something they were not familiar with. This is supported by the following responses from in-depth interviews:

*“During the COVID-19 pandemic teaching and learning was not good in terms of covering the syllabus but that the classes were small and I was able to control the class. I got a feeling that it would be nice to teach such a small number of learners under normal conditions but in terms of covering the syllabus it was not good because we would meet some learners one week and others the following week.” [T1]*

*“Teaching FL during the COVID-19 pandemic became difficult because I was scared for my life. The classes were overcrowded. We tried to reduce the numbers, but it was beyond our control. When I entered the class, I was not at ease and did not properly interact with learners. So, it became a problem because I could not mark learners’ work because of the fear of being infected by COVID-19. A solution was that learners should rotate and some learners would come to school for three days. The problem was that I was repeating the same thing. With EMS maybe I saw learners once in three weeks because EMS has a period on Thursday and Friday. So, even when the learners were there if my periods were not within those days, I could not be able to see them. For that reason, I could not make learning continuous. That is where the problem was.” [T2]*

*“The biggest challenge with teaching under COVID-19 is the topic that they trimmed in FL. So, the impact was that the learners in GET did not learn that topic. Maybe it is those who continued with Accounting who were able to get it in the FET phase. I cannot remember the topic that was trimmed but I know that there are topics that were cut, and the curriculum came out as something that I am not familiar with. The curriculum was cut because curriculum coverage was limited by the COVID-19 regulations which enabled learners to rotate. When they were trimming the curriculum the thinking was that since learners are still at school, they will be able to catch up in other Grades.” [T3]*



#### **4.4.10 Parental involvement**

The findings from in-depth interviews have revealed that parental involvement is crucial for improving the teaching of Financial Literacy and the learners' performance, including the knowledge on how the learner is doing at school. The participants have intimated that the involvement of parents is lacking and emphasised that parents can assist learners with reading transactions. Some participants have intimated that parents should check if learners are working independently at home to understand Financial Literacy better. This is supported by the following responses from in-depth interviews:

*"Parental involvement is very important. A parent should know how their child is doing and assist. When you have given the learners homework, it helps to involve parents. At home, the parent can assist with encouraging their child to complete their schoolwork and for the parent to know what their child is doing when they are at school because all parents wish for their children to do well."* [T1]

*"Parental involvement is very important, and it is lacking a lot. It is as if it is not there. I am not saying parents do not care but they do not bother to check the class that their child is attending and why. Some parents only come to school when a learner has a case and in a parents' meeting. I think parents have a major role to play, not only by helping with homework at home, but by being present in the child's learning and in their development at school. Well, some parents do not have knowledge of Financial Literacy but to guide a child if they are doing the work is important. They can help and tell them to write well and read for the learner and explain transactions."* [T2]

*"The involvement of parents is very important when it comes to homework. They can assist by checking if learners are able to work independently, or if they are working alone because for Financial Literacy to be better understood it is important for learners to be able to practice it alone."* [T3]

#### **4.4.11 Learners with learning difficulties**

The findings from in-depth interviews have revealed that the provision of special support should be offered to learners with learning difficulties, such as learners who rewrite questions in the examination and never provide answers. The participants have intimated that there are those learners who have problems that are beyond the teachers' control such as the down

syndrome who should be offered special support. This is supported by the following responses from in-depth interviews:

*“There are those learners who do not know anything. Who return a question paper as it is and never provide answers. Those are challenges that I have faced while I am teaching EMS. In some cases, you find that the problem is at home, or the problem is with the schools for Blacks, where we say the child does not know or they are misbehaving, only to find that a learner needs a special support. That is why they even say that it is better when a child is in Grade 9 to go out and learn to acquire a skill because some learners are not performing. They do not even reach the 30% pass rate.”* [T2]

*“At times you find that you teach learners who have challenges when it comes to learning or the way their brain is developing. Although you have tried there are those learners you will not win because they have problems that are beyond your control as a teacher. Such as learners who have the down syndrome, who cannot concentrate yet they are in the same class with other learners who do not have these challenges. They are expected to learn in the same way whereas they have special challenges.”* [T3]

#### **4.4.12 Shortage of EMS textbooks**

The findings from in-depth interviews have revealed that the shortage of adequate EMS textbooks in overcrowded classes also affected EMS teaching and learning in schools. The participants have revealed that the shortage of books is created by the issue of the budget limit. Some participants have intimated that the insufficient supply of the textbooks required emanated from the number of textbooks supplied by the Department of Education. This is supported by the following responses from in-depth interviews:

*“The books are not enough. At school, the books are bought but the admission is above the number of books we ordered. The school is overcrowded. So, that is one of the reasons why we find ourselves not having enough books. Another thing that can be highlighted is that you find that books were ordered but learners lose books especially Grade 8 and 9 and then we end up suffering.”* [T1]

*“The learners share books, and it is their responsibility to keep, use and exchange them. The reason why we do not have enough textbooks is because of the budget limit.*

*You find that I want 80 textbooks but when I place an order I get 50 because we consider the allocation of the budget that the school was given this amount of money so we cannot exceed from that amount. The other reason is that learners are not trustworthy, they steal them while others lose them.” [T2]*

*“The textbooks are not sufficient for learners. So, I make copies for the learners and ask them to share. Textbooks are not enough because they are supplied by the Department of Education, so learners do not buy the books themselves. For example, every year the department in Grade 9 for EMS buys twenty books whereas I have plus or minus 150 learners. When I use those twenty textbooks, learners steal them, and some lose them.” [T3]*

#### **4.4.13 Knowledge of theories that guide the EMS teachers in teaching Financial Literacy**

The findings from in-depth interviews have revealed that some EMS teachers do not use any theories in teaching Financial Literacy. Some participants have intimated that although they were not aware of the theories that guide their teaching, they have the pressure of covering ATP when teaching FL. One participant has intimated that even though there are learners who require additional time to understand the content in FL the biggest challenge is time. This is supported by the following responses from in-depth interviews:

*“There are no theories that I use in Financial Literacy. It is only in Economics that I use theories. When I teach, I focus on the process and on the end product. When I teach, I progress with learners and make sure that by the time I finish the lesson all the learners are happy. The outcome of learning is important because at the end I must test if the learners have really achieved on what was learnt.” [T1]*

*“Usually, it is not dependent on you because you must explain the content and align it with the time because the ATP has dates. If you have not covered, you will have a problem when the time for exams come and you have only covered two out of three chapters. I do not have a choice because at the end I must cover but I make sure that I explain. However, I cannot skip the due date for the annual teaching plan because at the end I will also suffer.” [T2]*

*“I do not remember the theories that guide my teaching but the challenge that I have is to keep pace with the ATP. As much as there are those learners who remain behind it*

*is very difficult to provide individual attention, because I have the pressure of the pace setter which says I must cover this and that in a limited time. So, that is the biggest challenge. When I teach, I follow time-frames outlined but I cannot run away from the truth that there are learners who have challenges with mastering the content fast and need individual attention. However, as I have explained, the biggest challenge is time. There is no time.” [T3]*

#### **4.5 Conclusion**

Chapter four presented and analysed the data that was gathered from in-depth interviews, using a thematic analysis with the aim of identifying common themes and patterns found within the data set. Under theme one, nine sub-themes were analysed, whilst thirteen sub-themes were analysed under theme two, with the intention of answering the two research questions that were developed for this study. The findings revealed that Grade 9 EMS teachers’ experiences have a significant influence on how they teach Financial Literacy and that the inadequate supply of key resources such as appropriate infrastructure and sufficient textbooks are factors affecting the successful implementation of Financial Literacy in Grade 9.

## **CHAPTER FIVE: DISCUSSION OF FINDINGS**

### **5.1 Introduction**

This chapter discussed the research findings on the experiences of teaching Financial Literacy in Economic and Management Sciences, with Grade 9 teachers in three selected schools in Hammarsdale as the case study. Sub-themes were used to provide a complete understanding of the Grade 9 EMS teachers' experiences in teaching Financial Literacy and the factors contributing to their experiences. This chapter also provided a comparison between the responses that were provided by EMS teachers during the telephonic interviews and the lesson plans that were reviewed to increase the trustworthiness of the study.

### **5.2 Discussion of findings theme One: Grade 9 EMS teachers' experiences in teaching Financial Literacy**

The subsequent sections discussed the findings for theme one: Grade 9 EMS teachers' experiences in teaching Financial Literacy. Under this theme, nine sub-themes emerged which are experience gained from teaching Financial Literacy, the positive experience gained from teaching Financial Literacy, what EMS teachers enjoy when teaching EMS, EMS teachers' knowledge of Financial Literacy, the topics that EMS teachers enjoy teaching in Financial Literacy, approaches adopted by EMS teachers in teaching Financial Literacy, resources used in teaching Financial Literacy, assessments used in monitoring learning in Financial Literacy, and the relevance of the knowledge of Mathematics in teaching Financial Literacy.

### **5.3 Sub-themes**

#### **5.3.1 Experience gained from teaching Financial Literacy**

The research findings have revealed that the way EMS teachers teach Financial Literacy in Grade 9 was influenced by their experience. The participants intimated that the way they interacted with the learners, the techniques they used, their confidence in lesson delivery, the way they reflect on previous lessons to improve teaching, and their sound knowledge of easy and difficult topics for the learners, were all influenced by their experience in teaching Financial Literacy. These findings are consistent with related literature. According to Bwenvu et al. (2020), teachers who are more experienced appear to have an in-depth understanding of the content they are assigned to teach and how to implement it well in the learning environment. This concurs with Adeyemi's (2005) view that experienced teachers are significant for the effectiveness and the success of the school.

