

CHALLENGES FACED IN TEACHING AND LEARNING OF FINANCIAL LITERACY IN
THE ECONOMIC AND MANAGEMENT SCIENCES (EMS) CURRICULUM

By

TSHUMBEDZO CELANDER MULAUDZI

Dissertation submitted in fulfilment of the requirements for the degree:

Master of Education

Department of Post Graduate Studies Education

Faculty of Humanities

at the

CENTRAL UNIVERSITY OF TECHNOLOGY

October 2025

WELKOM (FREE STATE)

SOUTH AFRICA

Supervisor: Prof. G Schlebusch

Co-supervisor: Dr. N Sithole

DECLARATION

I, Mulaudzi Tshumbedzo Celander, declare that the dissertation “CHALLENGES FACED IN TEACHING AND LEARNING OF FINANCIAL LITERACY IN THE ECONOMIC AND MANAGEMENT SCIENCES (EMS) CURRICULUM”

presented for my Master of Education qualification at the Central University of Technology is my original work and has not been submitted for a similar qualification at any other university. I also affirm that I have appropriately cited any work of other researchers and provided complete references for all sources quoted or used. I hereby agree to transfer the copyright to the Central University of Technology.

MULAUDZI TSHUMBEDZO CELANDER

Signed:

Date: October 2025

ACKNOWLEDGMENTS

I would like to express my gratitude to the almighty God who has consistently provided me with the courage, passion, strength, and protection to embark on this academic journey amid all the challenges. All the credit goes to Him. I firmly believe that everything I accomplish is a result of His love and grace, which surpasses all human understanding.

I extend my deep and sincere appreciation to my supervisors, Prof. G Schlebusch and Dr. NV Sithole, for their unwavering support since the beginning of my M.Ed. journey. They have been a constant source of reassurance during challenging times.

I want to express my gratitude to Prof. B Dube, my friends, Makhitha Khumbelo and Nkuna Rorisang, for their unwavering love and support throughout my academic journey. While I pursued my M.Ed., their support was consistent amid the strenuous challenges I experienced in 2024/2025.

I also want to thank the Limpopo Department of Basic Education for granting me the permission to collect data within the selected schools in the Capricorn South District along with all the schools that participated to ensure that my study was a success. *Kea leboga!* I am confident that the outcome of this study will positively impact the learners' academic journey and performance in Economic and Management Sciences.

I want to express my special appreciation to my sisters, Dimakatso Molewa and Seboladi Rantsho for being my motivation and believing in me. Each time I felt demotivated your words kept me going. I will always remember how you impacted in my journey.

DEDICATION

I proudly dedicate this work to myself and my supervisor, Prof. Schlebusch, whose unwavering support was vital during the challenging moments. My message to him is: *“We achieved this when it seemed impossible. It took immense courage, endless tears, and sleepless nights to continue and complete this dissertation. I would choose you as my supervisor without hesitation at any given time.”*

I also dedicate this work to the incredible woman who brought me into this world and believed in me throughout my academic journey. You have every reason to be proud of your youngest child, Mom. I am where I am today because of your boundless love, support, and prayers, even when you jokingly say I need to stop studying because it's not normal (giggles). *Ndo livhuwa mma!*

ABSTRACT

This study explored the challenges encountered in teaching and learning Financial Literacy within the Economic and Management Sciences (EMS) curriculum. This chapter commences with a brief discussion of the significance of the EMS curriculum. Teacher qualifications in EMS, factors hindering effective teaching and learning of EMS, mechanisms to minimise the difficulties faced, assessment in EMS and the influence of EMS on related subjects in the FET phase and academic support are discussed.

To address these questions, two data collection instruments were utilised: document analysis and semi-structured interviews, involving the perspectives of 16 participants who were purposively sampled. The study was framed using Cognitive Load Theory which assisted to explain how the cognitive load placed on learners affects their learning in Financial Literacy and Ecological Systems Theory which aided in identifying and addressing the multifaceted challenges teachers face in teaching Financial Literacy by considering the interplay of various ecological factors.

The findings indicated that factors hindering learner performance in EMS included inadequate Financial Literacy knowledge among teachers, excessive class size, access to technological resources in the teaching and learning of Financial Literacy, scarcity of educational support materials, impact of curriculum changes in the teaching of Financial Literacy, time constraints, difficult terminologies and concepts in Financial Literacy, and deficiencies in the assessment approaches. Recommendations were made to mitigate these challenges.

Keywords

Financial Literacy, EMS, Teaching & Learning, Accounting

LIST OF ACRONYMS

- ACT (Advanced Certificate in Teaching)
- ATP (Annual Teaching Plan)
- BICS (Basic Interpersonal Communicative Skills)
- CALP (Cognitive Academic Language Proficiency)
- CAPS (Curriculum Assessment Policy Statements)
- CA (Curriculum Advisor)
- CPD (Continuous Professional Development)
- DBE (Department of Basic Education)
- DH (Departmental Head)
- EFT (Electronic Funds Transfer)
- EMS (Economic and Management Sciences)
- FET (Further Education and Training)
- FL (Financial Literacy)
- FRIC (Faculty Research and Innovation Committee)
- GET (General Education and Training)
- HREIC (Humanities Research Ethics and Innovation Committee)
- NCS (National Curriculum Statement)
- NNSSF (National Norms and Standards for School Funding)
- OBE (Outcomes Based Education)
- PSF (Professional Support Forum)
- SMT (School Management Team)

TABLE OF CONTENTS

DECLARATION	ii
ACKNOWLEDGMENTS	iii
DEDICATION	iv
ABSTRACT	v
LIST OF ACRONYMS	vi
LIST OF TABLES	xii
CHAPTER ONE: OVERVIEW OF THE STUDY	1
1.1 INTRODUCTION	1
1.2 BACKGROUND TO THE STUDY	2
1.3 SIGNIFICANCE OF THE STUDY	3
1.4 PROBLEM STATEMENT	4
1.5 RESEARCH QUESTIONS	4
1.6 AIM AND OBJECTIVES	5
1.7 PRELIMINARY LITERATURE REVIEW	5
1.7.1 The significance of EMS	6
1.7.2 The effects of poor performance in EMS on the FET phase	6
1.7.3 Teachers’ knowledge of Financial Literacy content	6
1.7.4 Inadequate time allocation for the subject	7
1.7.5 Language barrier for learners	7
1.8 THEORETICAL FRAMEWORK	8
1.8.1 Ecological Systems Theory	8
1.8.2 Cognitive Load Theory	9
1.9 RESEARCH DESIGN AND METHODOLOGY	9
1.9.1 Research paradigm	9
1.9.2 Research design and approach	10
1.10 POPULATION AND SAMPLE	10
1.10.1 Population	10
1.10.2 Sample	11

1.11 DATA COLLECTION INSTRUMENTS	11
1.11.1 Semi-structured Interviews	12
1.11.2 Document analysis	12
1.12 DATA ANALYSIS	13
1.13 ETHICAL CONSIDERATIONS	14
1.14 LIMITATIONS OF THE STUDY	14
1.15 DELIMITATIONS OF THE STUDY	14
1.16 PROGRAMME OF THE STUDY	14
1.17 SUMMARY	15
CHAPTER 2: LITERATURE REVIEW AND THEORETICAL FRAMEWORK.....	16
2.1 INTRODUCTION.....	16
2.2 THE SIGNIFICANCE OF THE EMS CURRICULUM.....	17
2.3 TEACHER QUALIFICATIONS IN EMS	18
2.4 FACTORS HINDERING EFFECTIVE TEACHING AND LEARNING OF EMS.....	20
2.4.1 Teachers' lack of Financial Literacy knowledge	20
2.4.2 Lack of teacher training in Financial Literacy	22
2.4.3 Insufficient time allocation for the subject	23
2.4.4 Language barrier of learners	25
2.4.5 EMS terminology and concepts.....	26
2.4.6 Curriculum changes in teaching EMS.....	28
2.4.7 Inadequate and insufficient resources.....	29
2.4.8 Overcrowded classrooms	31
2.5 MECHANISMS TO MINIMISE THE DIFFICULTIES FACED IN EMS	33
2.5.1 Use of various teaching and learning strategies.....	33
2.5.1.1 Teacher-centred and learner-centred methods	34
2.5.2 Financial Literacy as a stand-alone subject	36
2.5.3 Using differentiated activities	36
2.5.4 Technological resources.....	38
2.6 ASSESSMENT IN EMS	39
2.7 THE IMPACT OF EMS ON THE FET PHASE	40

2.8 ACADEMIC SUPPORT FOR TEACHERS.....	42
2.8.1 Support from Departmental Heads.....	42
2.8.2 Support from Department of Basic Education	43
2.9 THEORETICAL FRAMEWORK.....	45
2.9.1 Ecological Systems Theory	46
2.9.2 Cognitive load theory	47
2.10 CONCLUSION.....	48
CHAPTER 3: RESEARCH METHODOLOGY.....	49
3.1 INTRODUCTION.....	49
3.2 RESEARCH PARADIGM.....	49
3.3 RESEARCH DESIGN AND APPROACH.....	50
3.3.1 Research design	50
3.3.2 Research approach	52
3.4 POPULATION AND SAMPLING	53
3.5 DATA COLLECTION INSTRUMENTS	54
3.5.1 Semi-structured Interviews	55
3.5.2 Document analysis	56
3.5.2.1 Learner portfolios	56
3.5.2.2 Teacher portfolios	57
3.6 DATA ANALYSIS	58
3.7 MEASURES TO ENSURE TRUSTWORTHINESS	59
3.7.1 Credibility	59
3.7.2 Transferability	59
3.7.3 Dependability	60
3.7.4 Confirmability	60
3.8 ETHICAL CONSIDERATIONS	61
3.8.1 Permission	61
3.8.2 Voluntary participation and informed consent.....	61
3.8.3 Confidentiality and anonymity.....	62
3.8.4 Safety of participants	62

3.9 CONCLUSION.....	62
CHAPTER FOUR: DATA PRESENTATION, ANALYSIS, AND DISCUSSION.....	64
4.1 INTRODUCTION.....	64
4.2 THE FINDINGS OF THE STUDY.....	67
4.3.2 EMS Teacher portfolios.....	98
4.3.2 EMS Learner portfolios	100
CHAPTER 5: SUMMARY, RECOMMENDATIONS, AND CONCLUSIONS.....	105
5.1.1 Research aim	105
5.1.2 Objectives	105
5.2.1 Chapter 1: Introduction to the dissertation.....	106
5.2.2 Chapter 2: Theoretical framework and literature review.....	106
5.2.3 Chapter 3: Methodology.....	106
5.2.4 Chapter 4: Presentation of the data and analysis	107
5.2.5 Limitations of this study	107
5.3.1 Research question one	108
5.3.1.1 Participants' qualifications in EMS	108
5.3.2 Research question two	109
5.3.2.1 Challenges faced in the teaching and learning of Financial Literacy.....	109
5.3.3 Research question three.....	111
5.3.3.1 Strategies to curb Financial Literacy hindrances	111
5.3.4 Document analysis	112
REFERENCES	117
ANNEXURE A: PERMISSION FROM THE DEPARTMENT OF BASIC EDUCATION	130
ANNEXURE B: LETTER TO THE PRINCIPALS	132
ANNEXURE C: INFORMATION SHEET	133
ANNEXURE D: CONSENT FORM	134
ANNEXURE E: ETHICAL CLEARANCE FROM CUT	135
ANNEXURE F: CLEARANCE LETTERS FROM THE DEPARTMENT OF EDUCATION.....	136
ANNEXURE G: INTERVIEW SCHEDULE FOR TEACHERS	138
ANNEXURE H: INTERVIEW SCHEDULE FOR DEPARTMENTAL HEADS	139

ANNEXURE I: INTERVIEW SCHEDULE FOR CURRICULUM ADVISOR	140
ANNEXURE J: DOCUMENT REVIEW TEMPLATES	141
ANNEXURE K: LANGUAGE EDITING LETTER	143
ANNEXURE L: SIMILARITY REPORT	144

LIST OF TABLES

Table 4.1: Biographical results from Teachers, DHs, Curriculum advisor

Table 4.2 Themes and sub-themes

Table 4.3 Teacher Portfolio Results

Table 4.4 Learners' Portfolio Results

CHAPTER ONE: OVERVIEW OF THE STUDY

1.1 INTRODUCTION

The role of teachers is to provide learners with knowledge about how individuals in different communities can effectively meet their needs and wants using limited resources. Economic and Management Sciences (EMS) aims to equip learners with this essential knowledge. According to the Department of Basic Education (2011), EMS is defined as a subject that focuses on the efficient and appropriate use of various categories of private, public, or collective resources to satisfy people's needs and wants. The subject comprises three main components: Financial Literacy, The Economy, and Entrepreneurship. This study focuses mainly on the Financial Literacy component.

Venter (2023) describes the content of Financial Literacy as encompassing the teaching and learning of vital skills and knowledge required for making informed financial decisions. Entrepreneurship involves the knowledge, skills, attitudes, and values necessary for informed, productive, ethical, and responsible participation in both formal and informal economic sectors. The subject addresses principles related to business theory and practice that support the growth of innovative ideas, sustainable businesses, and the economy (Department of Basic Education, 2011). The economy examines how individuals, businesses, governments, and other organisations within society choose to use scarce resources to meet various needs and wants in an efficient, equitable, and sustainable manner (Department of Basic Education, 2011).

The Financial Literacy component covers topics such as savings, budgets, income and expenditure, accounting concepts, the accounting cycle, source documents, financial management, and record-keeping. The economy encompasses a wide range of subjects, including the 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.

Entrepreneurship integrates knowledge of entrepreneurial skills, businesses, factors of production, forms of ownership, sectors of the economy, levels and functions of management, business functions, and business planning (Department of Basic Education, 2011).

A study conducted by Jonda and Modise (2022) indicated that both teachers and learners encounter challenges in the teaching and learning process of EMS, particularly in Financial Literacy. These challenges will be elaborated on later in the study. They further noted that the content of Financial Literacy is a significant factor contributing to learners' poor performance in the subject. In this study, the concept of Financial Literacy will be explored, particularly as it relates to the Accounting component of EMS.

This chapter presents an overview of the study. The research problem is articulated, along with the research questions that will be addressed. A brief discussion of the theoretical framework underpinning the study is also included. Subsequently, the research design and methodology, data collection instruments, and ethical considerations are outlined. These aspects will be explored in greater detail in Chapter 3.

1.2 BACKGROUND TO THE STUDY

EMS is regarded as a practical subject that equips learners with real-life skills essential for personal development and community advancement. The tasks assigned should contribute to personal growth and promote the idea of sustainable economic development within the community (DBE, 2011). The Financial Literacy component constitutes 40% of the three-part EMS curriculum. According to the Curriculum Assessment Policy Statements (CAPS) document for EMS, the allocated teaching time is two hours per week. As Financial Literacy involves developing accounting skills in Grades 8 and 9, one hour per week must be dedicated to Financial Literacy in accordance with the CAPS document (DBE, 2011). EMS serves as the foundation for the commercial stream in Grade 10, where learners should have a solid understanding of Accounting, Economics, and Business Studies.

The aim of Financial Literacy is to equip learners with the skills necessary to manage their finances effectively and prepare them for Accounting in the FET phase. EMS teachers encounter various challenges when teaching Financial Literacy content. It is believed that learners' comprehension of the material is closely linked to the teacher's pedagogical content knowledge (Rice & Kitchel, 2016). Therefore, a teacher's ability to teach all three topics in EMS highlights the importance of possessing such knowledge to effectively empower learners. According to Nzuza (2019), an EMS teacher should specialise particularly in Accounting, as this is a more challenging aspect of EMS. Additionally, teachers face difficulties in teaching EMS as an integrated subject. Siyaya (2019) points out that learners are not given sufficient time to grasp the concepts, which contributes to their underperformance in the subject. However, the success of any pedagogical practice is influenced by the quality of university training that teachers have received (Moloi & Molise, 2021).