### **5.3.2 Positive experience gained from teaching Financial Literacy**

The research findings have revealed that the Grade 9 EMS teachers have gained positive experience from teaching Financial Literacy. The participants have intimated that EMS teaching has enabled them to shift their teaching approaches and to adapt effective methods of dealing with challenges in EMS teaching. Also, this has increased their knowledge of easy and difficult topics for the learners in the FET phase. This is consistent with related literature. According to Adeyemi (2005), teaching experience is an important factor that has an influence in achieving learning goals. This concurs with Bwenvu et al.'s (2020) view that experienced teachers are more effective with learners, and that they can use diverse techniques when imparting the content, which contribute to the success of the teaching and learning process.

### **5.3.3 What EMS teachers enjoy when teaching EMS**

Several scholars described an attitude as an individuals' mastered action of reacting either positively or negatively towards a situation (Nel et al., 2011; Joseph, 2013; Mazana et al., 2019). It is believed that a persons' attitude can determine the way they behave towards situations or individuals (Joseph, 2013). The research findings have revealed that what EMS teachers enjoy when teaching EMS corresponds with their prior knowledge which allowed them to present their expectations to the learners, their specialisation which matched with their qualifications, their mastery of the content which promoted learner engagement, and their ability to link the content learnt in the classroom with the learners' experiences. This is consistent with related literature. According to Priestly et al. (2015), factors such as the teachers' skillset, beliefs, and attitudes contribute to their agency. This concurs with Ayik and Atos' (2014) view that teachers' attitudes towards their practice is connected to the passion they have for their profession.

A recent study revealed a concern that most EMS teachers tend to put more emphasis when teaching topics that align with their specialisations in EMS (Williams, 2019). Hence, EMS teachers need to shift their focus and become specialists in the three aspects of EMS to enhance the teaching of this subject (Williams, 2019). In this study, the research findings have revealed that although some participants intimated that they enjoyed teaching aspects that matched with their specialisations, they do not make them a priority in the classroom.

Furthermore, the research findings have revealed that EMS teachers enjoy teaching Financial Literacy because it is a practical aspect as compared to other topics that are theoretical. Hence,

it allowed learners to find a connection between what is learnt in the classroom with their lived experiences. These findings concur with Schrueder (2014) who observed that Accounting teachers must be able to use real situations to ensure that there is an alignment between theory and practice in the content learnt in the classroom. Thus, EMS teachers' commitment to teaching different topics in EMS is influenced by their past experiences, and their passion for teaching.

#### **5.3.4 EMS teachers' knowledge of Financial Literacy**

The content is an integral part of the teaching and learning process. It can be understood as the knowledge about a subject such as EMS and the process of teaching and learning it in the classroom (Shulman, 1987; Baran et al., 2009). The TPACK framework in the content knowledge component (CK) (cited in Mishra & Koehler, 2006), outlines that teachers are required to have sound knowledge of the content they are allocated to teach. The research findings have revealed that the EMS teachers' concrete knowledge of Financial Literacy was increased by their prior knowledge of Accounting, such as the way they were taught, the collegial collaboration which involves planning and sharing of information on how to teach Financial Literacy, and the teaching experience that has enhanced the teachers' practice.

These findings are consistent with related literature. According to Assan and Lumadi (2012), EMS teachers' capabilities of teaching Accounting, Economics or Business Studies is dependent on the teachers' prior knowledge of the basic principles of these learning areas. Furthermore, Zulu and Bartram (2019) concurred with the findings of this research that collegial collaboration seems to assist teachers to approach their teaching successfully. According to Antony et al. (2019), the teaching experience of teachers appears to have a fundamental influence on how the teachers interpret the curriculum. In short, the foregoing discussion attest that the ability of successfully teaching a content, such as Financial Literacy, heavily relies on the EMS teachers' prior knowledge of Accounting, collegial support, and their experience in teaching this aspect.

#### **5.3.5 Topics that EMS teachers enjoy teaching in Financial Literacy**

An attitude is one of the determining factors when evaluating an individual's actions (Ajzen & Cote, 2008). The beliefs of a teacher can determine their professional choices because their past experiences can influence the decisions they make in the future (Priestly et al., 2015). The content in Financial Literacy in Grade 9 includes topics such as Cash Receipt Journal and Cash Payment Journal of a Sole Trader, Posting a General Ledger, Preparing a Trial Balance,

Recording Transactions on the Debtor's Journal, Creditor's Journal, Posting to the Debtors' Ledger and Creditors Ledger (DBE, 2011). It emerged from the data that was analysed for this study that the EMS teachers' passion of teaching topics such as the accounting equation, which is a core-topic for Accounting and the cash journals which are basics in Accounting, was driven by building a firm foundation for FET Accounting and for ensuring that the understanding of Accounting in Grade 10 was easy.

These results concur with Nzuza (2019) who observed that Financial Literacy was designed to assist learners to acquire the relevant accounting concepts to reduce the challenge of not understanding the accounting language in the FET phase. Similarly, contemporary research has confirmed that there is a need for ensuring that a concrete foundation of Accounting is built on the first introduction of Financial Literacy in the senior phase to minimise difficulties of understanding it in the FET phase (Rossouw & Greeff, 2020). For instance, a related study showed that in teaching Financial Literacy some learners grapple with understanding the accounting concepts and the accounting language (Modise, 2016).

### **5.3.6 Approaches adopted by EMS teachers in teaching Financial Literacy**

A teaching approach can be described as a method that teachers employ to implement various subjects such as EMS in the learning environment by selecting approaches that match with the needs of their students (Munawaroh, 2017). Teaching methods play a leading role because learners acquire knowledge through different ways (Lu, 2019). In the classroom, teaching and learning can be guided by the traditional teaching approaches or the modern teaching approaches (Teppo et al., 2021). According to Mishra and Koehler (2006), teachers can use the pedagogical knowledge to identify applicable approaches to facilitate and enhance student learning.

In teaching Financial Literacy, it was established that EMS teachers seem to employ teaching approaches that match with their experience and their content knowledge of the subject (Sibisi, 2019). The research findings have also revealed that teacher-centred and the learner-centred approaches were appropriate for teaching Financial Literacy in Grade 9 in order to explain difficult concepts and enhance the interaction of learners in class. This concurs with Al-Zu'be (2013) who defines teacher-centred approach as an approach that is based on the premise that the teacher is in control of what is happening in the classroom, which focuses on the consumption of knowledge. Hence, it is where the teacher is the sole provider of knowledge while learners passively receive the information (Cristillo, 2010).



The research findings have revealed that some EMS teachers use the learner-centred approach to enhance learner engagement. However, the majority of the participants intimated that they use a combination of the teacher-centred and learner-centred approaches in EMS teaching. The learner-centred approach involves the adoption of various methods, which effectively makes the teacher a mediator of the learning process instead of being the source of information (Darsih, 2018). Some scholars argued that teaching an aspect such as Accounting calls for the utilisation of constructivist teaching approaches because learners need to be actively engaged and be able to use their thinking skills (Schrueder, 2014; Pereira & Sithole, 2020).

### **5.3.7 Resources used in teaching Financial Literacy**

In education, learning materials are considered as the cornerstone for achieving the rationale of teaching and learning (Goodier, 2017). A resource is “a person or thing that communicates to learning” (Khoza, 2015a, p. 1). In teaching Financial Literacy in Grade 9, teachers are required to have a textbook and a teachers’ guide, while learners are required to have a calculator, an eight-money column exercise book, or a cash money column exercise (Barnard et al., 2013). The research findings have revealed that the usage of EMS textbooks for planning and completing activities, summary notes, and a calculator for getting percentages, and adding and subtracting, play a significant role in enhancing Financial Literacy in Grade 9. This is consistent with related literature. Contemporary research has shown that the utilisation of textbooks is considered a useful mechanism for ensuring that there is consistency in the learning environment (DBE, 2009).

Furthermore, the research findings have revealed that the shortage of resources, such as computers and newspapers, have a negative impact in enhancing Financial Literacy. This concurs with Rastogi and Malhotra’s (2013) view that the utilisation of ICT can support in shifting away from the traditional teaching approach into the technology constructivist approach that encourages collaborative knowledge construction in the classroom. Similarly, the TPACK theory outlined that teachers must be able to integrate content, pedagogy, and technology in their teaching to implement the curriculum effectively (Mishra & Koehler 2006). However, the lack of computers in schools negatively affects EMS teaching and learning. Thus, inadequate provision of resources makes it impossible for teachers to implement the EMS curriculum successfully (Badugela, 2012). Contemporary research has shown that insufficient resources have a negative impact on the teachers’ attitudes, especially when such resources are essential for improving teaching and learning (Richard & Rodgers, 2014).

### **5.3.8 Assessments used in monitoring learning in Financial Literacy**

Assessment is a process of gathering information to check whether the set lesson goals were achieved or not (Tylor, 2013). In South Africa, changes in assessment policy were part of the enormous policy change that was witnessed post-1994 to improve the schooling system (Kanjee & Sayed, 2013). During the apartheid period the utilisation of assessment to monitor the students' learning progress was insufficient (Kanjee, 2006). This means that there was limited time on identifying teaching and learning gaps and evaluating the learners' progress. The research findings have revealed that the successful teaching of Financial Literacy in Grade 9 was enhanced by the combination of formative and summative assessments used to monitor the learning process.

Formative assessments occur during the teaching and learning phase and are driven by informing teachers about the pupils' learning progress and what still needs to be learnt (Riding & Butterfield, 1990). As Iliya (2014) observes, informal assessments are not a once off event, insisting that they are an essential aspect of the teaching and learning process. The research findings have revealed that EMS teachers use informal assessments, such as homework, classwork, informal tests, and activities. The participants intimated that informal assessments assisted them with preparing learners for a formal task and for evaluating the learners' knowledge and where they need to improve. Hence, formative assessments provide teachers and learners with the information that is significant for enhancing teaching and learning activities (Heritage, 2007). However, Scheuder (2014) advises that in Accounting assessment should be seen as a vital teaching mechanism and not as a tool for accountability.

Summative assessments come at the end of the process when it is difficult to rectify what has already occurred (Goos & Moni, 2001). Summative assessments cover tests, examinations, practical tasks, and oral presentations as prescribed by CAPS (DBE, 2011). These tests are given to all learners, and they are judged based on the same criteria (Iliya, 2014). The research findings have revealed that EMS teachers use formal assessments such as controlled tests, project, and the assignment. The participants intimated that formal assessments provide a full picture of whether learners are ready to progress. These findings concur with Ahmed et al.'s (2019) view that summative assessments determine how learners have achieved the set learning objectives.

### **5.3.9 Knowledge of Mathematics in teaching Financial Literacy**

In EMS, it was identified that most teachers do not possess the necessary competencies of Mathematics required in teaching this subject (Maistry, 2006; Ngwenya & Maistry, 2012; Siyaya et al., 2021). The research findings have revealed that the basic knowledge of Mathematics is essential for teaching Financial Literacy in Grade 9 and that it can assist with simplifying concepts in Financial Literacy. Hence, Mathematics helps learners and teachers to know when to add and when to divide, and how to calculate sales and a mark-up. Some participants intimated that the knowledge of Mathematics is not essential for teaching Financial Literacy. Hence, EMS teachers only need to possess numeracy skills that can assist them with reading out figures and completing calculations.

These findings are consistent with related literature. According to Tout (2020), numeracy can be understood as an individual's ability to know, understand, and be able to apply mathematical skills and knowledge. Also, Mkhize (2019) stressed that there is relationship that exist between Accounting and Mathematics. Hence, Accounting learners are required to complete calculations which makes the understanding of Mathematics important for successful learning of Accounting. This concurs with Thomas and Maxwell (2009) who observed that the insufficient understanding of basic Financial Literacy and Mathematics may affect the teachers' ability to execute Financial Literacy successfully.

Previous research pointed out that most EMS teachers seem to grapple with making calculations and explaining them to learners (Letshwene & du Plessis, 2021). As a result, learners end up encountering difficulties with completing basic Accounting calculations (Van Ramburg, 2014). Two participants concurred that the knowledge of Mathematics is fundamental for teaching Financial Literacy in Grade 9. For example, the findings suggested that the thinking that is needed in Financial Literacy is the one for Mathematics because of calculations and operational signs, such as adding and subtracting. These results are consistent with Mkhize (2019) who established that the basic knowledge of Mathematics is critical for mastering and understanding Accounting. In the EMS book, Barnard et al. (2013) also affirmed that interpreting percentages in EMS can be difficult. Therefore, they recommended that EMS teachers need to ensure that they have mastered the content before teaching it in the classroom. Hence, if EMS teachers are struggling, they can reach out to teachers assigned to teaching Mathematics in their schools (Barnard et al., 2013). In summary, the explanation provided by

these authors reveal the importance of having the knowledge of Mathematics in teaching Financial Literacy.

#### **5.4 Discussion of findings theme Two: Factors contributing to Grade 9 EMS teachers' experiences in teaching Financial Literacy**

The subsequent section discussed the findings for theme two: factors contributing to Grade 9 EMS teachers' experiences in teaching Financial Literacy. Under this theme, thirteen sub-themes emerged which are limited teacher training in teaching EMS, time allocation for Financial Literacy, teaching Financial Literacy in overcrowded classes, learners' disruptive behaviour, lack of prior content knowledge, teaching Financial Literacy in English, teaching FL as a standalone or as part of an integrated subject, support from subject advisor in teaching EMS, teaching Financial Literacy under COVID-19, parental involvement, learners with learning difficulties, shortage of EMS textbooks, and knowledge of theories that guide the EMS teachers in teaching Financial Literacy.

##### **5.4.1 Limited teacher training in teaching EMS**

The foundation of quality education needs teachers to be competent and knowledgeable in the subject they are required to teach for learning goals to be achieved (Quan-Baffour & Arko-Achemfuors, 2009). The research findings have revealed that the implementation of EMS in Grade 9 was improved by the workshops provided by the Department of Education. The provision of professional development is a significant tool because it enhances and sustains quality teachers (Phillips, 2008). Contemporary research revealed that attending workshops enable teachers to interact with one another and share ideas on how to improve their teaching (Ngwenya, 2020). In addition, professional development involves a team of teachers collaborating to focus on the needs of their learners, solving problems, and finding strategies that would help learners succeed (Mizell, 2010). The research findings have revealed that EMS teachers were trained on how to teach and were informed about the changes that are in EMS in workshops that were organised by the Department of Education.

Furthermore, the research findings have revealed that the teaching and learning of EMS was affected by the COVID-19 pandemic regulations which limited teachers from attending workshops organised by the Department of Education. This is consistent with related literature. According to Reimers (2022), the COVID-19 pandemic affected the education system and hindered opportunities of effective teaching and learning. Measures such as lockdown and social distancing were implemented globally as means for responding to the outbreak of the

COVID-19 pandemic (Ramrathan, 2021; Reimers, 2022). Thus, institutions such as schools, universities, and gatherings had to be closed (Ramrathan, 2021).

In addition, the research findings have revealed that the lack of formal training programmes organised by the Department of Education forced some teachers to rely on their teaching experience and the collegial support from other EMS teachers at the cluster level in teaching. Cotemporary research has shown that while the act of collaboration among teachers can improve both the teaching and learning process and contribute to the teachers' professional development (DuFour & Fullen, 2012), it remains critical for EMS teachers to be provided with continuous formal training programmes to address the issue of content knowledge in Financial Literacy (Molise, 2021). Also, Akiba and Liang (2016) asserted that the provision of professional development programmes that are continuous is essential for improving the teachers' skillset.

Thus, the research findings have revealed that the lack of professional training required by **T3** presents numerous concerns and questions regarding the successful implementation of the three layers within EMS, if there is no evidence of continuous training designed to expand her knowledge and prepare her with necessary competencies relevant for teaching in the 21<sup>st</sup> century by the Department of Education. This is consistent with related literature. As Marsh (2008) observes, while careful curriculum development is critical, it does not make any significant contribution if the teachers do not possess the desirable expertise required for executing the curriculum in a profound manner in the learning environment. Therefore, upskilling the knowledge of teachers professionally is a fundamental aspect for effective implementation of the curriculum (Gresnigt et al., 2014).

Moreover, Mokaelle (2012) stressed that teachers who are ill-equipped in delivering the curriculum in a way that would address and respond to the learners' holistic needs might potentially be a hindrance in the learning process. As Spaul (2019) advises, this means that there is no probability for an education system to progress above the quality of its teachers. In summary, robust training and sound knowledge of EMS and its pedagogies remains a prerequisite for all teachers appointed to teach EMS because poor teaching of Financial Literacy, The Economy, and Entrepreneurship, may deprive learners the opportunity of receiving quality education.

### 5.4.2 Time allocation for Financial Literacy

Time is one of the curriculum concepts that focuses on guiding when teachers are expected to teach in the curriculum spider web (Van den Akker, 2003). The concept of time stipulates the time that is available for teaching a subject and the amount of time that can be dedicated on learning topics within that subject (Van den Akker, 2003). The research findings have revealed that the challenges of teaching Financial Literacy originate from the one hour that is prescribed by CAPS each week, which is inadequate. Contemporary research has also shown that the time that is allocated for implementing EMS is not enough (Phakathi, 2018; Nzuzi, 2019; Siyaya, 2019; Williams, 2019).

The participants expressed their frustrations that the content in Financial Literacy is broad and requires more time in explaining it. For example, some participants teach progressed learners who require additional time to understand the content and because of the limited time some teachers end up moving with fast learners while slow learners are left behind. Similarly, Letshwene and du Plessis (2021) established that some teachers are unable to spend adequate time with learners with different learning abilities, especially those who require additional time to grasp the content taught because they must rush when implementing the curriculum for them to cover the prescribed content within the stipulated timeframe.

In this study, the participants lamented that there are numerous tasks that must be completed in Financial Literacy. This is consistent with related literature. CAPS stipulates the teaching weeks and the topics that must be taught by teachers each week (DBE, 2010). Also, Du Plessis and Marais (2014) examined the reflections on the NCS to CAPS and provided a report that CAPS is a bit ambitious in terms of the amount of content it has on each term, because each day has its own specific work. A similar paper confirmed that there is no alignment between the time allocation for EMS and the content prescribed by CAPS (Msimanga, 2017). As Nunalall (2012) added, CAPS does not encourage teachers to be critically engaged since it guides them on what to teach and when to teach it.

In this study, **T3** confessed that if she is going to deliver the curriculum alone without involving learners, the hour is enough but when learners must be involved and participate the hour is not enough. These results are, therefore, alarming because the fundamental commitment in the curriculum of South Africa post-1994 was to advocate for critical thinking and for learners to be actively involved in their learning journey (Hoadley & Jansen, 2009; Soudien, 2015). Thus, the research findings have revealed that there is little room for teachers and learners to be

independent, engaged, and use their critical thinking skills in the classroom because of the rigid curriculum that forces teachers to constantly rush for time, yet the skills that are relevant for teaching in the 21<sup>st</sup> century include aspects such as critical thinking and problem solving (Dede, 2010). Also, Gumede (2020) regarded 21<sup>st</sup> century skills in EMS as those that are required by learners to thrive in the modern era.

According to Du Plessis and Marais (2014), CAPS is well organised in terms of the outlines of its topics, resources, and activities for teachers. However, the research findings have revealed that the curriculum structure for EMS is poorly developed. The data highlighted that the timetable for EMS creates confusion among learners, since it compromises the consistency that is needed by learners in the classroom. These findings are supported by Nzuza (2019) who observed that the curriculum structure and the timetable for EMS are leading challenges in executing this subject. As a result, regardless of the rapid transformation that has been witnessed in the curriculum of South Africa the execution aspect has not produced desired results (Govender, 2018). Therefore, this study has found that there is a mismatch between the curriculum structure, content, and the time allocation for Financial Literacy, since the one hour allocated to the learning area does not allow teachers to discuss the overloaded content in Financial Literacy.