Adequate subject skills and content knowledge are prerequisites for effective EMS teaching. Supporting this view, Siyaya, Gamede, Uleanya, and Ndlovu (2021) assert that teachers are interpreters and transformers of subject content knowledge and should facilitate learners' learning. A study by Qoyi and Mpiti (2022) found that some teachers are not specialists in EMS and lack adequate training to teach all components of the subject, which hampers their content knowledge. Consequently, this study aims to explore the challenges faced by teachers and learners in the teaching and learning of Financial Literacy within the EMS curriculum, the extent of the training received by teachers in all Financial Literacy topics, and the level of understanding learners have regarding Financial Literacy concepts and transaction analysis.

1.3 SIGNIFICANCE OF THE STUDY

This study offers potential solutions to the challenges encountered by both teachers and learners in the teaching and learning of Financial Literacy. This study further enhances the scholarship of EMS education by providing context-specific insights into the pedagogical challenges associated with the teaching and learning of Financial Literacy,

thus reinforcing the evidence base for curriculum development and teaching practice. It also contributes to scholarly dialogue by guiding district-level subject support and curriculum planning through empirically informed strategies that promote more effective and equitable Financial Literacy education. EMS curriculum developers and subject facilitators at the district level may benefit from the insights provided regarding the issues faced by both teachers and learners.

1.4 PROBLEM STATEMENT

When the CAPS curriculum was introduced, it aimed to ensure that learners acquire and apply knowledge and skills meaningfully in all subjects, including EMS (DBE, 2011). However, the performance of EMS learners in Grades 8 and 9 has been poor, particularly in the Financial Literacy section (Rossouw & Greeff, 2020). Learners struggle to analyse Financial Literacy transactions and to understand the related concepts (Uleanya, Gamede & Siyaya, 2021), which leads to failure and a loss of interest in the subject. It is assumed that EMS teachers were given the option to select only two majors from Economics, Business Studies, and Accounting during their undergraduate studies (Jonda & Modise, 2022). Consequently, drawing from my personal observation as an EMS teacher, they often lack the content and pedagogical knowledge necessary for at least one of the three sections of EMS. Therefore, there is a need to explore the challenges faced in the teaching and learning of Financial Literacy within the EMS curriculum, particularly in rural school contexts, and the strategies employed by teachers to address these challenges.

1.5 RESEARCH QUESTIONS

The research problem formulated the following main research question: What are the challenges faced by EMS teachers and learners in the teaching and learning of Financial Literacy in the Economic and Management Sciences curriculum?

This study was guided by the following sub-research questions:

- What are the qualifications (both content and pedagogical) of EMS teachers participating in this study?
- What are the challenges experienced by teachers and learners regarding Financial Literacy as a component of EMS?
- Which strategies can be implemented to address the challenges experienced by teachers and learners in Financial Literacy?

1.6 AIM AND OBJECTIVES

This study aimed to explore the challenges faced by EMS teachers and learners in the teaching and learning of Financial Literacy in the Economic and Management Sciences curriculum.

This study addressed the following objectives:

- To determine the qualifications (both content and pedagogical) of EMS teachers participating in this study.
- To explore the challenges experienced by teachers and learners regarding Financial Literacy as a component of EMS.
- To establish which strategies can be implemented to address the challenges experienced by teachers and learners in Financial Literacy.

1.7 PRELIMINARY LITERATURE REVIEW

A literature review enables the researcher to acquire knowledge about previous studies and to identify gaps that highlight the need for further investigation (Snyder, 2019). Financial literacy within the EMS curriculum presents challenges for both teachers and learners, significantly affecting learners' overall academic performance in EMS (Kretzer & Kaschula, 2020).

1.7.1 The significance of EMS

The importance of EMS cannot be overlooked. Agumba and Dasoo (2024) noted that the Grade 9 EMS programme includes many concepts related to the fundamentals of Accounting. As such, EMS plays a vital role in preparing learners for Accounting in Grade 10. Financial literacy is regarded as the most challenging section, not only for learners but also for teachers, particularly those who are not specialists in the commerce field (Phakathi, 2018).

1.7.2 The effects of poor performance in EMS on the FET phase

Challenges in teaching and learning the Financial Literacy component have contributed to the declining popularity of commercial subjects (Phakathi, 2018). Consequently, these subjects are gradually being phased out in public secondary schools. A study by Thaba-Nkadimene and Mmakola (2020) revealed that poor performance in EMS significantly reduces the percentage of learners choosing subjects in the commercial stream during the FET phase. This trend has led many schools in South Africa to eliminate the commercial stream entirely.

1.7.3 Teachers' knowledge of Financial Literacy content

In terms of content knowledge for Financial Literacy, teachers often lack training in certain topics, including the general ledger. A previous study by Fakude (2022) indicated that many teachers struggle with the general ledger, with some suggesting its removal from the syllabus. This apprehension among teachers to teach the Financial Literacy component of EMS results in poor performance among learners in this subject.

According to Sibisi (2019), teachers' limited content knowledge in Financial Literacy stems from inadequate training and staff development. Consequently, teachers find it challenging to deliver the content effectively to learners, often failing to present concepts

in ways that are comprehensible. When learner teachers are given the option to choose two majors in their undergraduate studies, Economics and Business Studies tend to be favoured over Accounting.

1.7.4 Inadequate time allocation for the subject

Insufficient time allocation adversely affects the teaching of Financial Literacy in EMS (Agumba & Dasoo, 2024). As an integrated subject that encompasses three major topics (DBE, 2011), EMS involves a considerable amount of content and numerous chapters (Phakathi, 2018). Consequently, integrating these topics creates challenges in managing time effectively, hindering the delivery of comprehensive Financial Literacy education (Nzuza, 2019). Findings from a study conducted by Fakude (2022) corroborate the results from Phakathi's research (2018). Fakude stated that Grade 9 requires ample time for teaching Financial Literacy content, which may not be sufficient for preparing learners adequately for assessments. Similarly, Phakathi's (2018) study found that participants disagreed with the allocated two hours per week for EMS instruction. Both studies highlight the challenge of time constraints in effectively delivering EMS education in Grade 9, particularly the one hour per week designated for the Financial Literacy component.

1.7.5 Language barrier for learners

EMS and other learning areas are taught in English, which poses a significant barrier to effective learning, especially since it is the second language for many learners in public schools. The use of English in EMS becomes a major challenge for learners, particularly when analysing transactions, which can lead to poor performance in the subject due to inadequate English language skills (Siyaya et al., 2021).

Siyaya (2019) further emphasises that the learning environment in EMS requires the integration of critical thinking, concept comprehension, and effective communication.

Therefore, learners' competence and success in EMS are highly dependent on their proficiency in understanding English as the language of instruction (Siyaya, 2019).

1.8 THEORETICAL FRAMEWORK

The theories underpinning this study were Ecological Systems Theory and Cognitive Load Theory. The theoretical framework constructs and supports a theory relevant to the research study, linking it to the topic. It establishes and clarifies the theory that explains the existence of the research phenomenon under investigation (Kivunja, 2018). The theoretical framework also enhances the significance of data analysis by connecting findings to the theories proposed by theorists who possess more advanced knowledge on the topic, aiming to validate those theories (Siyaya, 2019).

1.8.1 Ecological Systems Theory

Psychologist Urie Bronfenbrenner developed this theory in the late 1970s, (Bronfenbrenner, 1979). The Bronfenbrenner Ecological Systems Theory posits that various environmental systems influence human development (Snyder & Duchscher, 2022). This framework acknowledges that, in the context of teaching Financial Literacy, teachers operate within a complex ecosystem of influences, including the school environment, community factors, political frameworks, and cultural contexts. Consequently, teachers may encounter challenges related to systemic issues, such as limited resources and lack of curriculum alignment, which can undermine their relevance in delivering Financial Literacy content (Ristantri, 2025). This may lead to insufficient opportunities for professional development. This framework is pertinent to this study as it emphasises the level of training teachers receive to successfully deliver Financial Literacy content in EMS. Therefore, applying Ecological Systems Theory helps to identify and address the multifaceted challenges teachers face in teaching Financial Literacy by considering the interplay of various ecological factors.

1.8.2 Cognitive Load Theory

This theory was developed by John Sweller in the late 1980's (Sweller, 1988). It focuses on how the cognitive load experienced by learners impacts their ability to process information and learn effectively, given that our memory can only store a limited amount of information (Sweller, 2022). Cognitive Load Theory is essential to this study because one of its aims is to determine learners' challenges in EMS as an integrated subject, containing Economics, Business Studies, and Accounting, which could overpower their cognitive levels at that stage. In teaching Financial Literacy, teachers may also encounter certain challenges related to the cognitive load imposed on learners as they engage with complex Financial Literacy concepts and calculations, such as general ledger accounts. The Cognitive Load Theory can assist teachers in selecting appropriate strategies for teaching complex topics to manage cognitive load effectively. By doing so, teachers can provide clear explanations and simplify intricate concepts for learners, offering them multiple avenues for understanding. Additionally, this approach provides teachers with opportunities for practice and reflection on their strategies.

1.9 RESEARCH DESIGN AND METHODOLOGY

According to Sileyew (2019), research methodology guides researchers on how to conduct their study.

1.9.1 Research paradigm

This study employed an interpretivist paradigm. This paradigm is appropriate for the study as it acknowledges that there is no single reality or truth; rather, reality must be interpreted. Information about the challenges faced in teaching and learning Financial Literacy was gathered and interpreted to explore these challenges to address the research questions. Adom et al. (2016) describe the interpretivist paradigm as one that asserts individuals interpret their own understanding and knowledge of the world through their experiences and reflections on those experiences.

1.9.2 Research design and approach

According to Maree et al. (2016), research design is a critical component of research, providing guidelines on how to conduct a study aimed at answering the research questions. Research design can also be described as the acceptable method for conducting the study, addressing questions such as when, from whom, and under what conditions data will be obtained (Abutabenjeh & Jaradat, 2018). This study was guided by a case study design within a qualitative approach. Qualitative research involves collecting and analysing data to understand concepts, opinions, or experiences within real-life contexts (Bhandari, 2020). Teachers and learners face challenges in the teaching and learning of Financial Literacy, particularly in the rural areas. Therefore, by employing a case study design and qualitative approach, data were collected from participants focusing on the challenges faced by teachers and learners in the EMS senior phase in the rural areas, which were then analysed for a clearer understanding to address the research questions. Referring to research as a case study implies that its methodology is qualitative, often involving small-scale, ethnographic, clinical, participant-observation, or field-based approaches, (Butina, 2015).

1.10 POPULATION AND SAMPLE

1.10.1 Population

A research population refers to a large group of individuals who form the focus of the study (Asiamah et al., 2017). Although the researcher cannot select every individual affected by the problem, they limit their selection to the most appropriate participants who can represent the entire population (Mujere, 2016). In this study, the population comprised teachers and Departmental heads from the rural areas, and a curriculum advisor from the Capricorn South District in the Limpopo province. These individuals in those areas, specifically teachers and Departmental heads in the rural areas, are mostly affected by the challenges related to Financial Literacy in the senior phase EMS curriculum, specifically in grades 8 and 9.

1.10.2 Sample

According to Creswell (2015), a sample is a subset of the target population selected for study to generalise findings to the wider population. Accordingly, this study used purposive sampling. Purposive sampling entails recruiting participants who can provide detailed, in-depth insights into the phenomenon under investigation (Ames et al., 2019). Seven secondary schools in the Capricorn South District, Limpopo province, were purposefully selected because of their proximity to the researcher. Sixteen individuals participated, including ten EMS teachers for Grades 8 and 9, who described their day-to-day experiences of teaching Financial Literacy. Five Departmental heads were included to offer an academic management perspective on the issues explored, and one curriculum advisor contributed insights on the support provided by the education district. Each school was asked to supply learner and teacher portfolios for document analysis. Three learner portfolios per school were selected, representing average, highest, and lowest marks, and one teacher portfolio per school was collected for both Grade 8 and Grade 9.

1.11 DATA COLLECTION INSTRUMENTS

Data collection instruments are critical components of research. Choosing the appropriate instrument allows the researcher to gather information that effectively answers the research questions (Taherdoost, 2021). Data can be collected primarily and secondarily. Primary data refers to information that is collected for the first time, such as interviews, surveys, and observations, (Flick, 2018). Secondary data refers to the information that has been collected before and is analysed in another study (Johnston, 2014). This study employed semi-structured interviews and document analysis as its primary data collection instruments.

1.11.1 Semi-structured Interviews

Semi structured interviews are widely used in educational research and are central to qualitative data collection. Balachandran Nair (2024) describes them as in-depth interviews in which participants respond to open ended questions, sharing their opinions, views, and experiences. Husband (2020) notes that such interviews can reveal information that illuminates teachers' perspectives on their actual teaching environments. In this study, semi structured interviews were used to gain a comprehensive understanding of the challenges faced by EMS teachers and learners in teaching and learning Financial Literacy within the senior phase of EMS. The interview schedules for teachers and DHs were designed to capture experiences of the teaching and learning process, while the questions for the curriculum advisor focused on roles and management. Teachers, DHs, and the curriculum advisor therefore contributed valuable insights from their respective perspectives on the issue under investigation.

1.11.2 Document analysis

Document analysis is a qualitative technique used by researchers to understand and interpret both physical and electronic documents (Morgan, 2022). Learner and teacher portfolios were analysed.

Learner Portfolio: Formal written assessments of learners were utilised to evaluate their performance in EMS Financial Literacy and to understand how this affects their overall performance in the subject. Formal assessments designed by the Capricorn South District, along with school-based assessments, were identified as the most effective means of gauging learner performance in Financial Literacy. These assessments were retrieved from learner portfolios, which contain formal written assessments for a specific year. Only the portfolios of grade 8 and 9 learners from the seven selected schools were analysed. A template was designed to extract learners' final marks from learners' portfolio and analysed comparing how learners performed in term one and two. Performance was compared in the three components of EMS. Learner portfolios were selected for this study

because they reliably provide comprehensive information on learner performance and the link to challenges faced by teachers and learners in Financial Literacy.

Teacher portfolio: Teachers' portfolios are compiled to track learners' performance in the subject and to monitor teachers' compliance with the Annual Teaching Plan (ATP). They provide rich evidence of the teaching and learning process over the past three years. At the end of each term, teachers must submit their portfolios to the relevant district for evaluation. Typical contents include the ATP, record sheets, comparative analyses of results, analyses of results per level per task, assignments with memoranda, and controlled tests with memoranda. A template was designed to verify the presence of these items. Teacher portfolios were selected for this study because they reliably provide comprehensive information on learner performance and the link to challenges faced by teachers and learners in Financial Literacy.

1.12 DATA ANALYSIS

The data analysis process involves analysing data using various formats relevant to the study. Data analysis is crucial in research as it enhances the accuracy of data interpretation. It enables researchers to analyse data directly without overlooking important information that could contribute to their understanding of the study (Aguas, 2022). This study employed thematic analysis for qualitative data. Thematic analysis involves identifying, analysing, and interpreting patterns within qualitative data. It is often regarded as a method or technique distinct from other qualitative analytic approaches (Clark, 2016). Themes provide a broader understanding of each factor contributing to learners' poor performance in Financial Literacy. Numerous factors may influence this performance; therefore, themes emerged to facilitate meaningful data analysis aligned with the study's aims and objectives (Lowe et al. 2018). Inductive data analysis was used to complement the thematic approach. This method involves considering findings from previous studies during the data analysis process. Inductive data analysis refers to applying existing themes from the literature to the collected data to assess the relevance of the study and to highlight areas needing further investigation (Proudfoot, 2023).

1.13 ETHICAL CONSIDERATIONS

This proposal was submitted to both the University Research Ethics Committee and the Faculty Research and Innovation Committee. The Department of Basic Education in the Limpopo province was approached to obtain ethical clearance and permission for conducting research in the selected schools. The principles adhered to in the study include voluntary participation, informed consent, anonymity, confidentiality, minimisation of harm, and communication of results. These are elaborated on in Chapter three.

1.14 LIMITATIONS OF THE STUDY

Although the Economic and Management Sciences (EMS) curriculum comprises three sections, this study focused exclusively on the Financial Literacy section, which the researcher deemed most vital.

1.15 DELIMITATIONS OF THE STUDY

The geographical scope of the study was limited to the Capricorn South education District in the Moletlane Circuit. The study is delimited to the teaching and learning component of education, concentrating specifically on classroom practices, instructional strategies, and learner engagement.