#### **5.4.3 Teaching Financial Literacy in overcrowded classes**

Overcrowded classrooms can be described as a situation where the number of learners exceeds the recommended number in a class (Ayub et al., 2018). The research findings have revealed that, when teaching Financial Literacy in Grade 9, the issue of overcrowded classes appears to be a hindrance that affects EMS teachers' ability to impart relevant skills and knowledge to learners in a meaningful manner. Thus, overcrowded classes are a cause of the bad behaviour of learners. This concurs with Baruth's (2009) view that the challenge of teaching and learning in overcrowded classes is that learners become frustrated which leads them to show limited or no interest at all in their schoolwork.

Furthermore, the findings suggested that overcrowded classes hinder EMS teachers from monitoring class activities and create challenges of identifying those learners who are struggling. This is consistent with related literature. According to Johnson and Van Wyk (2016), the number of learners in classes is a serious concern for most teachers because if a class is overcrowded opportunities of teaching effectively become very slim. In this study, it emerged that the interviewed participants belonged to schools that fall under quintile three.

West and Meier (2020) revealed that factors contributing to overcrowded classes include under resourced schools that are in quintile 1-3 and the absence of appropriate infrastructure.

#### **5.3.4 Learners' disruptive behaviour**

A disturbing behaviour is the one that involves interruptions in the learning environment (Singh, 2012). The research findings have revealed that the Grade 9 learners' disruptive behavior, such as noise making, and bringing weapons at school affects the successful teaching of Financial Literacy in Grade 9, since it restricts opportunities of accommodating learners in the process of teaching and learning. This is consistent with related literature. In South African schools the issue of an unpleasant behaviour from learners appears to be a prevalent challenge (Marais & Meier, 2010). It also hampers the attainment of teaching and learning goals in the classroom (Levin & Nolan, 1996).

The research findings have revealed that some EMS teachers are still young. As a result, learners see them as their peers and respond to them rudely. According to Obi (2008), a teacher is an individual that has a task of educating learners. In the education system teachers are considered as essential resources in the implementation of the curriculum (Wayne & Youngs, 2003). However, it seems as if learners have lost respect for teachers (Michael, 2020). Furthermore, the research findings have revealed that overcrowded classes are to be blamed for the bad behaviour of learners. Contemporary research has shown that overcrowded classes have a negative effect in the process of implementing the curriculum because most teachers struggle with providing attention to all learners (Ayub et al., 2018). Likewise, the repetition of Grades by learners and the issue of overcrowded classes were identified as contributing factors to the learners' disruptive behaviour (West & Meier, 2020).

In this study, **T2** blamed drugs and the environment as contributing factors for the learners' behaviour. An environment can be regarded as a place where learners live (Nell, 2018). **T2** expressed that a negative environment builds a negative mindset. The use of substances is a cause of disruptive behaviour such as violence in schools (Ramorala & Taole, 2014). Walton et al. (2016) observed that the use of drugs by learners in the school environment seems to be a hindrance that has an impact on the relationship between learners and teachers. The research findings have also revealed that learners want to get attention and be praised on something they say they can do because they attempt to come first in class. Marais and Meier (2010) agreed that most learners misbehave because of their desire to get attention.



#### **5.4.5 Lack of prior content knowledge**

The learners' prior knowledge from the past Grades has an impact in their achievement (Hailikari et al., 2008). The research findings have revealed that difficulties of understanding Financial Literacy effectively emanate from the learners' lack of prior content knowledge of Mathematics and Accounting from primary school due to learner progression and the teachers' lack of justice in teaching EMS in Grade 7. Contemporary research has shown that most learners do not possess the desirable knowledge of Accounting from the senior phase (Letshwene, 2014; Assan, 2016; Nzuza, 2019). Hailikari et al. (2008) also agreed that most teachers are of the view that learners have insufficient knowledge that is necessary when they progress to the next Grade.

Furthermore, the study of Accounting involves numeracy that requires adequate knowledge of calculations (Dongi et al., 2017). The research findings have revealed that the major challenge that was pointed out with teaching Financial Literacy in Grade 9 is that learners are not performing very well in Mathematics and, as a result, that has an impact in the learners' understanding of Financial Literacy in EMS. This concurs with Mkhize and Maistry (2017), who observed that the knowledge of Mathematics has an influence on the learners' performance in Accounting. Hence, Accounting learners are required to complete calculations which makes the understanding of Mathematics important for successful mastering and understanding of Accounting (Mkhize, 2019).

The participants intimated that the contributing factors to the learners' poor performance in Mathematics and Financial Literacy is that teachers in primary schools fail to cover critical areas and the learners are progressed even though they have failed. Progression can be viewed as a process of moving learners to higher Grades even though they have not met the prescribed requirements for passing (Stott et al., 2015). In certain schools, learners are not allowed to repeat a Grade (Brophy, 2006). For that reason, they are moved to the next Grade even though they have not met the set standard for passing.

#### **5.4.6 Teaching Financial Literacy in English**

The language of instruction that is used for explaining the Accounting content appears to be another issue of consideration for most teachers assigned in teaching Accounting (Modise, 2017). Learners who use English as a first additional language may experience difficulties with mastering and understanding the Accounting content (Modise, 2017). The research findings

have revealed that the use of English in teaching Financial Literacy in Grade 9 hampers the learners understanding. The participants intimated that teaching Financial Literacy in English is problematic because learners must first understand the language before they can understand the subject and EMS teachers must code switch to explain certain concepts to learners. The findings highlighted that learners can read a sentence while they do not know what is happening in that transaction because of having difficulties with understanding English language. This concurs with Modise's (2017) view that in Accounting, writing, listening, and speaking becomes a major obstacle for learners who have inadequate understanding of English.

These findings are consistent with related literature. Contemporary research has shown that most learners face difficulties with understanding the Accounting concepts because of the English language barrier and end up misinterpreting questions because of the difficulties in understanding the Accounting terminology (Letshwene, 2014; Lubbe, 2016; Ngwenya, 2019; Letshwene & du Plessis, 2021). Sithole (2019) agreed that the language used in Financial Literacy tends to be challenging and creates numerous problems for teachers because they have a responsibility of interpreting the accounting concepts to learners. Therefore, the results indicate that if learners were taught by their mother tongue they can understand Financial Literacy better. Several scholars maintained that the learners' mother tongue appears to be a fitting solution that can be adopted in schools for learning Accounting to ensure that learners grasp the content without any hindrances (Modise, 2017; Modise & Letlhonyo, 2020).

In this study, **T3** mentioned that she does not think that English affects learners in understanding transactions because the English that is used in EMS is not difficult. However, the participant indicated that they also code switch when teaching. Code-switching can be described as the utilisation of two languages in a discussion (Horasan, 2014). According to Nurhamidah et al. (2018), teachers can employ code-switching in their classrooms to provide clarity where necessary.

#### **5.4.7 Teaching FL as a standalone or as part of an integrated subject**

The research findings have revealed that the appointment of Accounting specialists and teaching Financial Literacy as an independent subject can improve its implementation in Grade 9, because it requires more attention and time, it has a large volume of work and has its own paper. These findings are consistent with related literature. Schreuder (2014) observed that the issue of quality teaching in Accounting is a serious concern that requires immediate intervention. Accounting specialists should be assigned to teach Financial Literacy in Grade 7

to lay a firm foundation of Accounting (Modise, 2016). In that manner learners would benefit since they would acquire basic principles of Accounting at a lower Grade from Accounting specialists (Modise, 2016). Gumede (2020) also emphasised that Financial Literacy must be taught by an Accounting specialist who would assist learners to acquire competencies significant in the modern era.

#### **5.4.8 Support from subject advisor in teaching EMS**

Subject advisors have a responsibility of supporting the implementation of the curriculum in schools (Bantwini & Diko, 2011). They must ascertain that they mentor teachers to enhance the quality of teaching and learning in schools (Bantwini & Diko, 2011). The research findings have revealed that the availability of a subject advisor assist EMS teachers with receiving fundamental knowledge on how to teach and assess, and allowed them to receive resources that assisted them in teaching successfully. Contemporary research has shown that subject advisors are expected to be specialists of the subject in the curriculum implementation process (Chigona, 2017).

Furthermore, the research findings have revealed that the insufficient support of the subject advisor affects the delivery of EMS in Grade 9. The participant **T3** intimated that all the years there was no subject advisor. The response from **T3** is quite concerning because teachers implement EMS in accordance with their teaching experience and the support they receive from other teachers at a cluster level, since the workshops provided by the Department of Education are more focused on Grade 12 only. These findings are consistent with related literature. According to Sithole (2020), the primary role of a subject advisor is to provide support and guidance to teachers and provide professional development programmes that would assist teachers to implement the curriculum effectively.

#### **5.4.9 Teaching Financial Literacy under COVID-19**

The research findings have revealed that the COVID-19 pandemic regulations disrupted effective teaching and learning of Financial Literacy in Grade 9. The participants intimated that it was difficult for teachers to cover the work, classes were overcrowded, and there was lack of interaction with the learners, as well as struggles of making learning continuous and the trimming of topics for curriculum coverage. A staggered method of coming to school was implemented to minimise the spread of the virus (Maphosa & Dube, 2021). The participant **T1** highlighted that although teaching under COVID-19 was difficult they were now able to

manage their classes in Grade 9 since learners were coming to school according to a rotational system. This concurred with Amin and Mahabeer's (2021) view that the implementation of social distancing had a probability of improving the school conditions for most teachers who teach overcrowded classes.

However, the COVID-19 pandemic brought a lot of concern in the education system and the society (Dube & Ndaba, 2021). The participant **T2** intimated that he feared for his life because even though they were faced with the COVID-19 pandemic, at **SB** classes were overcrowded despite the school's attempt to reduce the number of learners in classes. This concurs with Amin and Mahabeer (2021), who observed that in the South African education system, the emergence of COVID-19 revealed major deficiencies, such as overcrowded classes and the shortage of significant infrastructure. As such, only well-equipped schools were able to thrive under the COVID-19 pandemic (Maree, 2022).

Furthermore, numerous responses by relevant education stakeholders were brought forward as a means for saving the academic year (Ramrathan, 2021). The curriculum recovery plan was clear on the content that needed to be recovered (Amin & Mahabeer, 2021). In this study, the participant **T3** remarked that the biggest challenge in Financial Literacy was the topic that was trimmed which affected learners in GET because they did not learn that topic. Hence, only those learners who selected Accounting in the FET phase were able to learn that topic. The research findings have also indicated that the curriculum had to be trimmed because the Department of Education had to decide on the knowledge that was worthy of learning in schools for curriculum coverage purposes. This is consistent with related literature. Curriculum trimming is a process that involves making space for improving learning while accommodating the learners' abilities (Amin & Mahabeer, 2021). It involves determining the content that is worthy of learning (Amin & Mahabeer, 2021). Thus, during COVID-19 there were differences between the amount of content that was to be trimmed in different Grades (Maree, 2022).

#### **5.4.10 Parental involvement**

The research findings have revealed that parental involvement is fundamental for improving the teaching of Financial Literacy and the learner's performance. The participants intimated parents can assist by encouraging their children to complete their homework because with Financial Literacy learners must be able to do the work independently to understand it better. The participant **T2** intimated that parental involvement was lacking and appeared as if it was not there. This concurs with Sedibe (2012) who established that there is a significant shortage

of the involvement of parents necessary for enhancing teaching and learning in schools. Hence, the attendance of school meetings by parents and the provision of support to learners regarding their schoolwork seems to be inadequate (Sibanda, 2021). Katyal and Evers (2007) revealed that most parents are of the view that education is a responsibility of professional teachers only.

The research findings have also revealed that parents could play a major role by helping learners with homework and being present in the children's learning process and development at school. The involvement of parents in the learning process of their children has a positive impact in improving the performance of the learners (Harris & Goodall, 2007). This concurs with Sibanda's (2021) view that there is an essential need for parents to be equipped with relevant knowledge for them to make a significant contribution in the learning process of their children. Accordingly, Sedibe (2012) observed that the lack of involvement from parents in the education of their children may affect the learners' achievement at school.

#### **5.4.11 Learners with learning difficulties**

Learning difficulties are components that hinder the learners' potential to benefit from education (Donald et al., 2002). The research findings have revealed that some learners have learning difficulties that are beyond the teachers' abilities and who require special support from teachers who are trained to support them with such learning challenges. The participants intimated that there were some learners who were struggling in mainstream schools, who returned a question paper as it is and were not assisted by remedial classes because of learning difficulties. This is consistent with related literature. According to Phala and Hugo (2022), there are learners who attend mainstream schools but who have learning barriers that are not catered for in such schools. For that reason, the finding is crucial because the White Paper 6 clearly outlines that all learners can learn and should be offered support in their learning journey (DoE, 2001). The White Paper 6 advocates for education structures and systems that accommodate the needs of all learners. In other words, the finding suggests that learners with learning barriers should be offered support by relevant schools that were developed to support learners who require additional support.

#### **5.4.12 Shortage of EMS textbooks**

The research findings have revealed that the shortage of adequate EMS textbooks is caused by the insufficient supply of the textbooks required, overcrowded classes, the budget limit, and the learners' lack of trustworthiness. This is consistent with related literature. The accessibility

of textbooks promotes teaching and learning in schools (Mupa & Chinooneka, 2015). Hence, the supply of adequate resources should be prioritised to improve the learning process (Obidile et al., 2017). Overcrowded classrooms were described as a situation where the number of learners exceeds the recommended number in a class (Ayub et al., 2018). It is evident in this study that overcrowded classes affect the delivery of the curriculum due to shortage of textbooks. This concurs with Maboko's (2012) view that the issue of insufficient resources in EMS is a challenge that needs to be evaluated.

#### **5.4.13 Knowledge of theories that guide the EMS teachers in teaching Financial Literacy**

The research findings have revealed that the inadequate knowledge of theories that drive the EMS teachers' teaching in Financial Literacy might hinder the effective delivery of the curriculum. This concurred with Park's (2008) view that the teaching of integrated subjects such as EMS is affected by the lack of appropriate theoretical frameworks used in the classroom.

The participant **T1** intimated that their teaching was based on the theory of Stenhouse while participants **T2** and **T3** intimated that their teaching was based on the theory of Tylor. Participant **T1** explained that when he implemented Financial Literacy in Grade 9, he focused on the process and on the product of learning. Thus, the participant moved with learners and made sure that by the time they finished the lesson all the learners were happy. The response from **T1** aligns with the theory of Stenhouse. The theory of Stenhouse stresses that education is a process rather than the achievement of prescribed objectives (Stenhouse, 1975). Hence, the main aim of education is for learners to be engaged in the process of learning. As a result, the theory advocates for learners to be critically engaged in the process of learning.

**T2** and **T3** also intimated that suggested that their teaching was driven by the theory of Tylor. They outlined that their teaching was guided the Annual Teaching Plan and the timeframes stipulated in the ATP. **T3** even confessed that there are learners who have challenges with mastering the content fast and who need individual attention, but the problem is time. The explanations provided by **T2** and **T3** correspond with the theory of Tylor that argues that it is important to have a clear intended curriculum that outlines the subjects and the topics that every learner should learn (Tylor, 1949). Tylor (1949) propounded that the theory serves as a framework for teachers and describes the knowledge, skills, and values that learners should be developing in schools. However, Freire (1970) advocated that a curriculum should serve as a

tool that liberate learners and not see them as tabula rasa. Therefore, teachers can use the combination of Tylor's product approach for presentation, Stenhouse's process approach for learning activities and Freire's critical approach for analysing learners in the classroom to have a balance implementation process (Maharajh et al., 2013).

### 5.5 Document review: Lesson plans for Financial Literacy

A lesson plan is a written explanation that illustrates the objective of learning, teaching method, learning resources, the time allocation for teaching, the location where teaching would occur and how learning would be assessed (Nesari & Heidara, 2014). It is a fundamental tool in the implementation of the curriculum in schools (Karakus, 2021). In increasing the trustworthiness of this study, three lesson plans for Financial Literacy for the three study participants were reviewed to obtain a thorough understanding on how they plan to teach Financial Literacy in their classrooms. In this study, the process of reviewing and analysing the lesson plans assisted in determining the coherence and consistency in some of the responses that were provided by participants during the telephonic interviews compared to what was written in their lesson plans. The documentary review schedule on appendix (3) was used as criterion that consisted of some of the fundamental curriculum concepts that were used for analysing the lesson plans. Table 5.1 depict the participants' responses that were found in the lesson plans.

**Table 5.1 The participants' responses obtained in the lesson plans**

<b>Lesson plan concepts</b>	<b>T1</b>	<b>T2</b>	<b>T3</b>
<b>Learning objectives/outcomes</b>	<ol style="list-style-type: none"> <li>1. Introduce and describe source documents for CRJ.</li> <li>2. Explain the reason for doing the CRJ.</li> <li>3. Work with learners to</li> </ol>	<ol style="list-style-type: none"> <li>1. Define all relevant concepts.</li> <li>2. Understand why businesses sell on credit.</li> <li>3. Understand the National</li> </ol>	<ul style="list-style-type: none"> <li>• Not stated.</li> </ul>

	<p>demonstrate how the CRJ is done.</p> <p>4. Ask learners to do a presentation.</p>	<p>Credit act and its purpose.</p> <p>4. Record cash and credit transactions of a trading business in the CRJ and DJ.</p>	
<b>Content</b>	<ul style="list-style-type: none"> <li>Journals (CRJ and CPJ).</li> </ul>	<ul style="list-style-type: none"> <li>Credit transactions- Debtors.</li> </ul>	<ul style="list-style-type: none"> <li>Complete transactions in the CPJ.</li> </ul>
<b>Teaching method</b>	<ul style="list-style-type: none"> <li>Explanation.</li> <li>Demonstration.</li> </ul>	<ul style="list-style-type: none"> <li>Narrative method.</li> <li>Discussion Method.</li> <li>Question and answer.</li> <li>Demonstration.</li> <li>Group activities.</li> </ul>	<ul style="list-style-type: none"> <li>Not stated.</li> </ul>
<b>Resources</b>	<ul style="list-style-type: none"> <li>Chalkboard.</li> <li>Chalk.</li> <li>Textbook.</li> <li>Summary notes.</li> </ul>	<ul style="list-style-type: none"> <li>Viva EMS Grade8 textbook and a teacher's guide.</li> <li>Viva website for additional information on the debtors' allowances journal.</li> <li>Chalkboard and coloured chalk.</li> <li>Calculators.</li> </ul>	<ul style="list-style-type: none"> <li>Textbook.</li> </ul>



<b>Assessment</b>	<ul style="list-style-type: none"> <li>• Baseline presentation.</li> </ul>	<ul style="list-style-type: none"> <li>• Class and homework activities.</li> </ul>	<ul style="list-style-type: none"> <li>• Informal</li> </ul>
<b>Time</b>	<ul style="list-style-type: none"> <li>• 1 hour</li> </ul>	<ul style="list-style-type: none"> <li>• 1 hour</li> </ul>	<ul style="list-style-type: none"> <li>• Not stated.</li> </ul>

Source: Study participants

## 5.6 Discussion of findings: lesson plans for Financial Literacy

Table 5.1 illustrates that there is a significant connection that exist and a discrepancy between the responses that were provided by the study participants during the telephonic interviews and what was written in their lesson plans for Financial Literacy. The subsequent section aims to discuss six concepts that were used as a criterion for evaluating the lesson plans which are learning objectives, content, teaching method, resources, assessment, and time.