1.16 PROGRAMME OF THE STUDY

Chapter One: Introduction of the study.

Chapter Two: This chapter focused on the literature review of the study, where the challenges in teaching and learning in Financial Literacy were explored.

Chapter Three: This chapter focused on a detailed account of the research methodology employed in this study. Data collection and analysis were also explained.

Chapter Four: This chapter included data presentation, interpretation, and discussion.

Chapter Five: The summary of the study, recommendations, and conclusion of the study were discussed in this chapter.

1.17 SUMMARY

The chapter outlined the research problem, preliminary literature, the main and subsidiary research questions, and the research design and methodology used during the empirical phase. A qualitative approach was employed to collect data in this research. It also described the data collection and analysis procedures, as well as the ethical considerations. In sum, the chapter provided an overview of the study.

The next chapter reviews the literature related to the topic of the study.

CHAPTER 2: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 INTRODUCTION

The previous chapter focused on an introduction to the study whereby important aspects of this study were outlined. This chapter aims to present the review of literature that is significant to the phenomenon of this study. Literature review enables the researcher to gather knowledge on what has already been conducted and to identify gaps that guide why further study is needed (Snyder, 2019). Financial Literacy as a section in Economic and Management Sciences (EMS) poses a challenge for both teachers and learners. This affects learners' overall performance in EMS subject, creating an imbalance between the teaching and learning process and checking whether the learning objectives and outcomes are achieved in Financial Literacy (Kretzer & Kaschula, 2020). Therefore, the focus of this study is on the challenges faced in teaching and learning of Financial Literacy in the senior phase curriculum of EMS. Thus, this chapter analyses a variety of literature to introduce concepts that address, debate, and argument on those challenges.

This chapter commences with a brief discussion of the significance of the EMS curriculum. Teacher qualifications in EMS, factors hindering effective teaching and learning of EMS, mechanisms to minimise the difficulties faced, assessment in EMS, the influence of EMS on related subjects in the FET phase and academic support from principals, Departmental heads, and the Department of Basic Education are discussed. Furthermore, the effectiveness and relevance of the theoretical framework underpinning the study are briefly explained.

2.2 THE SIGNIFICANCE OF THE EMS CURRICULUM

EMS is a practical subject that equips learners with personal and community development skills regarding Economics, Business Studies and Accounting (Adu & Zondo, 2023). Hence, it is crucial to effectively incorporate all three aspects of EMS as they ensure the practical application of EMS knowledge in the holistic development of learners, addressing challenges such as the prevalent struggle with the Financial Literacy component among learners (Fakude, 2022). Additionally, as learners advance to grade 10, EMS has played a vital role in introducing subjects like Accounting, Economics, and Business Studies, as the EMS components encompass the fundamental principles of these subjects (Nzuza et al., 2022). For that reason, EMS lays the basis in preparing learners with relevant knowledge and skills needed in Accounting, Economics and Business Studies as from grade 10. In addition, EMS not only equip learners with the necessary skills and knowledge for the above three subjects, but it also provides learners with the relevant knowledge applicable in their daily lives when managing their finances (Nzuza, 2019).

In a study conducted by Dlamini (2020), teachers expressed their awareness of the significant leap that learners make when progressing from grade 9 to grade 10. These teachers had a clear understanding of the challenges that learners would face in grade 10. However, Nzuza (2019) indicates concerns about the omission of the financial statement's topic in the EMS curriculum during grades 8 and 9, despite its relevance to Accounting as from grade 10. This omission could lead to learners struggling with financial statements and subsequently experiencing poorer academic performance. Therefore, the significance of the EMS curriculum cannot be overlooked as the Financial Literacy section lays a foundation towards the commercial subjects in the FET phase, especially with Accounting.

2.3 TEACHER QUALIFICATIONS IN EMS

Given that EMS includes three different disciplines, namely The Economy, Entrepreneurship and Financial Literacy, it is essential for teachers to possess a qualification covering these disciplines (Williams, 2019). Certain schools have been compelled by educational constraints, such as a shortage of teachers with EMS expertise, to enlist any available teacher to teach EMS. Mabusela (2018) emphasises the difficulty of acquiring teachers who are adequately qualified in all three EMS disciplines. The reality is that many appointed EMS teachers completed only two of the three disciplines in their qualification as a major, with Accounting being notably absent as a major. Fakude (2022) concurs that most of these teachers are specialised in only one or two of the three disciplines, indicating a limited qualification within the EMS framework. Consequently, because their expertise is confined to specific components of EMS, there is a likelihood that they will prioritise EMS teaching topics in which they are more proficient. This could result in learners excelling in one discipline of EMS while neglecting the other two. For instance, a teacher specialised in Economics may excel in teaching topics related to the Economy, but areas like Entrepreneurship and Financial Literacy may suffer (Ngwenya & Nzuza, 2022).

Teachers who lack specialisation in Accounting may encounter challenges when confronted with Financial Literacy questions from more gifted learners, given their limited familiarity with the subject matter. Sentsho and Mudau (2023) asserts that teachers with experience in teaching Business Studies and Economics also struggled to teach the Financial Literacy component while Accounting teachers excel in teaching this component. Therefore, possessing a foundation in Accounting becomes essential for teaching Financial Literacy, as the discipline inherently revolves around Accounting concepts. In the scope of EMS education, teachers must demonstrate the capacity to integrate concepts rather than presenting them in isolation. Proficiency in the principles of Accounting is therefore imperative. Nkabinde (2021) indicates that teachers should be well-versed in teaching methodologies and adapt at applying them to captivate learners' interest in Financial Literacy. This could be achieved through discussion in the classroom,

learning in groups, inquiry-based learning, game-based learning, expeditionary learning and using technology in learning (Sentso & Mudau, 2023). School management therefore bears the responsibility of ensuring that those entrusted with teaching Financial Literacy have a sound background in Accounting.

In addition, Departmental heads (DHs) in EMS are often also qualified in only one or two EMS disciplines, rendering them inadequately equipped to oversee the teaching and learning of other components. Siyaya (2019) highlights that some DHs in EMS lacked qualifications in Accounting, Business Studies, and Economics, resulting in the hiring of underqualified teachers for these subjects. This raises concerns about potential compromises in the quality of teaching and learning, which could adversely affect learner comprehension and academic outcomes. The research also brought to light that some teachers, who were university graduates unable to secure employment in their respective fields, entered the teaching profession out of necessity rather than choice. This has led to the appointment of teachers who were underqualified in all three disciplines of EMS, often lacking passion for the subject and the teaching profession as a whole. Additionally, there is the issue of teachers trained for specific subjects ending up teaching EMS, with instances of science teachers being assigned to teach EMS (Siyaya, 2019).

According to Sibisi (2019), there are instances in schools where teachers, originally trained for the Intermediate phase, find themselves teaching EMS in the senior phase at secondary schools. Consequently, these teachers may exhibit less enthusiasm for teaching EMS, as teaching younger learners is perceived as more basic than working with older learners in secondary schools. The unfortunate situation is that in some schools, the allocation of subjects is contingent on the individual context of each school. In this regard, Ndlovu (2022) states that unqualified teachers are sometimes assigned to teach EMS merely to fulfil their timetables. The study conducted by Mkhasibe et al. (2020) also revealed that there are teachers with a qualification in Hospitality who were allocated to teach EMS. Such teachers then must rely heavily on the Annual Teaching Plan (ATP) provided by subject advisors and textbooks that were in compliance with the Curriculum and Assessment Policy Statement (CAPS) when teaching Financial Literacy.

2.4 FACTORS HINDERING EFFECTIVE TEACHING AND LEARNING OF EMS

2.4.1 Teachers' lack of Financial Literacy knowledge

The notion is that during teacher training at university, prospective teachers complete courses that equip them with knowledge about both learning content and pedagogical approaches. This period is where teachers acquire their teaching methods and content knowledge for a subject. It is therefore presumed that teachers, during their training, receive more exposure to the learning content of the subjects they will teach, along with effective teaching methods. Phillips and Condy (2023) claim that training aims not only preparing teachers with general pedagogical knowledge but also equip them for teaching specific learning content. The understanding that teachers have of the content to be taught significantly shapes what and how they teach. Consequently, lacking sufficient knowledge about the structures of a subject discipline may result in teachers misrepresenting both the content and the nature of the subject (Banda, 2023). In many cases, teachers who teach EMS are not specialists in Accounting and often find themselves teaching accounting concepts with a very limited understanding of the subject (Williams, 2019). This misrepresentation can contribute to misconceptions about the subject. EMS teachers therefore need both substantive and syntactic knowledge of EMS for the teaching of Financial Literacy in Grades 8 and 9 (Nkabinde, 2021).

Blankman et al. (2016) stated that substantive knowledge relates to the knowledge and skills essential to be taught in a specific subject. According to Scheiner (2016), substantive knowledge entails understanding the learning content, including facts, rules, procedures, principles, concepts, and explanatory frameworks that a teacher must possess for effective subject teaching. Syntactic knowledge encompasses teachers' comprehension of the nature of the subject, as well as their understanding of its principles and methods for introducing and conveying new knowledge to learners, and how this knowledge is received and accepted within the subject discipline (Rollnick, 2017). To accomplish this objective, it is my opinion that EMS teachers must be acquainted with the set of rules and fundamental principles that underlie the teaching of Financial Literacy.

They need to be aware of what is permissible when imparting facts, concepts, and procedures in the subject, and what goes against the established principles and rules. This entails having a clear understanding of the applicable subject information to provide to learners.

With the introduction of new curricula in South Africa post-1994, which brought new subjects in the GET Senior Phase (grades 7-9), there is a lingering concern about whether EMS teachers possess sufficient substantive and syntactic knowledge essential for teaching Financial Literacy. Fakude (2022) claims that many teachers assigned to teach EMS face challenges, especially with topics such as the general ledger and accounting equation within Financial Literacy, particularly in grades 8 and 9. This is also mentioned in findings from Molise's study (2020), which highlighted that a significant number of teachers struggle to analyse transactions within the accounting equation. Their challenges stem from an inability to apply accounting principles, a lack of knowledge regarding accounting concepts, and an insufficient understanding of how these concepts interconnect, indicating a deficiency in their knowledge base. In contrast, Williams (2019) pointed that learners move on to grade 8 without being adequately prepared from primary school in terms of understanding calculations and the layout of figures. Banda (2023) also disclosed that teachers enjoy teaching the accounting equation and the cash journals which are basics in Accounting.

However, Nkabinde (2021) asserts that teachers frequently isolate the teaching of the General Ledger. For example, teachers may fail to illustrate the interconnection of concepts throughout their teaching on General Ledger accounts, encompassing the procedures for opening and recording transactions in these accounts. In the case of underqualified teachers in EMS, there is a notable absence of prompting learners to identify accounts categorised as assets (current and non-current), owner's equity (drawings, capital, income, and expenses), and liabilities (long-term and current). Instead, they simply initiate General Ledger accounts using a T-format and proceed to demonstrate how transactions are recorded (Mabusela, 2018). This approach implies that the teaching of the General Ledger occurs without integrating the classification of

accounts. Financial Literacy, being a practical subject involving numerous concepts and calculations, requires an integrated presentation that references the not only the current lesson, but also prior and future lessons. Consequently, teachers lacking a background in Financial Literacy/Accounting may struggle to establish connections to teach all the concepts efficiently and confidently (Nkabinde, 2021).

Teachers empower learners with knowledge which enables them to become independent in their learning. Jonda and Modise (2022) emphasise that it is important for teachers to have full content knowledge of the subject to be able to empower learners. Teachers interpret and transform subject content knowledge to simplify learning. When teachers are not well equipped, they fail to explain and present the Financial Literacy content precisely to learners (Moloi & Molise, 2021). This leads to poor academic results of learners in EMS, leaving them unprepared for Accounting in the FET phase. According to Sentsho and Mudau (2023), the poor academic outcome in EMS is primarily caused by teachers with no background in Accounting.

2.4.2 Lack of teacher training in Financial Literacy

Teachers' knowledge of Financial Literacy stipulates their understanding of the CAPS document to carry out teaching successfully. Therefore, teacher training is crucial for their development in the subject of EMS (Sibisi, 2019). According to a study conducted by Nzuzi et al. (2022), there is lack of teacher training and staff development leading to limited content knowledge in a Financial Literacy. Furthermore, the findings from the study conducted by Moloi and Molise (2021) indicated that teachers realise and follow what works best for them during training, adopting good pedagogical practices, and information shared by other teachers.

The successful delivery of content knowledge is shaped by teachers' professional qualifications which includes Advanced Certificate in Teaching (ACT). ACT is a one-year qualification which encourages teacher development by ensuring teaching and learning pathway for teachers who wish to advance their careers and adding other subjects in their

qualifications (Aluko, 2009). Thus, underqualified EMS teachers can enrol for this course to advance their skills and acquire content knowledge for this subject, particularly Financial Literacy due to its complexity. The lack of teacher development in enrolling underqualified EMS teachers for the ACT results in their inability to convey concepts in a manner comprehensible to learners (Mabusela, 2018).

2.4.3 Insufficient time allocation for the subject

The effectiveness of each lesson hinges on the time assigned and the incorporation of teaching and learning materials (Nzuza et al., 2022). Given that EMS encompasses three interconnected topics, the time allotted should align with teaching all three. However, the allocated time for EMS is inadequate. According to policy, EMS is assigned two hours per week - one hour for Financial Literacy and another for Entrepreneurship and The Economy (DBE, 2011). Devoting just one hour weekly to Financial Literacy proves insufficient, considering the extensive content and numerous chapters involved.

According to Ndlovu's study (2022), insufficient time allocation has a negative impact on the quality of education. This is primarily because teachers struggle to deliver lessons as intended; instead, their focus is often on completing the syllabus. Additionally, the design flaws in the composite timetable of schools pose challenges that hinder the effectiveness of teaching and learning Financial Literacy (Williams, 2019). It is not just the timetabling that renders the teaching and learning of Financial Literacy ineffective; complex issues related to time management are also identified. Teachers often find it challenging to organise activities within the allocated time considering that Financial Literacy is practical (Sentsho & Mudau, 2023). This can significantly affect the teaching and learning of Financial Literacy in secondary schools.

Phakati (2018) reports that teachers expressed dissatisfaction with the allocated two hours per week for EMS, attributing this issue to inadequate timetabling. Their disagreement stems from instances where EMS classes are scheduled on both Monday and Friday in some schools, disrupting the smooth flow and continuity of learning.

Furthermore, teachers highlighted the challenge of covering all topics specified in the CAPS document within the given time (Nzuza et al., 2022). In a study conducted by Coetzee (2016), teachers raised a concern that if the allocated time provisions as set out in the CAPS document for EMS be followed in the teaching of Financial Literacy, it would have an undesirable effect on the transition to grade 10 Accounting.

The time constraints imposed by CAPS limit the opportunity for teachers to employ varied approaches in teaching and learning Financial Literacy content, affecting the richness of their teaching practices (Agumba & Dasoo, 2024). Consequently, EMS teachers find themselves constrained to persist with conventional methods, dominating the implementation of the Financial Literacy curriculum through teaching and learning activities (Nzuza et al., 2022). Due to time constraints, an inadequate curriculum structure, and challenges in EMS timetabling, instructors are compelled to transition between teaching components such as The Economy, Financial Literacy, or Entrepreneurship. This is necessitated by the impracticality of consecutively teaching each of these components on successive days (Banda, 2023). This aligns with Fakude's (2022) research, which highlighted the abundance of Accounting content in Grade 9, demanding substantial time to maintain continuity in the teaching of EMS Financial Literacy and prevent disruptions caused by time constraints.

Teaching Financial Literacy is a time-consuming process due to the intricate steps involved. Learners must read a transaction, interpret it, identify source documents, record entries in a relevant journal, and then transfer the totals to the general ledger. Following the completion of ledger accounts, they must post to the trial balance to verify the accuracy of transaction analysis (Fakude, 2022). The integration of the EMS subject, encompassing three major topics with extensive content and numerous chapters, creates congestion. To address this, Mabusela (2018) recommended that teachers collaborate with learners by offering extra classes. This approach enables EMS teachers to cover the syllabus comprehensively, potentially enhancing job satisfaction despite the limitations of allocated time.