### 5.6.1 Learning objectives/ outcomes

Learning outcomes are statements of what learners are expected to know, understand and be able to do at the end of the lesson (Donnelly & Fitzmaurice, 2005). They must be generated in alignment with Blooms learning domain which include the cognitive, skills and values to test the learners' overall level of thinking (Adam, 2006). The development of learning objectives/outcomes in a lesson plan is important because it enables teachers to present their learning expectations to the learners (Houston & Beech, 2002). The research findings have revealed that **T1** and **T2** submitted lesson plans that had learning objectives, while **T3** submitted a lesson plan that had no learning objectives. Amory (2014) emphasised that it is important for teachers to identify educational goals that would help learners achieve in their learning. As such, it remains unclear what the learners are expected to know, understand and be able to do at the end of the lesson. Contemporary research suggests that the lack of a clear understanding of the desired learning outcomes may hamper the skills, knowledge, and values that learners are expected to acquire (Malan, 2000).

Furthermore, there are ten curriculum concepts and core questions that align with each concept regarding the plan of learning for students (Van den Akker et al., 2009). Under objectives, Van den Akker et al. (2009, p. 12) specifically asked the most important question: "towards which goal are the students learning?" Hence, based on this question the researcher is convinced that EMS teachers as knowledge providers should have a response that is clearly stipulated in their lesson plans, which was not reflected in the lesson plan that was submitted by **T3** in this study.

Accordingly, meaningful learning occurs if teaching is underpinned by learning outcomes that are outlined and measured (Moon, 2002; Harden, 2002).

### **5.6.2 Content**

Teachers as knowledge providers have a responsibility of ensuring that they have adequate knowledge regarding their teaching (Bertram & Christiansen, 2014). They need to possess the different types of knowledge in order to implement the curriculum effectively (Bertram & Christiansen, 2014). The research findings have revealed that all the study participants clearly outlined the Financial Literacy content in their lesson plans that they intended to teach it in their classrooms for it to be mastered and understood by learners. These findings correspond with the responses that were provided by the study participants during the telephonic interviews, where they indicated that they do not have any challenges with teaching the Financial Literacy content. It was identified that the participants appear to have positive attitudes towards the teaching of Financial Literacy in Grade 9. The participants intimated that their teaching experience, prior knowledge of Accounting, and how they were taught contributed to their solid understanding of Financial Literacy. These results are supported by Antony et al. (2019) who observed that the teachers' qualifications and their teaching experience has a direct influence on how they interpret the curriculum.

### **5.6.3 Teaching method**

Teaching and learning can be driven by the teacher-centred or learner-centred approach in the classroom environment (Johnson & Van Wyk (2016). Traditional teaching can be understood as an approach that focuses on the teacher and what is happening in the classroom (Al-Zu'be, 2013). On the other hand, a learner-cantered method focuses on learners and looks at various methods that align with what learners are learning (Weimer, 2002). The data analysis of the lesson plans that were reviewed has revealed that **T1** and **T2** indicated the teaching methods they planned to use in their classrooms when teaching Financial Literacy in Grade 9. For example, during the telephonic interview **T1** pointed out that although his teaching is dominated by the learner-centred approach he utilises a combination of the teacher-centred and the learner-centred approach so that he can explain difficult concepts to learners. Indeed, in his lesson plan it was written that he would describe the source documents for the CRJ and explain to learners the reason for doing the CRJ.

During the telephonic interview **T2** stated that he utilises teaching strategies from the learner centred approach only to encourage learner engagement. However, the scripted lesson plan used by **T2** indicated that strategies such as the question-and-answer method that forms part of the teacher-centred approach would be used. As written by Johnson and Van Wyk (2016), a question-and-answer method is part of the teacher-centred method. This means that as much as **T2's** teaching may be dominated by the learner-centred method, the study findings established that in the same way as **T1** and **T3**, **T2** utilises a combination of the teacher-centred and learner-centred methods in teaching Financial Literacy in Grade 9. For that reason, there is a mismatch in what was said by **T2** during the telephonic interview and what was written in the scripted lesson plan. The findings of this study found that the scripted lesson plan prevents **T2** from adding teaching methods that align to his school or classroom context.

The lesson plan submitted by **T3** did not specify the teaching methods that would be used for guiding the teaching of Financial Literacy in Grade 9. However, during the telephonic interview **T3** pointed out that she adopts strategies from the teacher-centred and learner-centred approaches for explaining to learners and allowing them to work together. As a result, the act of not including the teaching methods is critical because there is no evidence of how **T3** plans to impart Financial Literacy content in Grade 9 in order to accommodate the diverse needs of learners.

According to Johnson and Van Wyk (2016), the teaching method that a teacher decides to employ in implementing the curriculum is vital and holds the same significance as the content imparted. This emphasises the importance of identifying and selecting approaches that are suitable for meeting the learners' overall needs. Also, Mishra and Koehler (2006) observed that pedagogical knowledge among teachers is important because it refers to the different teaching methods that are appropriate to and can be used to simplify the content and thus enhance students' learning. In the case of this enquiry, the results from the telephonic interviews and the lesson plan analysis are critical because the scripted lesson plans used by **T2** prevented him from writing teaching methods that correspond with his classroom context, while **T3** did not outline the teaching methods that would be used to guide her teaching.

#### **5.6.4 Resources**

Resources can be understood as materials that teachers use to assist learners to meet the learning expectations in the classroom (Betts et al., 2000). The lesson plans that were submitted by **T1** showed that he utilises resources such as the chalkboard, chalk, textbook, and summary

notes in teaching Financial Literacy. During the telephonic interview **T1** also mentioned that he utilises resources such as a calculator and emphasised that it is important for learners to have it. However, the calculator was not listed under resources. **T2** stated that he utilises the textbook for EMS, summary notes that are taken from the group and a calculator. In a similar way as **T1**, **T2** stressed that in his classroom everyone must ensure that they have a calculator. Even though **T2** explained that he utilises summary notes to improve the teaching of Financial Literacy in Grade 9, under resources the scripted lesson plan he submitted did not have any summary notes. Furthermore, there is a connection with the textbook resource outlined in **T3's** lesson plan and the response that was provided by **T3** during the telephonic interview where she indicated that she utilises a textbook and a calculator only in teaching Financial Literacy in Grade 9 because they do not have access to the internet and newspapers at **SC**. However, a calculator was not stated in the lesson plan.

In addition to what has been said, ideological-ware resources are activities that cannot be seen in education such as theories (Khoza, 2013). In the case of ideological-ware resources, none of the lesson plans that were reviewed outlined the theoretical frameworks that the participants intend on using in guiding the Financial Literacy lessons in their classrooms. These results correspond with the responses that were provided by the study participants whereby they indicated that they cannot remember the theories. However, basing on the explanations they provided, it became clear that **T1's** teaching is monitored by Stenhouse's process approach, while **T2** and **T3's** teaching is monitored by Tylor's product approach in the learning environment. As a result, the practice of not stating the ideological-ware resources that guide the participants' teaching in the lesson plans is an issue that needs to be addressed because the teaching of integrated subjects such as EMS is crippled by the lack of appropriate theoretical frameworks used in the classroom (Park, 2008).

#### **5.6.5 Assessment**

Assessment can be regarded as a process of collecting evidence and making judgements about the learners' performance (Harlen, 2007). In the learning environment, the function of assessment strives to provide informal and formal feedback about the learners' progress (Kanjee & Sayed, 2013). The data analysis of the lesson plans that were reviewed showed that the participants are aware of the assessment methods that are necessary for monitoring learning in their classrooms. The three study participants mentioned that they use a combination of formal and informal assessment to monitor the teaching and learning process of Financial

Literacy in Grade 9. During the telephonic interviews, the participants highlighted that they use assessments such as homework and class activities. The lesson plans for **T1** and **T2** correspond with the responses that were provided during the telephonic interviews. For example, they stated that they use activities and homework to identify what the learners know. It is only **T3** who wrote informal assessment and did not specify the type of informal assessment she intends to use. However, during the telephonic interview she pointed out that she utilises activities and revealed that they assist her with identifying the learners that understood and those that did not understand so that she can arrange remedial classes to assist those learners that did not understand. Hence, the form of informal assessment that **T3** intends to adopt in assessing what the learners know and where they are struggling to understand remains unclear since it was not stipulated. On that account, assessment is important because it provides crucial information about how learners have mastered the content (Houston & Beech, 2002).

#### **5.6.6 Time**

The time that is set aside for teaching EMS is two hours each week (Barnard et al., 2013). The study of EMS necessitates the development of Financial Literacy skills for learners. As a result, the annual teaching plan prescribed that one hour each week must be used for developing the financial skills of learners (Barnard et al., 2013). The research findings have revealed that **T1** and **T2** were aware of the time allocation for teaching Financial Literacy each week, since it was clearly stated in the lesson plans that were submitted for review. It was only **T3** who did not specify the time allocation for teaching Financial Literacy. During the telephonic interviews it became apparent that the challenges of teaching Financial Literacy originate from the one hour prescribed by CAPS for teaching Financial Literacy. The general consensus was that one hour does not allow them to impart the overloaded content in Financial Literacy effectively. They insisted that it does not promote consistency and that it discourages critical engagement with the content, since they are constantly rushing against time. This is consistent with related literature. According to Nzuza (2019) the time allocation for EMS does not provide a smooth transition in equally implementing the three layers of EMS. As such, a rigid curriculum and the lack of flexibility in the curriculum affects its implementation (Florian & Black-Hawkins, 2011).

## **5.7 Conclusion**

Chapter five discussed the research findings on the experiences of teaching Financial Literacy in Economic and Management Sciences, with Grade 9 teachers in three selected schools in Hammarsdale as the case study. Sub-themes were used to provide a complete understanding of the Grade 9 EMS teachers experiences in teaching Financial Literacy and the factors contributing to their experiences. The chapter also provided a comparison between the responses that were provided by EMS teachers during the telephonic interviews and the lesson plans that were reviewed to increase the trustworthiness of the study. The comparison suggested that there is a significant connection that exists and a discrepancy with some of the responses that were provided by the study participants and what was written in their lesson plans.