2.4.4 Language barrier of learners

In most schools, English serves as the language of instruction for EMS and various other learning areas (Mthiyane, 2016). However, as it is often not the mother tongue of many learners, it becomes a significant barrier that impedes effective learning for those enrolled in public schools. The use of English poses a notable challenge for learners, particularly in the analysis and interpretation of transactions in EMS. The study conducted by Siyaya et al. (2022), learners' under performance in EMS can be attributed to a lack of essential English language skills, including familiarity with relevant terminologies. Considering that learners possess varying levels of proficiency in English - ranging from fair to excellent (Siyaya et al., 2021) - the learning process in EMS involves a dynamic interplay of thinking, understanding concepts, and communication. Consequently, the competence and success of learners in the EMS subject hinge on their grasp of English as the language of instruction (Siyaya, 2019).

Cummins (1979) introduced the distinction between Basic Interpersonal Communicative Skills (BICS) and Cognitive Academic Language Proficiency (CALP) to highlight the timelines and challenges faced by learners taught in their second or third language as they work to catch up with the academic demands of the school language. Typically, learners whose language of instruction is not their mother tongue possess informal, conversational language skills, often referred to as BICS, while lacking proficiency in CALP (Cummins, 2008). BICS encompasses the "visible" aspects of language, including pronunciation, basic vocabulary, and grammar, enabling learners to engage effectively in simple everyday conversations. In the context of CALP, learners should be able to demonstrate the ability to comprehend concepts, establish connections between ideas, and analyse, classify, store, and retrieve information (Cummins, 1980).

Some of the schools introduced English as the home language programme. This is especially because, English is the primary language of teaching and learning of all the subjects including EMS (Williams, 2019). Learners who learn in English as their second language encounter challenges in grasping academic concepts, leading to a widening

gap in their academic performance. Despite appearing proficient and fluent in everyday communication in English, such learners may struggle when faced with the more intricate, formal, and contextual language found in textbooks, tests, and during teaching and learning in the classroom (Modise et al., 2021). Their apparent communicative skills may allow for casual interactions with teachers, reading straightforward narratives, or writing informal notes and letters, but they may falter when navigating the complexities of academic language (Mozayan, 2015). For academic success, a more sophisticated language mastery (CALP), becomes crucial.

2.4.5 EMS terminology and concepts

While the language of teaching and learning poses challenges to effective Financial Literacy and Accounting learning, the subject's distinctive language heightens these difficulties, significantly impacting the teaching and learning process (Ngwenya et al., 2021). The language of Financial Literacy poses unfamiliarity for learners, and the terminology used in the subject prove challenging to master and comprehend. Due to its distinct language, learners often struggle to make sense of new knowledge in Financial Literacy, finding it difficult to comprehend the unique concepts of the subject (Phakathi, 2018). The situation is exacerbated when the language of instruction is the learners' second language. Adu and Zondo (2023) mentioned that getting learners involved in the lesson maximise their level of understanding and improves learners' thinking skills and cognitive growth in terms of understanding EMS concepts.

The terminology language and complex concepts used in EMS hinders the learning of Financial Literacy. Siyaya et al. (2021) assert that learners struggle to understand accounting terminology and concepts. As a result, they misinterpret the questions when given an activity. In a study conducted by Dlamini (2020), teachers understand learners by responding to the concepts and terminologies that learners struggle with so that they can come to an understanding with those difficult concepts.

Accounting concepts introduced in grade 8 and 9 such as assets, owners' equity, and liabilities which are the components of accounting equation prepare learners for grade 10 Accounting. Learners inability to understand these concepts DBEs not only affect their performance in EMS, but they enter grade 10 without having attained Accounting skills from the previous grade which may further affect their performance in the subject (Siyacela, 2019). When learners struggle with Financial Literacy concepts, they tend to develop negative attitude towards the subject leading to a continuous poor performance in EMS and lack of interest in Accounting (Jonda & Modise, 2022).

An additional concern raised was that learners were not encouraged to present examples or scenarios demonstrating their understanding of concepts in connection with their everyday life experiences (Jonda & Modise, 2022). The study also revealed that the concept of a source document was taught in grade 8, and it was found that teachers remain reliant on textbooks for teaching terminology. If learners are not equipped to categorise and connect concepts, it will become challenging for them to efficiently solve problems using their conceptual knowledge (Nkabinde, 2021). This could lead to issues related to the content of the subject and negatively impact learners' attitudes (Nzuza et al., 2022).

According to Sibisi (2019), learners are provided with dictionaries or requested to purchase them if they know that they cannot perform up to the standard of English proficiency in class when it comes to understanding terminologies used in Financial Literacy. In contrast, Dlamini (2020) mentions that teachers believe learners need to be taught accounting concepts and terminologies through practice rather than teaching them in theory. This is because the structure of Accounting is conventional. The conventional understanding of a discipline is the understanding of the rules, codes, or style that a discipline uses for expression, and which govern the way that interactions function in order to express themselves.

2.4.6 Curriculum changes in teaching EMS

The teaching of EMS has been a challenge since the structuring of curriculum changed from National Curriculum Statement (NCS) to National Curriculum and Assessment Policy Statement (CAPS) in 2012 (Du Plessis & Marais, 2015). The study further indicated that teachers are having much potential to teach EMS regardless of the change implemented in the amended curriculum which modified the contents to be taught without providing effective teaching methods applicable to this change. Additionally, it was noted that teachers are unable to cover all the content in the EMS curriculum particularly Financial Literacy and complained that the content is too complex and broad for grade 8 and 9 learners (Mabusela, 2018). Therefore, having Financial Literacy taught every week requires teachers to have adequate knowledge of pedagogy in Accounting. Molise (2021) suggests that some teachers appear to be resistant to change due to their lack of involvement in curriculum design, making it challenging for them to meet curriculum demands. Therefore, it is essential for teachers to embrace social change in their practices for the benefit of vulnerable learners.

Teachers' perspectives and adjustments to the curriculum suggest that whenever there is a change in the curriculum, teachers are likely to experience an impact. This is because they must adapt their teaching methods to align with the requirements of the new curriculum. Consequently, teachers who have been accustomed to a particular system may encounter challenges when a new curriculum is introduced, necessitating adjustments to accommodate changes such as new content, teaching plans, and teaching strategies (Fakude, 2022).

Maepa (2017) states that older teachers appear to encounter difficulties in adapting to curriculum adjustments in the field of EMS. They express discontent with the procedures implemented during national curriculum changes. A considerable number of these teachers find it challenging to stay abreast of these modifications, leading to a lack of skills and competence. This suggests that the effectiveness of teaching and learning is compromised, potentially serving as a significant factor in prompting South Africa to

reform its educational systems. Curriculum 2005, commonly referred to as the ‘Outcomes Based Education (OBE) curriculum,’ faced various challenges that hindered its effectiveness. As a result, the National Curriculum Statement 2002 (NCS) was implemented. The Ministerial Committee advised that the curriculum be streamlined and modified to make it more accessible to teachers. Consequently, amendments were made to the National Curriculum Statement (NCS) 2002, leading to the development of the Revised National Curriculum Statement. The NCS 2002 placed significant demands on teachers, who were expected to be the key drivers of educational transformation in schools. From the Revised National Curriculum Statement, the Curriculum Assessment Policy Statement (CAPS) was introduced in 2012 (Fakude, 2022).

The foundation for the new knowledge that learners construct in the Accounting classroom from grade 10 onwards is built upon their prior knowledge and perceptions from EMS. In the context of Accounting, the significance of learners' background knowledge is paramount, given that each topic relies on the understanding of preceding concepts. Ngwenya et al. (2021) reveal concerns among teachers regarding learners' insufficient background knowledge from grades 8 and 9, particularly in grasping the fundamental Accounting principles. This deficiency in background knowledge may be attributed to the way Financial Literacy content is organised in Grades 8 and 9, where topics are not taught in a consecutive manner. In the broader framework of EMS, which comprises three components, Financial Literacy topics are dispersed and not covered within a single term.

2.4.7 Inadequate and insufficient resources

In light of the curriculum requirements, which emphasise the need for learners to acquire proficiency and essential skills in the context of EMS, the availability of resources becomes crucial. However, resources pose a significant challenge for both teachers and learners (Sibisi, 2019). The shortage of textbooks and other essential teaching and learning materials for EMS has compelled teachers to resort to making copies for their learners. The drawback of this approach lies in the copies' limited durability, coupled with

the tendency for them to be misplaced even before the commencement of the final examination. Furthermore, despite the expectation that EMS learners should possess textbooks and calculators, a deficiency in these resources persists among learners (Fakude, 2022).

According to Mabusela (2018), most schools purchase more textbooks for the FET phase using the allocated funds while compromising the GET phase. This leaves teachers with the option of writing notes on the chalkboard and have to explain those notes in the next session, usually the following week due to timetable schedules. Therefore, it is crucial for learners to have textbooks covering important topics, such as the general ledger, accounting equation, and cash/credit journals. Furthermore, certain practical exercises found in the recommended textbooks are insufficient and outdated. According to Agumba and Dasoo (2024), there is a deficiency of practical activities aligned with Financial Literacy in learners' prescribed textbooks. Consequently, teachers are compelled to devise activities from external sources to ensure that the activities align with current knowledge and remain relevant. Nzuzza (2019) also notes that despite textbooks being outdated, they remain widely utilised and preferred in many schools. Additionally, learners in grades 8 and 9 are mandated to be equipped with one Cash Journal exercise book, one General Ledger exercise book, and a regular exercise book, as stipulated by the Department of Basic Education (DBE, 2011).

According to Siyaya (2019), teachers have expressed concerns that a textbook alone is insufficient to motivate a learner aspiring to excel in EMS. This is supported by Williams (2019) stating that teachers frequently combine textbooks with other resources, such as visual aids, during the learning process because these tools engage learners' minds. The educational goals of the EMS classroom cannot be fully achieved without the availability of supplementary tools (Sibisi, 2019). Sentsho and Mudau (2023) confirmed that the absence of instruments like calculators and other material resources negatively impacted the quality of effective teaching. However, Mkhasibe et al. (2020) point out that merely having access to materials DBEs not necessarily ensure the opportunity or ability to utilise them.

The absence of modelling resources in EMS lead teachers to create their own. However, Ndlovu (2022) indicated that individuals who create teaching and learning materials lack exposure to the real context of classrooms. This suggests that the produced materials do not effectively address the needs of learners, leading to their ineffectiveness and non-utilisation by schools. Additionally, these materials may not be suitable for the learners' level and end up being stored unused in classrooms and cupboards (Ndlovu, 2022). For instance, textbooks featuring transactions and source documents that include payment using cheques instead of Electronic Funds Transfer (EFT). Consequently, Financial Literacy teachers are required to seek relevant activities from alternative sources.

2.4.8 Overcrowded classrooms

Many public schools in South Africa are considered to have overcrowded classrooms (Modise, 2016). The data revealed that classroom factors, such as size, were deemed the most significant influences on learners' academic performance in Financial Literacy (Sentsho & Mudau, 2023). Overcrowding in classrooms was identified as one of these factors. Overcrowding can be defined as a situation where a classroom has more learners than the recommended educator-learner ratio of 1:30. In EMS, due to its nature, an overcrowded classroom can disrupt the educator's lesson objectives, resulting in lower academic performance. Köhler (2022) argue that educational goals will be difficult to achieve if educational authorities disregard class sizes. EMS teachers find it challenging to give proper attention to overcrowded classes, especially when these classes are filled with learners from diverse backgrounds and varying levels of understanding, which often impacts the teachers' motivation (Mkhasibe, Maphale & Nzima, 2018).

Overcrowded classrooms reduce the amount of time teachers can dedicate to individual learners and hinder their ability to monitor behaviours and activities effectively. Molise (2021) notes that overcrowded classrooms can be noisy, making it essential for teachers to establish rules to manage noise levels. Additionally, overcrowded classrooms can obstruct the teaching and learning process. Within the classroom, teachers aim to interact with each learner effectively, managing activities, and providing ample opportunities for

the development of skills and potential at the optimal level (Imtiaz, 2014). Consequently, classrooms are regarded as crucial environments for intellectual and individual development.

Marais (2016) states that teaching in overcrowded classrooms presents a significant challenge in establishing productive learning environments where effective teaching and assessment strategies are essential. Teachers often struggle to implement a variety of methods, such as higher-order questioning and active learning techniques. Instead, they are largely restricted to the traditional 'chalk and talk' teaching method, a prevalent practice in South African schools. For instance, certain schools in South Africa experience classrooms with a minimum of 40 learners crammed into a single space, where teachers are required to conduct lessons with limited space, often standing with their backs against the blackboard (West & Meier, 2020). The detrimental and counterproductive impact of overcrowding is revealed where teachers lack the time to assess each paper and offer assistance to struggling learners. Instead, they simply mark off whether the learner completed the task, overlooking whether it was done correctly (Marais, 2016). These misconceptions likely persist in the learners' minds and are seldom corrected.

Mustafa et al. (2014) emphasise that a high volume of learners in a single classroom poses a challenge to overall classroom management, particularly in terms of discipline. Larger classes tend to be noisier and more susceptible to incidents like pushing, crowding, and hitting, all of which can negatively impact classroom discipline. Managing such situations becomes difficult for a single teacher, resulting in the loss of valuable lesson time as they expend effort on controlling the learners, leaving minimal time for actual teaching (Imtiaz, 2014). Equally, classes with smaller numbers of learners are generally more manageable and productive. Smaller classes offer more opportunities for learners to receive personalised attention from the teacher, making them more attractive to parents. Parents are convinced that their children will achieve better results in classes with fewer learners. A study conducted by Muthusamy (2015) comparing the achievements of learners in large classes to those in small classes highlighted that class

size indeed affects learner performance, mainly due to misbehaviour and other disciplinary issues in larger classes.

In general, learners in smaller classes achieved significantly higher scores compared to their counterparts in larger classes. According to the findings of researchers Muthusamy (2015) and Marais (2016), learners in smaller classes demonstrated enhanced learning outcomes, experiencing fewer disruptions during lessons. The active participation in learning activities and group work in smaller classes contributed to the higher scores and fostered a conducive learning environment, characterised by sound discipline. Learners in larger classes tended to achieve lower scores, and the prevalence of disruptive behaviour posed challenges for teachers in managing these classrooms. The research mentioned above suggested that disruptive behaviour in one or more learners within a class had a noticeable impact on the learning activities of all learners in that class. As a result, teachers are compelled to work additional hours outside the classroom to assess a greater number of classroom and homework assignments, as well as tests and examination papers. Overcrowded classrooms evidently have a detrimental effect on teachers and, naturally, on learners as well.

2.5 MECHANISMS TO MINIMISE THE DIFFICULTIES FACED IN EMS

2.5.1 Use of various teaching and learning strategies

Teachers strive to implement strategies to mitigate challenges associated with the effectiveness of teaching and learning Financial Literacy. Nzuzza's (2019) study uncovered that, to address challenges in effectively teaching Financial Literacy, teachers need to facilitate learning by employing diverse strategies and utilise reinforcement to motivate learners. Mokgosi, De Jager, and White (2018) suggest that, in certain cases, learners' progress can be attributed to the techniques employed by teachers. There is a range of teaching and learning strategies available, encompassing both teacher and learner-centred methods.

2.5.1.1 Teacher-centred and learner-centred methods

Some of the strategies that are teacher-centred include role playing, scaffolding, question and answer, presentation, lecture/instructor, demonstration and more (Nkabinde, 2021) These methods discourage active learner participation and promotes the notion that learners learn passively from the teacher. In a study conducted by Ndlovu (2022), it was revealed that teachers prefer the instructor role, since learners were unable to perform tasks independently. As Sibisi (2019) notes, most teachers support learner-centred teaching. Many teachers indicated that learner-centred methods are preferable to them, given South Africa's history with Outcomes Based Education, which promoted such an approach.

Ndlovu (2022) shares this perspective, highlighting that teachers are accustomed to a learner-centred approach and incorporate it into their teaching. He also mentioned that techniques like dramatisations, group discussions, and simulations are effective and cost-effective strategies for teaching Financial Literacy. Teachers stressed that their facilitation skills are crucial in the classroom, helping learners to gain knowledge and skills. Adu and Zondo (2023) explains the significance of learner-centred method through getting learners involved in the lesson to maximise their level of understanding while it avoids boredom. Learners' active involvement was found to cultivate and improve learners' thinking skills and cognitive growth in understanding EMS concepts.