## **CHAPTER SIX: SUMMARY, RECOMMENDATIONS, AND CONCLUSION**

### **6.1 Introduction**

This chapter provides a summary of the study and presents the recommendations in alignment with the findings of the study, thus assisting curriculum developers, education providers and all the relevant stakeholders in understanding the Grade 9 EMS teachers' experiences in teaching Financial Literacy and in improving the teaching of the subject in Grade 9. The chapter also provides a detailed conclusion of the study.

### **6.2 Research topic**

Experiences of teaching Financial Literacy in Economic and Management Sciences: A case study of Grade 9 teachers in three selected schools in Hammarsdale, South Africa

### **6.3 The study focused on answering the following research questions:**

1. What are the experiences of Grade 9 EMS teachers' in teaching Financial Literacy?
2. What are the factors contributing to the experiences of Grade 9 EMS teachers' in teaching Financial Literacy?

### **6.4 Research summary**

The study focused on exploring Grade 9 teachers' experiences of teaching Financial Literacy in Economic and Management Sciences. It was a case study of Grade 9 teachers teaching in three selected schools in Hammarsdale. Mishra and Koehler's TPACK Theory (2006) was used as a framework to explore Grade 9 EMS teachers' experiences in teaching Financial Literacy and to measure their overall ability to integrate the different types of knowledge stipulated in the TPACK framework to effectively teach Financial Literacy. To enhance the rationale for this study, a qualitative, multi-site case study located within an interpretive paradigm was employed to explore Grade 9 EMS teachers' experiences in teaching Financial Literacy with the aim of gaining knowledge and initiating a discussion on the topic. Semi-structured interviews and document review were adopted as data generation methods fundamental for providing clarity to the phenomena under study. Three Grade 9 EMS teachers were identified from three selected schools in Hammarsdale and were identified as suitable participants capable of providing sufficient information needed to foster an understanding of the Grade 9 EMS teachers' experiences in teaching Financial Literacy. In analysing the data generated for this study, the thematic analysis technique was employed to identify and analyse the themes identified within the data set and it assisted in producing a report that was accurate and trustworthy.

The findings of the study revealed that Grade 9 EMS teachers' experiences have a significant influence on how the teachers teach Financial Literacy. The data indicated a positive relationship between the EMS teachers' formal qualifications and the layers they prefer teaching in EMS. The findings also highlighted that the EMS teachers' successful teaching of Financial Literacy is embedded in their prior knowledge of Accounting. The results stipulated that the EMS teachers' passion for teaching various topics in Financial Literacy is based on building a firm foundation for FET Accounting. The findings outlined that strategies ranging from teacher-centred approaches to learner-centred approaches are suitable for teaching Financial Literacy in Grade 9. The results showed that the teaching of Financial Literacy is crippled by the inadequate supply of key resources such as appropriate infrastructure, sufficient textbooks and procurement of computers. It was highlighted that the utilisation of formative and summative assessments is fundamental for the effective teaching of Financial Literacy and that the knowledge of Mathematics is essential for teaching Financial Literacy in Grade 9.

The results further pointed out that sustainable professional development training programmes remain a significant strategy that could positively impact on some EMS teachers' ability to effectively teach Financial Literacy in Grade 9. The study revealed that the challenges hampering the teaching of Financial Literacy emanate from the scanty one hour session prescribed by the CAPS curriculum. The findings have shown that overcrowded classes restrict successful teaching and learning in Financial Literacy. The findings further illustrate that learners' bad behaviour has a negative impact on the teaching and learning of Financial Literacy in Grade 9. It was highlighted that the inadequate knowledge of Mathematics and the lack of prior content knowledge of Financial Literacy from Grade 7 affect the successful teaching of Financial Literacy. The report shows that the utilisation of the English Language hinders the learners' ability to effectively understand Financial Literacy.

The results pointed out that Financial Literacy should be taught by an Accounting specialist and as an independent subject for its basic principles to be effectively imparted to and instilled in learners. The findings established that the insufficient involvement of parents and subject advisors negatively influences the implementation of the curriculum in schools. The findings stipulated that the COVID-19 distressed the EMS teachers teaching Financial Literacy. The results also revealed that learners with learning difficulties require special support from appropriate schools for them to learn effectively. Finally, the results suggested a connection and a discrepancy within some of the participants' responses during the telephonic interviews and evidence within Financial Literacy lesson plans.



## **6.5 Recommendations**

Given the findings discussed above, this study presents thirteen recommendations that can improve the teaching and learning of Financial Literacy in Grade 9.

### **6.5.1 Provision of adequate professional development training programmes**

This study recommends that EMS teachers need to attend continuous professional development training programmes designed to up-skill their knowledge and equip them with vital tools significant for implementing the integrated EMS curriculum. This study further proposes that higher education institutions should provide programmes that ensure that educators who are selected to implement the integrated EMS curriculum are equipped with skills that allow them to implement all layers of the integrated subject without encountering any barriers. That will ascertain that schools do not receive teachers who are ill-equipped to teach aspects such as Financial Literacy as the literature reviewed for this study revealed that most EMS teachers seem to struggle with teaching Financial Literacy because of lack of prior knowledge of Accounting. This study also suggests that educational institutions providing teacher education programmes should provide full-time and part-time courses that can be conducted either online or face-to-face to equip teachers with the relevant competencies needed to address the issue of their limited exposure to the implementation of an integrated curriculum. This study, therefore, calls on the Department of Education and all the relevant stakeholders to be actively involved in ensuring that the EMS teachers' professional development needs are met to ascertain that all layers of the integrated EMS curriculum are implemented successfully.

### **6.5.2 Appointment of Accounting specialists to teach Financial Literacy**

The study advocates the appointment of Accounting specialists to teach the Financial Literacy content in the senior phase to ensure that a solid foundation of Accounting is laid at the initial introduction of Financial Literacy in the senior phase. That will ensure that learners progress to higher Grades with sufficient knowledge of Accounting.

### **6.5.3 Re-arrangement of the structure of the EMS content**

This study proposes the re-structuring of the content of Financial Literacy in particular and the EMS curriculum needs to be reviewed. Therefore, curriculum developers should consider re-arranging or re-structuring the content of the EMS curriculum and recommends that the focus

must be on one aspect at time. This re-arrangement will contribute towards the promotion of the coherence and consistency that are critical for the teaching of Financial Literacy and the implementation of the integrated EMS curriculum at large. The re-arrangement will also assist in reducing confusion amongst learners and ascertain that they do not passively receive the content they are taught but become active participants in their own learning. In addition, re-arranging the content of the EMS can assist in ensuring a smooth transition in the teaching of the three layers of EMS, thus providing teachers with the opportunity to synthesise what has been taught and making a follow up on the learning process.

#### **6.5.4 Revision of the time allocation meant for the teaching of Financial Literacy**

This study recommends that policy makers should consider re-looking at the weekly one-hour slot prescribed for the teaching of Financial Literacy since it is inadequate. This study proposes that adequate time should be dedicated to the teaching of this aspect to enable EMS teachers to cover the overloaded Accounting scope in time. The revision of the time allocated for the teaching and learning of Financial Literacy will also contribute towards ascertaining that teachers and learners transition swiftly between the three layers of EMS.

#### **6.5.5 Selection of teaching approaches appropriate for the teaching Financial Literacy**

This study recommends that EMS teachers need to be creative for them to be able to adopt more learner-centred teaching methods and approaches that ensure that learners are actively involved in their learning and that knowledge construction in the classroom is collectively done by both teachers and learners to improve the teaching of Financial Literacy in Grade 9.

#### **6.5.6 Provision of sufficient teaching resources in Financial Literacy**

This study recommends that schools should consider collaborating with different stakeholders such as parents, the community, school alumnus, the school governing body, various non-profit organisations, and local business owners to raise funds for the building of extra classes to decongest overcrowded classes, procure resources such as desks, chairs, cash books, tablets for teachers and learners, overhead projectors, textbooks, financial calculators, and smartboards. Acquiring exercise books such as eight-money column, tablets, and financial calculators can enable learners to visualise and practice what they learn in the classroom.

Furthermore, South Africa, like other countries across the globe, has been affected by the outbreak of the COVID-19 pandemic, with the Department of Education and the education

providers being forced to develop other methods of teaching and learning other than the traditional face-to-face teaching and learning methods. As such, such an initiative is important because it can ensure that EMS teachers are able to integrate content, pedagogy, and technology in their teaching, which further assists learners to continue learning Financial Literacy through multimedia resources such as tablets even when they are outside the school premises.

In addition, this study recommends that Financial Literacy teachers should consider organising collegial support groups that are aligned to their school context and that can include FET Accounting teachers. They can learn through formal professional development programmes or through informal discussions (Timperley, 2011; Little, 2012). These collaborative groups can serve as a safe space for EMS teachers where they can be free to share ideas and exchange crucial information, such as methods suitable for the effective teaching of Financial Literacy. Such efforts can reduce the knowledge gap between the senior phase and the FET phase that appears to be problematic for Grade 10 Accounting teachers. Creating such groups can also assist EMS teachers to discuss suitable theoretical frameworks that can be used for driving an integrated subject such as EMS and a layer such as Financial Literacy.

#### **6.5.7 Effective utilisation of formative and summative assessments**

This study recommends that Financial Literacy teachers teaching Grade 9 need to appreciate the importance of formative and summative assessments so that they can meaningfully implement them in their respective classrooms.

#### **6.5.8 Basic knowledge of Mathematics in teaching Financial Literacy**

This study recommends that EMS teachers should up-skill their knowledge of Mathematics for them to properly and confidently explain the Accounting concepts and calculations to learners. This study advocates that EMS teachers should consider collaborating with Mathematics teachers in their schools to improve their knowledge of Mathematics. This collaboration with Mathematics teachers can ensure that learners do not face difficulties understanding concepts taught in Financial Literacy because EMS teachers have insufficient knowledge of Mathematics.