A learner-centred approach involves questioning learners during the lesson to assist them to stay focused, internalising the learning content, to think, interact and be participative in class discussions. Mabusela (2018) suggests that teachers must not limit their teaching to few teaching strategies appropriate for the teaching of Financial Literacy. Teachers need to ask follow-up questions to determine if learners understand why a transaction is classified as a payment or receipt. Consequently, learners should be encouraged to explain the reasons behind their answers. A teacher can only influence learners effectively by posing follow-up questions, which will foster meaningful interaction during the teaching and learning process. Similarly, the study carried out by Dlamini (2020)

affirmed that it is up to teachers to keep learners interested in EMS and ensuring that learners are interested in what they are doing, by delivering Financial Literacy content in way that will engage learners to be participative and take charge of their learning. Sentsho and Mudau (2023) affirmed that learners need to be actively involved and take ownership of their learning. This can be accomplished if they demonstrate interest and enthusiasm for the subject through learner-centred approaches.

According to Jonda and Modise (2022), teachers select strategies that best fit the topic, drawing on both teacher-centred and learner-centred approaches. Mabusela (2018) similarly argues that teachers should choose the most appropriate strategy with care. For example, when teaching entrepreneurship with a focus on a business plan, a learner centred approach is appropriate because learners design their own plans, either in groups or individually. By contrast, in Financial Literacy the teacher may adopt a teacher centred approach for topics such as recording credit transactions. Here, the teacher must ensure that learners understand why enterprises sell on credit and the procedures for recording such transactions. This helps learners distinguish between cash and credit transactions, making the teacher centred approach suitable for teaching the recording of transactions (Fakude, 2022).

According to Mabusela (2018), teachers use scaffolding, teamwork, and question and answer strategies to expose learners to a variety of learning approaches. However, Nzuza (2019) notes that methods used to teach Financial Literacy may vary from teacher to teacher, depending on the school context, the learners being taught, and the availability of resources. No single method can accommodate all learners' abilities. Siyaya et al. (2021) argue that teachers employ both teacher centred and learner centred approaches to capture learners' attention. These approaches serve the purpose of teaching and learning by supporting effective content delivery and achieving the learning objectives for a given Financial Literacy topic. This implies that the teaching methods used in Financial Literacy classrooms strongly influence how learners understand and apply the subject (Sibisi, 2019). It is therefore important to explore innovative approaches that enhance learning effectiveness, particularly for learners who hold negative attitudes towards EMS

(Rossouw & Greeff, 2020). Consequently, there is a need for teacher training on strategies to convey knowledge effectively to learners.

2.5.2 Financial Literacy as a stand-alone subject

Teachers face difficulties in teaching EMS as an integrated subject. Williams (2019) found that merging the three learning areas and having a single educator teach all of them posed a challenge. The teacher may not effectively address the learning area they are unfamiliar with or lack expertise in. Therefore, Nzuzi (2019) states that EMS must be separated into Financial Literacy as a stand-alone subject and The Economy and Entrepreneurship as a separate combined subject. In this way each component will be allocated enough time and attention because this cannot be possible through an integrated approach. Financial Literacy can be taught better if it is a stand-alone subject and separated from the other two components because it will give teachers enough time to facilitate teaching and learning (Nzuzi et al., 2022).

Fakude (2022) agrees and asserts that Financial Literacy, the Accounting component within EMS, should be regarded as a stand-alone, distinct from The Economy and Entrepreneurship. The amalgamation of these three subjects for grades 8 and 9 has been identified as a contributing factor to the consistent poor performance. The challenge arises because teachers find it challenging to teach EMS as an integrated subject. Teaching Financial Literacy as a stand-alone subject would mitigate the need to hire underqualified teachers who may only be equipped to teach other aspects of EMS. Instead, qualified teachers with a specialisation in Accounting could be recruited for this specific subject.

2.5.3 Using differentiated activities

According to Agumba and Dasoo (2024), teachers have stated that they employ various strategies in EMS to incorporate practical activities that enhance learners' comprehension of the lessons. The research findings also emphasised the importance of linking EMS

Financial Literacy to learners' real-life experiences. Teachers resort to additional activities and tasks beyond prescribed textbooks to ensure effective teaching and successful learning. Consequently, these types of activities foster learner engagement and active participation, aiming to eliminate passive teaching and learning practices (Ndlovu, 2022).

The implementation of different activities is contingent upon the availability of resources in schools Nzuzza (2019). These activities align with Bloom's taxonomy, encompassing actions such as defining, describing, classifying, explaining, etc. Bloom's taxonomy serves as a valuable tool for schools to craft meaningful and effective teaching, aiding in the development or revision of curricula, as well as assessing the relevance of topics and the attainment of lesson aims and objectives. This highlights the importance of teachers possessing an understanding of these activities and comprehending their primary purposes for effective teaching. Teaching activities should empower learners to construct their own knowledge, fostering a sense of responsibility for their learning journey. Furthermore, these activities should draw upon practical knowledge and skills linked to daily life experiences, thereby reinforcing the teaching process (Ndlovu, 2022).

However, it has been observed that teachers sometimes deviate from the intended purpose of these activities, using them primarily to increase the volume of work completed each month (Nzuzza et al., 2022). These activities are then reviewed by DHs to assess how learners were evaluated, the frequency of assessments, and the specific topics covered. The CAPS stipulates a minimum of 16 activities per month for learners (DBE, 2011). Consequently, learners may end up with numerous activities that do not necessarily meet their learning needs, potentially having a negative impact on their educational experience. This highlights the importance of teachers consistently designing engaging activities that align with learners' interests (Ndlovu, 2022).

Ndlovu (2022) further suggests that teachers can employ contextualised activities based on personal experiences to foster the development of 21st-century skills, including critical thinking, creativity, communication, and collaboration. These activities encourage group work, prompting learners to identify known information, ponder the unknown, determine

what needs to be done, and consider how and where to access new information to solve problems. According to Nzuzza et al (2022), oral questions keep learners engaged during the lesson, facilitating connections between the current and previous lessons. In this manner, teachers gain valuable insights into learners' understanding of newly introduced knowledge from previous lessons.

2.5.4 Technological resources

Considering the lack of resources discussed earlier on this chapter, including shortage of textbooks and efficient learning materials for EMS. Teachers can utilise other resources to facilitate teaching and learning depending on their availability. There are software tools that enable teachers and learners to facilitate education in various environments, including discussion forums, WhatsApp, Facebook, YouTube, Zoom, Skype, Google, and Microsoft Teams, which are frequently used by teachers and learners in secondary schools (Ndlovu, 2022). Additionally, teachers can be highly inventive in integrating the Financial Literacy curriculum with technology by designing lessons and activities that require learners to search for information online using a search engine, such as Google. Williams (2019) notes that technological resources allow teachers to research syllabus topics and connect with other teachers. This can help schools uncover new information and teaching methods that could enhance a specific subject.

In addition, teachers are aware of the tools and equipment used as resources in secondary schools, which are classified as hardware resources (Ndlovu, 2022). They recognise the differences between types of hardware used in education yet still favour textbooks because these are the most straightforward resources for teaching Financial Literacy in secondary schools. According to Khoza (2017), hardware resources are part of the technology used in teaching and learning inside and outside the classroom. These include data projectors, laptops, computers, video machines, mobile phones, smartboards, and other items. Hardware is typically used in face-to-face settings, where the teacher guides and directs the learning process. Computers and data projectors are used to present lesson plans. However, schools with limited resources continue to rely

on textbooks and exercise books for classroom activities. As Adu and Zondo (2023) indicate, the lack of ICT and web technologies in EMS teaching intensifies the perceived irrelevance of EMS.

2.6 ASSESSMENT IN EMS

In EMS, there are two categories of assessments, namely informal and formal assessments (DBE, 2011). These assessments are crucial components of the learning process. Informal assessment, referred to as assessment for learning, is developmental in nature. Its primary function is to assist learners in enhancing their skills and advancing by providing insights into their strengths and weaknesses. On the other hand, formal assessment, known as assessment of learning, typically occurs at the conclusion of a specific topic, term, or academic year. It is commonly employed for promotion purposes. The Department of Basic Education recommends the utilisation of both types of assessments throughout the school year (DBE, 2011). The type of assessment task assigned to learners, as well as the level at which it is set, depends on their active engagement and the amount of content they have absorbed during the teaching and learning process. The assessment programme includes tasks regarded as summative assessment of learning, as they are administered after specific topics have been completed (Ndlovu, 2022).

According to Nzuzza (2019), teachers tend to heavily rely on the use of tests, encompassing various assessment types such as formative and summative assessments. The overarching goal is to employ diverse assessments with the common aim of ensuring learners comprehend the content and are better positioned to succeed in summative assessments. Ntshangase (2017) recommends that teachers enhance learners' confidence in all topics by using short, informal formative tests. The effectiveness is increased when learners mark these tests themselves, offering immediate feedback and insight into how to earn marks for the simpler parts of an exam question. This method also promotes a sense of ownership over the learning process among learners. By contrast, Mabusela (2018) highlights a challenge in administering

both forms of assessment, largely due to large class sizes. As a result, many teachers either omit informal tasks or, when they do use them, choose easily scored questions that may not span all cognitive levels. Consequently, the emphasis tends to fall on formal assessments, since these are crucial for learners' advancement and progression.

Findings from a study conducted by Molebatsi (2019) highlight the benefits of formative assessment in enhancing learning by identifying learning barriers and subsequently improving the learning process. Effective formative assessment should indicate the extent to which a learner can achieve learning objectives. The study also emphasises the need for continuous formative assessment to assess learners' strengths and weaknesses, ultimately leading to improved results. Developing a strategy to enhance formative assessment of Financial Literacy in EMS is deemed essential. Formative assessment is intrinsically linked to teaching and learning (Aust et al., 2023), offering the flexibility to employ various assessment methods, even within a single concept, to gauge the understanding of taught concepts.

2.7 THE IMPACT OF EMS ON THE FET PHASE

Learners' underperformance in EMS has a detrimental impact on the Further Education and Training (FET) phase (Grade 10-12). As highlighted by Mabusela (2018), ineffective teaching of EMS contributes to a diminishing interest in commercial subjects, ultimately leading to the phasing out of these subjects in public secondary schools. In agreement with this, a study by Thaba-Nkadimene and Mmakola (2020) cemented that learners' struggles in EMS result in a significant decline in the percentage of learners opting for the commercial stream when entering the FET phase, prompting the elimination of these subjects in many South African schools.

Qoyi and Mpiti (2022) note that teachers often resort to teaching approaches they are familiar with due to inadequate training in EMS. This practice leads to learners failing in EMS, leaving them ill-prepared for subjects like Accounting, Economics, and Business Studies in the FET phase. Therefore, Williams (2019) recommends that it is crucial for

EMS to be taught by a single teacher who is proficient in Accounting, Business Studies, and Economics. The study conducted by Ntshangase (2017) found that effective teaching of the Accounting section in EMS would facilitate the teaching of Accounting in Grade 10. However, the poor foundation laid in EMS often discourages learners from pursuing Accounting in Grade 10, especially when taught by non-specialists, further exacerbating the issue (Nkabinde, 2021).

It is essential for learners choosing Accounting in the FET phase to have a solid foundation in the subject, including an understanding of key concepts, the accounting cycle, and the bookkeeping process (Coetzee, 2016). This foundation should also encompass knowledge of source documents as evidence for transactions and the recording in subsidiary and primary journals (Ngwenya & Nzuzza, 2022). Learners selecting Accounting in the FET phase should be able to conceptualise and articulate the five core elements of accounting: assets, liabilities, capital, income, and expenses. These elements are fundamental to current accounting principles.

Grade 10 learners are also expected to grasp the interrelationships between these elements through a thorough understanding of the accounting equation. Mastery of this fundamental accounting equation is crucial as it underpins the double-entry system. Additionally, learners should enter Grade 10 with knowledge of how to gather information for financial statements and the ability to prepare these statements to support informed and financially sound decision-making (Letshwene & Du Plessis, 2021). This highlights the importance of effectively teaching Financial Literacy in EMS, as it aims to adequately prepare learners for more advanced subjects like Accounting in the FET phase. According to Sentsho and Mudau (2023), teaching Financial Literacy not only prepares learners for Accounting in Grade 10 but also equips them for their financial futures. The effective teaching of EMS also depends on the academic support teachers receive, which is discussed next.

2.8 ACADEMIC SUPPORT FOR TEACHERS

2.8.1 Support from Departmental Heads

Msimanga (2017) proposes that Departmental heads should provide training for teachers in both pedagogical content and subject content within EMS. Where a Departmental head encounters difficulties, support should be sought from the subject advisor. Newly appointed teachers are required to undergo induction, during which they are familiarised with EMS related matters, including the EMS CAPS document, the teacher's file and its contents, teaching plans, planning techniques, assessment methods, and the documentation of evidence of learners' work. According to Sentsho and Mudau (2023), Departmental heads monitor curriculum implementation, identify gaps in teaching and learning, and recommend interventions. Although EMS Departmental heads do their best to assist, resources are limited. Consequently, EMS teachers must find innovative ways to improve their practice, for example by building relationships with teachers at other schools for support (Williams, 2019).

In contrast, Fakude (2022) notes that teachers lack subject development and sufficient training in the subjects encompassed by EMS. In some cases, appointed Departmental heads frequently fail to supervise teachers' work within schools. The study also found a lack of moderation of teachers' files by Departmental heads or senior school management. Senior phase teachers often receive insufficient attention in secondary schools, with the focus directed mainly towards the FET phase, where most developmental programmes are offered. Phakati (2018) highlights that individuals assigned the responsibilities of Departmental heads in EMS may not be qualified in all three subject areas, so the support they can offer is limited to knowledge acquired in previous years within EMS. Some Departmental heads play a limited role in achieving the objectives of EMS (Siyaya et al., 2021). This limitation includes a lack of exposure to commercial subjects, which makes it difficult for them to assist in areas where they themselves require support. Teachers have expressed uncertainty about the reliability of educational support from a Departmental head who is not well versed in the complexities

of EMS. The support offered by Departmental heads to their staff is contingent on the leader's experience and level of understanding (Siyaya, 2019).

2.8.2 Support from Department of Basic Education

In addition to pre-service training of student teachers, in-service, teacher support, training, and development while at schools are also important. Numerous studies on the continuous professional development of teachers highlight the limited efforts made to enhance the effective teaching and learning of EMS in schools (Monyai, 2019; & Molise et al., 2023). These studies acknowledge that despite teachers participating in various teacher development programmes organised by the Department of Basic Education (DBE) through workshops, they still feel ill-equipped in terms of the specific content knowledge necessary for effective EMS teaching in their classrooms. This sentiment is supported by Mokgosi et al. (2018), who note that continuous professional development (CPD) programmes, intended to enhance teachers' teaching skills and subject knowledge to improve their practice and ultimately learner performance, have not significantly influenced classroom practices or academic outcomes in many schools.

In addition to that, Sentsho and Mudau (2023) highlight that teachers are being supported outside the classroom setup through professional development activities, as arranged by the Professional Support Forum (PSF). Further research on teachers' professional development highlights that teachers face challenges related to content knowledge in their lessons. These challenges include difficulties in motivating and encouraging learners in inquiry-based learning, where they are expected to observe, think critically, solve problems, and engage in discussions with their peers to find solutions. The above authors suggest that teachers could make a positive impact if they were offered ongoing professional development opportunities to address gaps in their content knowledge for teaching EMS.

Molise (2021) found that teachers in the Thabo Mofutsanyane education district did not receive support from the Department of Basic Education, which resulted in gaps in

content knowledge for some. Sibisi (2019) similarly reported that, in some Clermont Township schools, there were no staff development programmes for EMS teachers. Consequently, teachers relied on the CAPS document without assistance from district officials. The absence of development programmes leads teachers to approach EMS as they would Grades 10 to 12, without sufficient regard for learners' developmental stages (Williams, 2023). Teachers also indicated that they had not received training beyond brief content workshops, which outline what should be taught each term, but do not provide guidance on how to teach the content in the ATP (Annual Teaching Plan) (Fakude, 2022).

This suggests that workshops often fail to meet their intended purpose of addressing teachers' diverse needs (Phakati, 2018). They tend to use a one size fits all approach, overlooking individual needs and focusing on a single problem that may not be universally relevant. In contrast, Rossouw and Greeff (2020) argue that workshops can improve outcomes and strengthen teachers' knowledge of Financial Literacy content. Ntshangase (2017) notes that teachers participated in various workshops, some led by teachers and others by subject advisers, which were declared compulsory. These workshops focused mainly on analysing previous years' results, planning for the current year, and implementing appropriate strategies for teaching Financial Literacy.

According to Siyaya (2019), teachers felt that the time allocated to workshops was insufficient, limiting opportunities to address colleagues' questions. They also reported a lack of responses to questions related to EMS, and the absence of reliable, timely educational support in this key learning area. Although workshops may be well intentioned, their scheduling often creates difficulties because they take place during school hours, reducing contact time for teaching and learning. Frequent requirements to attend workshops outside school further limit teachers' capacity to use the available time effectively for EMS.

Teachers are not always familiar with the different dimensions of knowledge to be taught, nor with the framework for sequencing and delivering concepts. As a result, content may be covered without using the appropriate techniques for each knowledge dimension.

Subject advisors should therefore ensure that teachers understand the different knowledge dimensions and the framework they should follow, so that all aspects are fully addressed when teaching Financial Literacy concepts (Nkabinde, 2021).

2.9 THEORETICAL FRAMEWORK

A theoretical framework is developed from one or more theories that researchers use to scaffold a study this is because it is developed logically and connect concepts with premises. To establish a theoretical framework, researchers must identify and outline the concepts and theories that form the foundation of the research, integrate them, and ensure logical connections are made. They must then relate these concepts to the study being conducted. Theoretical frameworks reflect the researcher's efforts to apply a theory within their study (Varpio et al., 2020).

The theoretical framework offers a structure for identifying what to observe in the data, how to interpret the relationships within the data, and aids in discussing your findings more clearly, considering existing theories. It enables you to link the abstract concepts with the concrete elements observed in your data. Additionally, the theoretical framework supports the argumentation in the study and helps to justify the conclusions and recommendations (Kivunja, 2018).

This study draws support from theories pertaining to both learning and teaching. Theories related to teaching have provided a framework for this study. These teaching theories can aid teachers in planning and adjusting their teaching strategies. One such teaching theory employed in this study is Ecological Systems Theory. Additionally, theories related to learning offer insights into how learners acquire, retain, and process information. The learning theory utilised in this study is Cognitive Load Theory.

2.9.1 Ecological Systems Theory

The research employed Ecological Systems Theory which was introduced by the renowned psychologist Urie Bronfenbrenner as its guiding framework (Bronfenbrenner, 1979). This theory posits that there exist diverse environmental systems that exert influence on human development (Snyder & Duchschere, 2022). Ecological Systems Theory offers a scientific approach to studying the development of individuals, emphasising the interconnected nature of various developmental processes, including cognitive, social, and biological aspects. It is characterised by its focus on naturalistic observations and analyses.

Within the context of teaching Financial Literacy, this framework acknowledges that teachers operate within a complex ecosystem of influences, including factors such as the school environment, community dynamics, political frameworks, and cultural contexts (Ettetal & Mahoney, 2017). The school environment significantly impacts teachers' preferred teaching methods. Consequently, teachers need a deep understanding of their learners to select teaching methods that effectively facilitate the process of teaching and learning to engage learners throughout. These teaching methods are also influenced by the size of the classroom.

The framework also recognises that systemic factors can influence teacher development (Lane, 2022). This includes the hiring of inadequately qualified teachers who may be specialists in other subjects but are assigned to teach EMS and other commercial subjects. Additionally, inefficient allocation of funds for EMS can result in shortages of teaching and learning materials. This theoretical framework aligns with this study by emphasising the importance of the level of training teachers receive to successfully deliver Financial Literacy content in EMS. It also points out the relevance of EMS specialisation as a factor influencing teacher development.

Teachers are likely to face challenges related to systemic issues, such as a lack of curriculum alignment and insufficient resources that match the school environment and

the characteristics of the learners they teach (El Zaatari & Maalouf, 2022). This can lead to a loss of relevance in Financial Literacy content, a lack of interest, and even a dislike for the subject, potentially resulting in inadequate or mismatched opportunities for professional development. Under-qualified EMS teachers may not see the purpose of advancing knowledge in a subject that was not their initial specialisation. Applying the Ecological Systems Theory aids in identifying and addressing the multifaceted challenges teachers encounter in teaching Financial Literacy by considering the interrelation of various ecological factors.

2.9.2 Cognitive load theory

This theory, developed by John Sweller in the 1980's was employed in this study (Sweller, 1988). The theory concentrates on how the cognitive load imposed on learners influences their capacity to process information and learn effectively, considering that our memory has limited storage capacity (Sweller, 2022). The theory's objective is to prevent overloading learners with more information than they can effectively store and process for long-term memory and future recall. In the context of this study, the Cognitive Load Theory is crucial, as one of its goals is to examine the challenges learners face in relation to Financial Literacy as a component of EMS.

During the teaching of Financial Literacy, teachers may encounter specific challenges related to the cognitive load placed on learners when they encounter complex concepts and calculations inherent in various aspects of Financial Literacy. The content of Financial Literacy, particularly in grade 9, is dense with accounting concepts. As mentioned earlier in the study, learners are required to read a transaction, interpret it, identify source documents, record it in a relevant journal, and then transfer the total to the general ledger. Additionally, after completing the ledger accounts, they must post to the trial balance to ensure the accurate analysis of transactions (Fakude, 2022).

The Cognitive Load Theory can assist teachers in selecting appropriate strategies for teaching complex topics to manage cognitive load. Since one of the study objectives is to

determine the teaching strategies currently employed for Financial Literacy as a component of EMS, choosing suitable strategies allows teachers to provide clear explanations and simplify complex concepts for learners. Consequently, learners are presented with diverse approaches to understanding intricate ideas. Furthermore, this approach offers teachers opportunities to practice and reflect on their teaching strategies.

2.10 CONCLUSION

This chapter presented how the academic performance of Economic and Management Sciences is affected by the Financial Literacy component. The literature also discussed the factors hindering effective teaching and learning of EMS and possible mechanisms to minimise those difficulties. The literature review was supported by two theoretical frameworks, namely: The Ecological Systems Theory and the Cognitive Load Theory. These two theories support the study and provide clear guidance on the collection and analysis of data. The Cognitive Load Theory gave direction on breaking down how the cognitive load placed on learners can hinder successful learning in EMS, while the Ecological Systems Theory outlined how different ecological factors affect teachers' development and the way they respond to it. Thus, the next chapter presents the research methodology for the study.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 INTRODUCTION

The previous chapter provided a comprehensive review of the literature on the challenges encountered in teaching and learning Financial Literacy within the Economics and Management Sciences (EMS) curriculum and possible strategies to address those challenges. This current chapter delves into the methodology and research design, which were briefly introduced in chapter one. The rationale for selecting a qualitative approach, case study, and paradigm is examined in greater depth here. Additionally, the chapter outlines the participants involved in the study and the instruments used for data collection. The data analysis method, specifically the thematic approach, is explained to illustrate how the data were analysed. The chapter concludes with ethical considerations and the study's trustworthiness.

3.2 RESEARCH PARADIGM

In selecting a research paradigm, researchers must ensure that their assumptions or beliefs align with the research methodology selected for the study (Alghamdi, 2015). Therefore, this study is located within the interpretivist paradigm to interpret the subjective world of teachers and learners on the challenges they face in the teaching and learning of Financial Literacy in the EMS curriculum. This paradigm was suitable for this study because there is no single reality or truth related to this study; reality needs to be constructed and interpreted (Kekeya, 2019). In this study, information on the challenges faced in teaching and learning of Financial Literacy was gathered and interpreted to explore the existence of those challenges with the aim of answering research questions. Adom et al. (2016) describe the interpretivist paradigm as an approach that suggests that individuals build their own understanding and knowledge of the world through their experiences and subsequent reflection on those experiences.

This exploration into exploring teachers and learners' challenges was carried out by analysing teachers' perspectives on EMS Financial Literacy challenges in the Capricorn South District. Consequently, the study adopted the interpretivist paradigm due to its capacity to enable researchers to explore and understand the meanings and interpretations of participants based on their lived experiences. Interpretivism is deemed the most appropriate paradigm for research aimed at understanding and interpreting human experiences (Pervin & Mokhtar, 2022). This suggests that the interpretivism paradigm may be limited in terms of data collection accuracy, relying on methods such as observations, document analysis, and interviews. It also implies that the researcher aims to comprehend the world through direct engagement with the context or the participants' lived experiences (Rehman & Alharthi, 2016). Thus, this paradigm was utilised to obtain actual information about the phenomenon under study through direct interaction with participants, while remaining open to the diverse meanings and interpretations they may derive from their experiences.

3.3 RESEARCH DESIGN AND APPROACH

3.3.1 Research design

Once a research question has been formulated, the researcher needs to select a research design, which serves as a blueprint for addressing the research questions (Cresswell & Poth, 2017). The research design offers a comprehensive framework for the study, outlining the procedures by which the research will be carried out. According to Maree et al. (2016), a research design is the most significant part of research which helps the researcher with the guidelines on how to carry out a study, aiming to answer the research questions. Research design can also be described as the acceptable way to conduct the study, which may include answering questions like when, from whom and under what conditions the data will be obtained (Abutabenjeh & Jaradat, 2018).

Referring to research as a case study implies that its methodology is qualitative, often involving small-scale, ethnographic, clinical, participant-observation, or field-based approaches. It may also indicate that the research is focused on process-tracing, examining the characteristics of a single case and exploring a particular phenomenon (Butina, 2015). This approach is particularly useful for examining contextual conditions that are relevant to the phenomenon being studied (Mohajan, 2018). Heale and Twycross (2018) suggest that case studies are particularly valuable in situations where it is necessary to analyse contextual details, and the phenomenon cannot be separated from its context.

Given the interpretive paradigm adopted in this study, a case study approach was deemed more appropriate. This design facilitates an in-depth exploration of the phenomenon within its context, utilising multiple sources for data collection. This is a case of teachers, DHs, and curriculum advisor within the Capricorn South District in the Moletlane Circuit in the rural areas. These participants are affected by the research phenomenon within the field of EMS Financial Literacy. Therefore, by using a case study design, data was collected from the participants with focus on challenges teachers and learners come across in EMS senior phase. Learners did not form part of the sample, but teachers' perceptions of the problems experienced by learners were included. When this research design is used no assumptions are made by researchers, but rather an effort is made to understand participants who have lived through that experience in the selected areas (James & Bray, 2022). Hence, the above-mentioned stakeholders were interviewed to explore the research phenomenon based on their experiences.

Case study design was beneficial for this study because of its ability to allow the researcher to obtain in-depth information of the case being studied. Yin (2018) argues that one of the defining features of case studies is their endeavour to gain a thorough understanding of how participants interact within a particular context, as well as how they interpret the research phenomenon. Bertram and Christiansen (2014) describe case studies as inherently descriptive, addressing research questions in line with the exploration of the study's phenomenon.

According to Takahashi and Araujo (2020), a case study provides an understanding about the individual case being studied. Therefore, a case study aims to understand what research participants experience in a real context. This study explored the case of seven secondary schools in Capricorn South District. The case further explored strategies EMS teachers employ in Financial Literacy to minimise those challenges. However, it must be noted that case study is limited to the schools being studied. This study only provided findings based on a small sample of seven schools in Moletlane Circuit with the intention of generating information that is valuable and relevant rather than generalising the findings.

3.3.2 Research approach

The most common research approaches that researchers can choose from are qualitative, quantitative, and mixed methods approaches. A qualitative approach gives a comprehensive explanation about the events, situation, attitudes, and thoughts of the participants concerning the research phenomenon (Cresswell, 2021). This approach uses open-ended questions to collect data from participants. This illustrates that questions are not limited to YES and NO answers and can be expanded during interviews.

Cresswell and Cresswell (2017) note that while the qualitative approach includes various sub-approaches, none of these rely on numerical data. Given that this study utilised document analysis and semi-structured face-to-face interviews, the qualitative approach was deemed more appropriate for this research. This aligns with Tarozzi (2022), who describes it as a method of collecting data through words, which allows for more detailed descriptions during the data collection process and provides opportunities for interpreting and clarifying phenomena. Bhandari (2022) asserts that qualitative research involves gathering and analysing data to understand concepts, opinions, or experiences within real-life contexts, while Aspers and Corte (2021) confirm that qualitative research entails engaging in verbal communication with individuals experienced in the phenomenon.

This study employed a qualitative approach, deemed the most fitting for the research phenomenon. This method was especially advantageous as it allowed the researcher to gather data through words and descriptions, unlike the quantitative approach, which generally collects numerical data (Lim, 2025). A qualitative approach is appropriate for this study as it enables an in-depth exploration of participants' lived experiences, perceptions, and practices related to the teaching and learning of Financial Literacy within the EMS curriculum. This approach allows rich, contextualised understanding to be generated from interviews and document analysis, thereby capturing the complexity of challenges that cannot be adequately explained through numerical data alone. The qualitative approach was chosen for this study as it facilitated interviews with participants, specifically EMS grade 8 and 9 teachers, DHs, and CAs. Learners' and teachers' portfolios were analysed to further confirm the challenges encountered in Financial Literacy.

3.4 POPULATION AND SAMPLING

A research population is the large group of individuals that forms the focus of a study (Asiamah et al., 2017). Because it is not feasible to include everyone affected by the problem, researchers restrict selection to those participants who best represent the wider population (Mujere, 2016). In this study, the population comprised Departmental heads, teachers, and EMS curriculum advisors from rural schools in the Capricorn South District, Limpopo province. The emphasis on rural areas reflects the fact that these contexts are most affected by barriers to teaching and learning in EMS, particularly Financial Literacy.

Sampling is the process of selecting participants for a study. It is a critical stage in research, defining the group from whom data are drawn. A sample is a segment of the target population selected to generate insights about the whole (Aspers & Corte, 2021). Sampling approaches are typically divided into probability and non-probability procedures (Rai & Thapa, 2015). In probability sampling, every individual has an equal chance of

selection. In contrast, non-probability methods, including theoretical and purposive sampling, are commonly used in qualitative research (Kumar, 2018).

The aim of purposive sampling is to focus on characteristics within the population that are directly relevant to the research questions, thereby positioning the researcher to address those questions effectively (Rai & Thapa, 2015). In this study, individuals were selected because they are directly affected by challenges in teaching Financial Literacy in the senior phase EMS curriculum, and based on availability, accessibility, and proximity. This approach, also known as critical case sampling, is frequently employed in exploratory qualitative research to determine whether the phenomenon of interest exists (Rai & Thapa, 2015). Non-probability sampling was therefore judged appropriate, with purposive sampling used to select both the research site and participants. Purposive sampling entails recruiting participants who can offer in depth, detailed insights into the phenomenon under investigation (Ames et al., 2019). Seven rural secondary schools in the Capricorn South District, Limpopo province, were selected because of their proximity to the researcher, which necessitated limiting the study to nearby schools. The sample comprised 16 participants, namely ten EMS teachers, five Departmental heads, and one curriculum advisor. The sample was selected based on participants' direct involvement in the teaching, supervision, and support of EMS Financial Literacy, ensuring that they possessed relevant knowledge and experience related to the phenomenon under investigation. EMS teachers were included to provide classroom level insights into instructional challenges and practices, while Departmental Heads and the curriculum advisor were selected to contribute academic management and district level perspectives on curriculum implementation, support, and oversight within rural secondary school contexts.

3.5 DATA COLLECTION INSTRUMENTS

Data collection instruments are a critical component of research, so selecting the correct instrument enables the researcher to gather information that addresses the research questions (Mwita, 2022). A range of instruments can be used when collecting data.