#### **6.5.9 Teaching Financial Literacy in the learners' home language**

This study recommends that Financial Literacy should be taught in the learners' home language. This will ensure that learners properly understand the Accounting concepts and

transactions and thus minimise the chances of being excluded in the learning environment because of communication barriers caused by the English language.

#### **6.5.10 Collaboration between parents and mainstream and special schools**

The study recommends that parents and mainstream and special schools should establish a collaborative relationship that strives to identify and assist learners with learning difficulties for referral to special schools. This collaborative relationship will ascertain that learners with learning barriers receive special support and quality education from teachers who are trained to respond to their individual learning needs.

#### **6.5.11 Provision of support to EMS teachers**

This study recommends that the Department of Education, parents, and the school management teams should play an active role in assisting teachers establish measures that are responsive to the disruptive behaviour of learners in schools. This study suggests the development of strict policies that align with the school context to ensure that teaching and learning occurs in a safe and conducive environment. The study further recommends that the subject advisors should provide support, training programmes, and proper guidelines to teachers for the successful delivery of the curriculum in schools; parents should also play an active role in the education and development of their children in schools. Such a collaborative relationship will ensure that learners are assisted to perform well in their studies.

#### **6.5.12 Knowledge on lesson plan development**

This study recommends that schools must consider developing standardised lesson plan templates for use by all teachers for accountability purposes instead of using scripted lesson plans. The standardised lesson plan templates can assist in ascertaining that crucial information, such as learning objectives that are aimed to outline what learners are required to know, understand and be able to do at the end of the lesson, is clearly stipulated in the lesson plan. This study further suggests that Heads of Department should prioritise reviewing lesson plans to determine if the relevant tool is used by teachers and to determine if fundamental information needed to achieve the goal of teaching and learning is stipulated.

#### **6.5.13 Curriculum change**

A curriculum is a foundation of education because it is through the adaptation of the curriculum that teachers can use to shape learners' mindsets and equip them with the necessary expertise

critical for empowering them to progress in their learning journey (Dalton et al., 2012). As a result, this study advocates for the initiation of debates centred on the introduction of a pragmatic curriculum that focuses on both the leaning process and product. More importantly, the study advocates for a curriculum that firmly stands for diversity and inclusion, thus ensuring that all learners and teachers are supported and presented with opportunities to be independent, creative, and be critically engaged in the learning environment.

## **5.6 Conclusion**

This chapter has presented the summary and recommendations based on the findings of the study. The rationale for conducting this enquiry was to acquire a holistic and comprehensive understanding of the Grade 9 EMS teachers' experiences in teaching Financial Literacy in Economic and Management Sciences in three selected schools in Hammarsdale. I am confident that the findings and the recommendations that were presented in this study will assist Grade 9 EMS teachers reflect on their instructional practice and influence an improvement in the teaching of Financial Literacy in Grade 9. I am convinced that this study will initiate discussions and debates amongst curriculum developers and education providers. I believe that this report will motivate all the relevant stakeholders to consider re-structure the integrated EMS curriculum while bearing in mind the experiences and of EMS teachers, including the difficulties they experience teaching a practical aspect such as Financial Literacy within the context of a performance curriculum.

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## APPENDIX 1: ETHICAL CLEARANCE CERTIFICATE



03 May 2022

Philisiwe Banda (219049455)  
School Of Education  
Edgewood Campus

Dear P Banda,

Protocol reference number: HSSREC/00004086/2022  
Project title: Experiences of teaching Financial Literacy in Economic and Management Sciences: A case study of grade 9 teachers in three selected schools in Hammarsdale.  
Degree: Masters

### Approval Notification – Expedited Application

This letter serves to notify you that your application received on 19 April 2022 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.

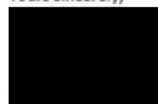
This approval is valid until 03 May 2023.

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 and Social Sciences Research Ethics Committee

Postal Address: Private Bag X54001, Durban, 4000, South Africa

Telephone: +27 (0)31 260 8350/4557/3587 Email: [hssrec@ukzn.ac.za](mailto:hssrec@ukzn.ac.za) Website: <http://research.ukzn.ac.za/Research-Ethics>

Founding Campuses:  Edgewood  Howard College  Medical School  Pietermaritzburg  Westville

INSPIRING GREATNESS

## APPENDIX 2: PARTICIPANT CONSENT FORM



University of KwaZulu-Natal

School of Education, College of Humanities, Edgewood Campus

Masters in Curriculum Studies Research Project

**Researcher:** Ms. Philisiwe Banda (073 401 7571 / 219049455@stu.ukzn.ac.za)

**Supervisor:** Samukelisiwe Khumalo (PhD) (031 260 3017/ KhumaloS13@ukzn.ac.za)

### PARTICIPANT CONSENT

I..... (Full names of participant)  
hereby confirm that I understand the contents of this document and the nature of the research project:  
titled "Experiences of teaching Financial Literacy in Economic and Management Sciences: A case  
study of Grade 9 teachers' in three selected schools in Hammarsdale, South Africa." I consent to  
participating in the research project.

I have been given an opportunity to ask questions about the study and I have had answers to my  
satisfaction.

I understand that I am at liberty to participate and to withdraw from the project at any time,  
should I so desire.

I declare that my participation in this study is entirely voluntary.

I am fully aware that I will not receive any financial benefits from being part of this research study.

If I have any further questions/concerns or queries related to the study, I understand that I may contact  
the researcher or the supervisor using the contact details provided above.

I understand that if I have any questions about my rights as a study participant, or if I am concerned  
about any aspect of the study or the researcher, I may contact the research office.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



## APPENDIX 3: RESEARCH INSTRUMENT SCHEDULE



### RESEARCH INSTRUMENT SCHEDULE

#### Section: A

##### 1. Interview guide

Interviews with the study participants were conducted for a duration of 90 minutes. The interviews lasted for a maximum of three months, and they were divided into three phases namely, the familiarisation phase, actual interviews, and the follow-up interviews.

##### Interview questions

1. Which subjects are you teaching?
2. How many grades are you teaching?
3. How long have you been teaching EMS?
4. Did you receive any training in teaching the integrated EMS curriculum?
5. Which layer of EMS do you enjoy teaching?
6. How would you describe your knowledge of Financial Literacy?
7. Which topics do you enjoy teaching in Financial Literacy and why?
8. Do you think the one hour that is allocated to teaching Financial Literacy each week is enough?
9. How do you facilitate the teaching and learning process to achieve the set goals?
10. Which resources do you use in teaching Financial Literacy?
11. Which assessment methods do you use in monitoring the learning progress?
12. Do you think that understanding Mathematics is important for teaching Financial Literacy?
13. Tell me your experiences of teaching Financial Literacy in Grade 9 and the factors contributing to your experiences.

## Section B

### Document review schedule

The table depicted below that has selected curriculum concepts was used as a criterion for reviewing the lesson plans for the three selected EMS teachers to determine how they plan their lesson plans for Financial Literacy in Grade 9. The three lesson plans assisted with increasing the trustworthiness of the study.

Lesson plan concepts	T1	T2	T3
Learning objectives/ outcomes			
Content			
Teaching method			
Resources			
Assessment			
Time			

## APPENDIX 4: LANGUAGE EDITOR'S REPORT



Mufasa Research Consultancy

SERVING WITH DISTINCTION

20 January 2023

To Whom It May Concern,

Re: Editor's Letter

Experiences of teaching Financial Literacy in Economic and Management Sciences: A case study of Grade 9 teachers in three selected schools in Hammarsdale, South Africa

Below is the scope considered during editing of the above titled MS:

- Grammar check
- Sentence construction
- Spelling check
- Punctuation
- In-text referencing
- Reference checking
- Formatting/document layout

As a professional editor, I pledge that the above aspects of the MS were, to the best of my knowledge, meticulously and correctly done at the time the work was sent to the student. However, I am not responsible for any corrections that were made after the editing process.

Yours faithfully,



Kemist Shumba (PhD)

Cell: +27 78 315 6186 Email: [info@mufasarc.co.za](mailto:info@mufasarc.co.za) Web: [www.mufasarc.co.za](http://www.mufasarc.co.za)  
Address: 7 Chartham House, 180 Brand Road, Glenwood 4001, Durban, South Africa

## APPENDIX 5: TURNITIN REPORT

Experiences of teaching Financial Literacy in Economic and Management Sciences: A case study of Grade 9 teachers in three selected schools in Hammarsdale, South Africa

### ORIGINALITY REPORT

<b>10</b> %	<b>9</b> %	<b>2</b> %	<b>%</b>
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

### PRIMARY SOURCES

<b>1</b>	<a href="http://researchspace.ukzn.ac.za">researchspace.ukzn.ac.za</a> Internet Source	<b>5</b> %
<b>2</b>	<a href="http://hdl.handle.net">hdl.handle.net</a> Internet Source	<b>1</b> %
<b>3</b>	<a href="http://ukzn-dspace.ukzn.ac.za">ukzn-dspace.ukzn.ac.za</a> Internet Source	<b>1</b> %
<b>4</b>	<a href="http://scholar.ufs.ac.za">scholar.ufs.ac.za</a> Internet Source	<b>&lt;1</b> %
<b>5</b>	<a href="http://www.cambridge.org">www.cambridge.org</a> Internet Source	<b>&lt;1</b> %
<b>6</b>	Handbook of Research on Educational Communications and Technology, 2014. Publication	<b>&lt;1</b> %
<b>7</b>	<a href="http://docgiver.com">docgiver.com</a> Internet Source	<b>&lt;1</b> %
<b>8</b>	<a href="http://ulspace.ul.ac.za">ulspace.ul.ac.za</a> Internet Source	<b>&lt;1</b> %