According to Mazhar et al. (2021), data collection is the process of assembling information relevant to a study, including the methods used to select and organise the data once gathered. Data may be collected as primary or secondary sources. Primary data refers to information collected for the first time, for example interviews, surveys, and observations (Flick, 2018). Secondary data refers to information previously collected and analysed in another study (Johnston, 2014). This study used semi structured interviews and document analysis as its data collection instruments.

3.5.1 Semi-structured Interviews

Interviews enrich data that cannot be easily observed, particularly feelings, thoughts, intentions, and behaviours that occurred before the study was conducted (Patton, 2023). Semi structured interviews are widely used in educational research and play a crucial role in qualitative data collection. Çakır (2016) suggests that they provide in depth interactions in which participants respond to open ended questions, sharing their opinions, views, and experiences, which makes them a popular choice among researchers. Husband (2020) argues that semi structured interviews can capture a blend of teachers' and learners' perspectives on their actual teaching and learning environments. In this study, participants were interviewed face to face using semi structured interviews in their natural settings to ensure comfort. Each interview lasted about 25 minutes.

The interviews served as the primary data source for identifying challenges in the teaching and learning of Financial Literacy. The researcher sought to understand teachers' and learners' experiences of EMS Financial Literacy in the Capricorn South District. Teachers' responses were structured to reflect learners' experiences, since teachers directly observe the challenges that learners face in the classroom. Semi structured interviews were therefore used to obtain a holistic picture that could answer the research questions. Teachers, Departmental heads, and the curriculum advisor from the seven selected schools contributed valuable insights from their respective perspectives. The researcher prepared an interview schedule with open ended questions.

Interviews were transcribed non verbatim, which Hill et al. (2022) describe as transcription that includes only the necessary speech to make the transcript easy to read without altering meaning. With participants' permission, an audio recorder was used during the interviews, and journal notes were kept for data storage purposes.

3.5.2 Document analysis

Document analysis is a data collection technique that involves the understanding and interpretation of physical hard copy and electronic documents (Morgan, 2022). Document analysis can also be defined as the process of adding in-depth knowledge to the study, specifically information that was excluded by interviews (Karppinen & Moe, 2019). Therefore, in this study, document analysis was done to collect physical data. The documents analysed include learner and teacher portfolios. Learner portfolios contain formal assessments, including paper one which covers Financial Literacy content and paper two contains the scope of The Economy and Entrepreneurship. Teacher portfolios contain marksheets which display paper one and two performance which may assist in analysing learners' performance in Financial Literacy.

Document analysis was beneficial for this study as it provided objective, naturally occurring evidence of how Financial Literacy is taught, assessed, and performed within the EMS curriculum, without relying solely on self-reported data from participants. Analysing learner and teacher portfolios enabled the researcher to identify patterns of learner performance and assessment emphasis across EMS components, thereby corroborating interview findings and deepening understanding of the challenges faced by both teachers and learners in Financial Literacy.

3.5.2.1 Learner portfolios

Learners' formal written assessments were used to measure the level of performance in EMS Financial Literacy which is paper one (Financial Literacy) work and how it negatively affects learner overall performance in the subject. Formal assessments originated from

the Capricorn South District, while school-based assessments were internally devised, potentially offering the most effective means to assess learners' proficiency in Financial Literacy. The researcher ensured that all assessments scrutinised were sourced from learner portfolios, which encompass formal written assessments for a specific year. Learner portfolios were specifically chosen and evaluated for grade 8 and 9 learners within the seven designated schools. A template was used to scrutinise learner assessments retrieved from the final marks of various assessments (See Annexure I). Its purpose extended beyond merely evaluating learners' knowledge on the assessed aspects; it also aimed to assess cognitive levels and determine whether the task accommodated learners with diverse learning abilities.

3.5.2.2 Teacher portfolios

Teachers' portfolios are compiled to keep track of learners' performance in the subject and teachers' compliance with the Annual Teaching Plan (ATP). They provide significant information in the teaching and learning process for each year for the past three years. At the end of each term, teachers are expected to submit their portfolios to the relevant education districts. Typical contents include the ATP, mark sheets for formal assessments, comparative analyses of learner results, analyses of performance levels for each written task, assignments with marking guidelines, and controlled tests with marking guideline memoranda. Mid-year examination question papers, Paper 1 and Paper 2, together with the marking guidelines, were also analysed. The analysis of teachers' portfolios aimed to determine whether EMS teachers were ready to offer EMS by examining the contents of their files. Portfolios were also used because they reliably provide information for tracking teacher performance in Financial Literacy, guided by the ATP and the mark sheets included in the portfolios. A template was designed to check the information per school (See Annexure J).

3.6 DATA ANALYSIS

The process of data analysis involves examining data through various formats pertinent to the study. Data analysis holds great importance in research as it enhances the precision of data interpretation. It enables researchers to directly scrutinise data without overlooking crucial information that could contribute to the understanding of their study (Aguas, 2022). This study utilised thematic data analysis for qualitative data analysis. Thematic analysis is suitable for studies aiming to derive insights through interpretive frameworks (Cohen et al., 2018). This approach suggests that the researcher sought to explore and present data that is rich in detail, reflecting participants' attitudes, feelings, emotions, experiences, opinions, and beliefs.

Therefore, thematic analysis was considered suitable, user-friendly, adaptable, and allows the researcher to adjust theoretical principles to address emerging issues from the data. Consequently, the data was processed and analysed using thematic analysis. The researcher listened to the recordings and transcribed the interview data. Similar statements were grouped together to determine relevant categories. Subsequently, similarities between the document review and interviews were integrated (Flick, 2021). Inductive data analysis was employed to enhance the quality of the findings by comparing participants' views and reasons with those from related studies. Inductive data analysis refers to the process of applying existing themes of literature to the data collected to test the relevance of the study and why further studies were needed (Azungah, 2018). After reviewing the participants' responses, the researcher began categorising ideas into classifications based on the main research question and related queries. The analysis involved checking individual words, sentences, and utterances for recurring patterns and meanings. This process included repeatedly reading the descriptions to interpret the findings concerning the challenges faced in teaching and learning Financial Literacy within the EMS curriculum.

Additionally, the units of analysis stem from both the theoretical frameworks (Ecological Systems Theory and Cognitive Load Theory) and the information from the literature. This

alignment facilitates the integration of findings with the themes identified during the data analysis process. Inductive data analysis was used in support of the thematic approach.

3.7 MEASURES TO ENSURE TRUSTWORTHINESS

It is very crucial to measure the trustworthiness of the study after data collection which may include verification of data collected. To ensure trustworthiness, multiple data collection methods were used (Shufutinsky, 2020). The measures of trustworthiness are discussed in terms of credibility, transferability, dependability, and conformability.

3.7.1 Credibility

Credibility concerns the truthfulness of the findings. Shufutinsky (2020) notes that researchers must be well informed about how to assess credibility to avoid inaccuracy in the data. To ensure credibility, the researcher used multiple data sources, including semi-structured interviews and document analysis, and recorded the interviews. This enhanced the credibility and validated the findings.

3.7.2 Transferability

Transferability concerns whether a study's findings can be applied to different contexts rather than a single setting (Kyngäs, Kääriäinen, & Elo, 2020). This may include external benefits where findings relate to real life situations or extend to other schools facing similar EMS Financial Literacy challenges within the same education district. In this study, transferability was supported by providing an informative literature review and by following correct data collection procedures diligently to ensure the study's purpose was achieved (Korstjens & Moser, 2018). The findings can be applied in comparable contexts where Financial Literacy presents an obstacle to the teaching and learning of EMS. Mujere (2016) notes that, although a researcher cannot include every individual affected by the problem, selecting participants who best represent the population supports transferability

to similar settings, such as other schools in the Capricorn South District. In this study, transferability was assured by ensuring that the findings are relevant and applicable to other, similar contexts.

3.7.3 Dependability

Dependability can be defined as the degree to which the data accurately reflects reality (Elo et al., 2014). The dependability of the study was tested by ensuring that there is sufficient information that was provided in such a way that future researchers could emulate the same procedural steps and may come up with similar findings (Korstjens & Moser, 2018). This affirms that dependability counts on reality, which is why in this study, interviews were recorded so that the evidence of data collected can be achieved with the purpose of ensuring that the findings are accessible to readers. In addition, during data collection, participants' responses were transcribed and after the transcription of data verbatim, participants were provided with final drafts so that they could verify their responses. To allow other researchers to reproduce the study, and thus guarantee the dependability of the findings, an audit trail was created and preserved, consisting of a comprehensive log of decisions made throughout the research process (Motulsky, 2021).

3.7.4 Confirmability

Confirmability is defined as the extent in which other researchers can confirm individual study (Ghafouri & Ofoghi, 2016). Confirmability relates to the principle of neutrality. It is essential to ensure the data's intersubjectivity. The interpretation should not be influenced by personal preferences or viewpoints but must be firmly rooted in the data. (Korstjens & Moser, 2018). To improve confirmability, in this study the researcher utilised member checking to authenticate interpretations and mitigate researcher bias. Through member checking, participants examined and validated the accuracy of the findings, thereby further enhancing confirmability.

3.8 ETHICAL CONSIDERATIONS

Ethics can be described as the vigilance exercised by the researcher to honour and safeguard the rights of participants and all individuals involved in the study (Delpont et al., 2016). While the primary aim was to obtain information from the participants, the researcher took care to ensure that the constitutional rights of the study participants were upheld. The principles adhered to in this study included permission, voluntary participation, informed consent, anonymity, confidentiality, and safety of participants.

3.8.1 Permission

Hanekom (2018) notes that researchers must obtain ethical approval before accessing the premises where a study will be conducted. The proposal was approved by the Faculty Research and Innovation Committee, and the University Ethics Committee granted ethical clearance to conduct the study. The Department of Basic Education issued a letter authorising the research in the selected schools. The researcher also wrote to the school principals to request permission (See relevant Annexures).

3.8.2 Voluntary participation and informed consent

Participation in this study was voluntary. Participants were informed that they could withdraw from the study at any stage if they wished to do so (Walter et al., 2022). Participation proceeded only on the basis of informed consent. Teachers, DHs, and curriculum advisor received consent forms setting out the conditions of participation in the interviews. In line with the principle of informed consent, researchers provided sufficient information and assurances about participation to enable participants to understand the implications fully. This supported a well-informed, considered, and voluntary decision to participate, free from pressure or coercion (Bhandari, 2022). Participants were also given at least five minutes to read and understand the information before consenting.

3.8.3 Confidentiality and anonymity

The privacy and anonymity of respondents were of paramount importance (Kang & Hwang, 2023). Participants were kept anonymous and were coded to ensure that their names are not revealed. Pseudonyms were assigned to participants in the transcriptions to ensure anonymity, and these are presented in bold. Teachers were coded as T (from TA to TJ, representing Teacher A to Teacher J), Departmental heads as DH (from DHA to DHE, representing Departmental head A to Departmental head E), and the Curriculum Advisor as CA. The schools were numbered from School 1 to School 7. Accordingly, participants were coded as follows: **School 1** – TA, TB, and DHA; **School 2** – TC; **School 3** – TD, TE, and DHB; **School 4** – TF; **School 5** – TG, TH, and DHC; **School 6** – TI and DHD; **School 7** – TJ and DHE; and CA.

3.8.4 Safety of participants

The researcher carefully considered and addressed any potential risks prior to data collection to ensure that no physical, psychological, or professional harm could occur to participants during the study. Participants were clearly informed about the measures in place to safeguard their wellbeing and were assured that their participation would take place in a safe and supportive environment. Throughout the research process, no incidents of physical injury or harm were reported among participants. In addition, the researcher made provision for participants who may have experienced emotional discomfort by ensuring access to appropriate psychological counselling services, should the need arise.

3.9 CONCLUSION

This chapter presented the research paradigm, design, and data collection tools used in a qualitative study, and began with an introduction outlining the chapter structure. The methodology was framed to answer the research questions and achieve the objectives

set out in Chapter One. An interpretivist paradigm was adopted to explore the challenges faced by teachers and learners in the EMS Financial Literacy curriculum, with a focus on Grades 8 and 9. This approach enabled the collection of rich and detailed data relating to the research problem, specifically the challenges experienced by EMS teachers and Grade 8 and 9 learners in the Financial Literacy component.

The sample comprised 16 participants, ten EMS teachers, five Departmental heads, and one curriculum advisor, selected through purposive sampling, and a case study design was used. Data were gathered through semi structured interviews and document analysis, then examined using thematic analysis to identify themes that informed the study. Trustworthiness was ensured through the quality criteria of credibility, transferability, dependability, and confirmability. The final section addressed ethical considerations, setting out the protocols to be followed before, during, and after the research. The next chapter presents the data analysis and findings, derived from themes that emerged through semi structured interviews and document analysis, aligned to the research questions.

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS, AND DISCUSSION

4.1 INTRODUCTION

The previous chapter outlined the research design and methodology employed in this study. This chapter presents the data generated through individual face-to-face semi-structured interviews and document analysis, which served as the adopted data collection methods. The findings emerged from questions developed within the framework of Ecological Systems Theory and Cognitive Load Theory. Sixteen participants from seven schools, along with one curriculum advisor from the Capricorn South District, were purposively selected for data collection. In presenting the findings, direct quotations from participants are included verbatim to strengthen the interpretation of the results. The findings are subsequently discussed in relation to the relevant literature and theoretical frameworks explored in Chapter Two.

The aim of this study was to explore the challenges faced by EMS teachers and learners in the teaching and learning of Financial Literacy in the Economic and Management Sciences curriculum, and to achieve this aim, the study sought to answer three key research sub-questions, namely:

- What are the qualifications (both content and pedagogical) of EMS teachers participating in this study?
- What are the challenges experienced by both teachers and learners regarding Financial Literacy as component of EMS?
- Which strategies can be implemented to address the challenges experienced by teachers and learners in Financial Literacy?

As was mentioned in Chapter 3, pseudonyms were assigned to participants in the transcriptions to ensure anonymity, and these are presented in bold. Teachers were

coded as T (from TA to TJ, representing Teacher A to Teacher J), Departmental heads as DH (from DHA to DHE, representing Departmental head A to Departmental head E), and the Curriculum Advisor as CA. The schools were numbered from School 1 to School 7. Accordingly, participants were coded as follows: **School 1** – TA, TB, and DHA; **School 2** – TC; **School 3** – TD, TE, and DHB; **School 4** – TF; **School 5** – TG, TH, and DHC; **School 6** – TI and DHD; **School 7** – TJ and DHE; and CA.

The table below provides the experience and qualifications of teachers assigned to teach EMS. The rural location of the schools indicates the challenges experienced in the teaching and learning of Financial Literacy, as a component of the EMS curriculum. In addition, the participants' positions were compared with their professional experience to provide further context.

Table 4.1: Biographical results from Teachers, DHs, Curriculum advisors

Participants	Qualifications	Experience	Location of the school	Position
TA	BEd (Student Teacher)	1 week	Rural	Teacher
TB	PGCE (LS & NS)	1 Year	Rural	Teacher
TC	STD	15 years	Rural	Teacher
TD	Bed	02 years	Rural	Teacher
TE	STD	20 years	Rural	Teacher
TF	BEd (Bus & Eco)	04 years	Rural	Teacher
TG	PGCE	25 years	Rural	Teacher
TH	Bed	1 year	Rural	Teacher
TI	PGCE (Agri & Eco)	01 years	Rural	Teacher
TJ	BEd (Bus & Eco)	03 years	Rural	Teacher
DHA	STD	06 months	Rural	Departmental Head
DHB	BEd-Hons	03 months	Rural	Departmental Head

DHC	STD	02 years	Rural	Departmental Head
DHD	BEd (Geo & Eng)	04 months	Rural	Departmental Head
DHE	BEd (Mathematics)	03 years	Rural	Departmental Head
CA	BEd & Hons	06 years	Urban	Curriculum Advisor

Data were collected, presented, and analysed as outlined in Chapter Three of this study. The researcher reviewed the interview transcripts from all participants and identified three main themes, along with their corresponding sub-themes, within the collected data. These themes and sub-themes were consistent across all participant groups, namely teachers, Departmental heads, and the Curriculum Advisor. This approach helped to prevent unnecessary repetition in the presentation of the data. Table 4.2 provides a summary of the themes and sub-themes that emerged from the study.

Table 4.2 Themes and sub-themes

THEMES		Sub-themes	
THEME 1:	PARTICIPANTS' QUALIFICATIONS IN EMS	Sub-theme 1.1 Sub-theme 1.2	Teacher's area of specialisation in EMS Departmental heads' area of specialisation in EMS
THEME 2:	CHALLENGES FACED IN THE TEACHING AND LEARNING OF FINANCIAL LITERACY	Sub-theme 2.1 Sub theme 2.2 Sub theme 2.3 Sub-theme 2.4 Sub-theme 2.5 Sub-theme 2.6 Sub-theme 2.7 Sub-theme 2.8	Inadequate Financial Literacy knowledge among teachers Excessive class size Access to technological resources in the teaching and learning of Financial Literacy Scarcity of educational support materials Impact of curriculum changes in the teaching of Financial Literacy Time constraints Difficult terminologies and concepts in Financial Literacy Deficiencies in the assessment approaches

THEME 3:	STRATEGIES TO CURB FINANCIAL LITERACY HINDRANCES	Sub-theme 3.1 Sub-theme 3.2 Sub-theme 3.3 Sub-theme 3.4 Sub-theme 3.5 Sub-theme 3.6 Sub-theme 3.7	Recruitment of General Education & Training teachers Reducing class size Modifications of the time allocated for Financial Literacy Introduction of content-focused workshops Sufficient supply of teaching and learning resources Simplifying complex concepts in Financial Literacy Professional growth and support for teachers
-----------------	--	--	--

4.2 THE FINDINGS OF THE STUDY

The findings are presented according to the themes and sub-themes identified in the research. Direct quotations from participants are included to support the analysis, along with selected excerpts from relevant documents. A discussion section follows each sub-theme rather than appearing as a separate section or chapter. This approach ensures that the discussion is directly linked to each specific sub-theme, thereby enhancing clarity, coherence, and overall readability.

THEME 1: PARTICIPANTS' QUALIFICATIONS IN EMS

This theme focuses on the participants' qualifications in the subject of EMS. The study revealed that some EMS teachers were still student teachers, while others were employed as Teacher Assistants. Additionally, some teachers held multiple qualifications, whereas others had only one. It also became evident that their areas of specialisation within EMS differed significantly.

Sub-theme 1.1: Teacher's area of specialisation in EMS

The responses from teachers indicated that most were qualified in only one or two areas of EMS. In several schools, the subject was allocated to teachers whose background was in the Sciences rather than in EMS. Nonetheless, a few teachers were qualified across all three EMS components, including Accounting. One participant from **School 5** explained that majoring in all three areas had enabled her to develop a more comprehensive understanding of the subject. **School 5: TH** *"I have Economics, Business Studies, and Accounting specialist knowledge of EMS and it helps me because I have a broader knowledge of the subject"*. In a similar vein, another participant stated that their areas of specialisation included Accounting, Economics, and Business Studies. **School 2: TC** *"I majored in Accounting, Economics, and Business studies"*. Similarly, the participant from **School 3 (TD)** majored in all three subjects that make up the EMS curriculum.

The study further revealed that some teachers had specialised in Accounting alongside either Business Studies or Economics. Participants reported that their specialisation included Accounting and one other subject, either Economics or Business Studies. A participant from **School 2** explained that they had majored in Economics at tertiary level and subsequently completed an Accounting course but had not studied Business Studies. **School 2: TC** *"I majored in Economics and EMS then later enrolled in a short course for Accounting. I did not major in Business Studies"*. One teacher stated that they majored in EMS and Agriculture, **School 6: TI** *"My majors are Economics and Agricultural Sciences"*. Although a participant from **School 1** majored in Economics and Accounting, she further indicated that she is currently enrolled in Bachelor of Education and still pursuing her studies. **School 1: TA,** *"I have no EMS qualifications yet, I am still studying and did not choose Accounting as a major. My majors are Economics and Entrepreneurship"*.

The study found that some teachers had completed a PGCE with a specialisation solely in Accounting, without any additional subjects. This suggests that while they may have strong knowledge of Financial Literacy, the other components of EMS are likely to be

areas of relative weakness. A teacher from **School 5: TG** said, *“I specialised in Accounting only because my qualification in education is PGCE. I only have Business Studies at secondary level.”* **School 3: TE** shared the same subject combinations with the above-mentioned participant. He indicated that: *“I only majored in Accounting and did Economics and Business Studies at a secondary level, so I am able to teach EMS having the knowledge of the most complex component of EMS”.*

Although Accounting was included in the specialisation of most participants, the study showed that some had majored in Economics and Business Studies, others in only one of the two, and some had not specialised in either subject. **School 1: TB** asserted that, *“I did PGCE and majored in Life Sciences and Natural Sciences. I only did Accounting in my qualification (BCom in Economics) not as a major”.* With similar majors **School 7: TJ** said: *“I only specialised in Economics and Business Studies. I did not choose Accounting as my major”.* A participant from **School 4** stated that her majors were Business Studies and Economics, and she added that she had studied Accounting at high school level. **School 4: TF** *“I majored in Economics and Business Studies. However, I only majored in Accounting at a high school level and I am not having challenges relating to Financial Literacy”.*

The excerpts above indicate that teachers’ specialisations in EMS vary according to their university-level majors. Teachers who had majored in Accounting, Economics, and Business Studies expressed that having all three components as their major enabled them to deliver EMS content effectively, particularly Financial Literacy. However, the findings also revealed that some teachers assigned to teach EMS held only two majors, with Accounting not included among them. These teachers noted that they had studied Accounting at secondary school level, which could potentially equip them to teach Financial Literacy.

These observations are supported by Mabusela (2018), who noted that many appointed EMS teachers completed only two of the three disciplines in their qualifications, with Accounting frequently absent. Similarly, Fakude (2021) found that most EMS teachers

specialise in only one or two of the three disciplines, reflecting a limited qualification within the EMS framework. Participants who had majored in two subjects, including Accounting, expressed the view that EMS teachers should at least include Accounting in their majors, given the complexity and challenges of teaching Financial Literacy. This aligns with Nkabinde (2021), who emphasised that teachers should possess a strong command of teaching methodologies and be able to adapt them to engage learners effectively in Financial Literacy.

Sub-theme 1.2: Departmental heads' area of specialisation in EMS

Departmental heads were asked to indicate their areas of specialisation in education, with a focus on EMS. Most participants reported that they had not specialised in any of the three EMS components - The Economy, Entrepreneurship, or Accounting - while a few indicated that they had majored in all three. A participant from **School 3: DHB** said: *“I have all the three subjects contained in EMS, which are Economics, Business Studies and Accounting”*. In addition, another Departmental head (DHC) from **School 5** reported that he had majored in Accounting, Economics, and Business Studies. In his response, he stated: *“I majored in all the three subjects contained in EMS”*.

Participants from the remaining schools reported that they had been appointed as Departmental heads, whereas some were serving in an acting capacity without having specialised in any of the commercial subjects. A Departmental head from **School 7 (DHE)** explained that he was acting in the role because his school did not offer any commercial subjects. In his response, he stated: *“I specialised in Mathematics. I was appointed to be an DH for EMS because at our school we do not offer commerce stream”*. Similarly, a participant from **School 6 (DHD)** stated that he had not majored in any of the commercial subjects. While a participant from **School 1 (DHA)** noted similarities with other participants in terms of their specialisations and their roles as acting Departmental heads in the commerce stream, he added that his own specialisation was in Physical Sciences and Mathematics. He indicated that: *“I did not specialise in any of the three commercial subjects. My majors were in Physical Sciences and Mathematics”*.

The findings above indicate that most appointed and acting Departmental heads (DHs) in EMS and commercial subjects did not have a specialisation in these areas. As a result, they are likely to be unable to provide adequate support to teachers and learners in terms of subject content knowledge and may lack the expertise to appoint suitably qualified EMS teachers. This is supported by Siyaya (2019), who noted that some DHs in EMS lacked qualifications in Accounting, Business Studies, and Economics, which led to the appointment of underqualified teachers in these subjects, thereby compromising the requisite knowledge of EMS. Similarly, Phakathi (2018) and Siyaya et al. (2021) emphasise that individuals assigned as DHs in EMS may not be qualified across all three subject areas. The study also found that fully appointed Departmental heads held majors in Economics, Business Studies, and Accounting.

This finding is in line with the Ecological Systems Theory (Snyder & Duchscher, 2022) which addresses systemic factors as one of the contributors towards the selection of Departmental heads who happen to be at managerial positions for the commerce stream. Principals, recommend those Departmental heads for the positions they are not qualified overlooking the necessary requirements for those positions. Although, the Departmental heads under discussion are acting, the necessary procedure should be followed to benefit the department of commerce. Also, to ensure that the Departmental heads can provide relevant support to teachers who might need help with content related matters. In School 1, School 6 and School 7 the Departmental heads are leading fully qualified teachers whereas their specialisation is not in line with the commercial stream.

THEME 2: CHALLENGES FACED IN THE TEACHING AND LEARNING OF FINANCIAL LITERACY

The study identified several challenges that hinder the effective teaching and learning of Financial Literacy. Participants highlighted that a key issue is the limited time allocated to Financial Literacy, as prescribed by the CAPS document and school timetables. In addition, the shortage of adequate teaching and learning resources, along with insufficient technological support, was noted as a significant barrier. The findings further revealed

that many EMS teachers lack sufficient knowledge in Financial Literacy due to their areas of specialisation. Another factor affecting learners' performance in EMS is the complexity of the terminology and topics within Financial Literacy. Participants also observed that learners often enter secondary school with a weak foundation in Financial Literacy from primary education.

Sub-theme 2.1: Inadequate Financial Literacy knowledge among teachers

One of the challenges identified as hindering the teaching of Financial Literacy was the prioritisation of the FET phase, where teachers specialising in Accounting are assigned to teach Grades 10 to 12, particularly Grade 12, while Grades 8 and 9 are often neglected. Another participant noted that, although teachers with limited knowledge of Financial Literacy receive support through workshops and training, subsequent changes in teacher allocation by principals in the following year reduce the effectiveness of this training. The **Curriculum Advisor (CA)** highlighted that: *“Schools change teacher and subject allocation every year leading to the teacher development and training not being effective, considering the amount of content in Financial Literacy which requires recurring training.”*

Additionally, participants highlighted that insufficient subject knowledge among teachers poses a significant challenge, particularly in Financial Literacy. Many noted that teachers assigned to teach EMS often lack a strong understanding of Accounting, which results in a disproportionate focus on other areas of the curriculum while Financial Literacy is neglected. **School 5: DHC** *“Majority of the teachers assigned to teach EMS mainly focus on their strong points that are Business and Economics related”*.

Another participant explained that teachers' limited knowledge of Financial Literacy contributes to a lack of interest in the subject, which in turn leads to learners' poor performance. **School 3: DHB** said, *“There are teachers who did not major in Accounting and lack knowledge of the Financial Literacy session which affects learners' performance”*. This was corroborated by a participant from **School 3 (TE)**, who admitted to struggling with complex Financial Literacy concepts. She said, *“I come across*

challenges with understanding complex Financial Literacy terminologies". She noted that even teachers who had majored in Accounting often struggle to understand and explain certain terminologies. In contrast, another participant stated that he can teach Financial Literacy effectively, as he is confident with numbers, despite not having specialised in Accounting. **School 3: TD** *"Accounting is not my specialisation, but I am able to teach the Financial Literacy since I am good with numbers"*.

The findings above indicate that poor learner performance in EMS is partly due to teachers' limited content knowledge in Financial Literacy. EMS is often assigned to teachers who did not specialise in Accounting, one of the most critical components of the curriculum. Furthermore, teachers who do specialise in Accounting are typically allocated to teach Grade 12, leaving Grades 8 and 9 underserved. This observation aligns with Fakude (2021), who found that many EMS teachers struggle with topics such as the general ledger and accounting equation within Financial Literacy, particularly in the lower grades. It was also noted that EMS teachers tend to focus on areas in which they feel confident, such as The Economy and Entrepreneurship, while Financial Literacy, where they feel less secure, is largely neglected. This is supported by Nkabinde (2021), who observed that teachers often isolate the teaching of Financial Literacy. Importantly, the study revealed that even teachers specialised in Accounting encounter difficulties in explaining complex concepts to learners.

This finding corresponds with the Ecological Systems Theory, which highlights systemic factors that can impede teacher development, such as a lack of curriculum alignment (Zaatari & Maalouf, 2022). Such misalignment can diminish the relevance of Financial Literacy content, reduce learner interest or even cause aversion to the subject, and can result in insufficient or poorly targeted opportunities for professional development. Departmental heads involved in this study reported that some teachers within their departments are not adequately equipped with the broader Accounting knowledge required for effective teaching of Financial Literacy. Additionally, some teachers isolate certain topics within Financial Literacy, while others omit the component entirely, preferring instead to focus on EMS areas in which they feel more confident.

Sub-theme 2.2: Excessive class size

Most participants reported that large class sizes pose a significant challenge to the effective teaching and learning of Financial Literacy. One participant from **School 2: TC** shared that, *“I can’t use different teaching and learning methods in an overcrowded classroom. I am forced to teach all the topics using the same strategy, making it difficult to achieve the good results”*. As a result, the quality of teaching and learning is compromised. In contrast, another participant raised concerns about how overcrowding affects learners’ comprehension of Financial Literacy, emphasising that a standard class size should be considered. **School 5: TG** *“My classroom contains more than the normal class size number. The department of basic education must follow the normal ratio for effective teaching and learning to take place”*. Also, another participant explained how disruptive and unruly learners become in an overcrowded classroom. **School 5: TH**, *“Learners become playful and disruptive, they even fight and lose focus. I am not always able to assist struggling learners”*. Sharing the same sentiment, another participant commented on how it becomes difficult to assist learners who can possibly need special attention. **School 3: TE** *“It becomes difficult to give all the learners attention especially the struggling ones”*.

A participant from **School 1** stated that, despite the challenges of overcrowded classrooms, one-on-one sessions are not offered because he is the sole teacher for Grade 9. Consequently, learners are restricted to learning within the overcrowded classroom setting. **School 1: TB**, *“All my classes are overcrowded. Class size ranges between 65 to 75, and I do not do one on one sessions since I am teaching grade 9 alone”*. Another participant noted that it is difficult to move between desks to provide learners with the individual support they need during activities.

Other participants emphasised that, regardless of having excess class sizes, time also plays a part in hindering effective teaching and learning. **School 1: TA** said, *“Teaching Financial Literacy in an overcrowded classroom is the main problem, followed by not having enough time to access the learners, give feedback, and support the struggling*

ones”. However, another participant confidently stated that overcrowding does not impede the teaching and learning process, if the learners are disciplined. **School 3: TD,** *“I have never struggled teaching in an overcrowded classroom since I can manage the classroom regardless of the quantity of learners I have in each class”*

The findings above indicate that a conducive classroom environment can rarely be achieved when classrooms are overcrowded. This has a negative impact on learner performance and can result in poor academic outcomes in EMS, particularly in Financial Literacy, which is practical in nature and requires learners’ focused attention. When teachers are unable to move between desks to support learners during assessments and ensure that each learner is engaged, learners tend to become relaxed, playful, and noisy. This is supported by Imtiaz (2014), who emphasises that teachers aim to interact effectively with each learner, manage classroom activities, and provide opportunities for skill development and potential to be realised, all of which require a high level of classroom management. Financial Literacy lessons demand a conducive classroom with a manageable class size to be delivered successfully. In some schools, time allocated for EMS is limited to 30 minutes, which is intended to introduce the topic, maintain order, and allow learners to complete activities. Overcrowded classrooms hinder this process, whereas normal class sizes make it possible to achieve teaching and learning objectives. Muthusamy (2015) confirms that class size affects learner performance, with smaller classes leading to better outcomes.

The findings further indicate that overcrowded classrooms create a negative learning environment. Marais (2016) states that teaching in such conditions presents considerable challenges to establishing productive learning spaces where effective teaching and assessment strategies are essential. Similarly, Mustafa et al. (2014) highlight that high learner numbers in a single classroom complicate overall classroom management, particularly regarding discipline. Participants expressed concerns about class sizes of 65 to 75 learners, suggesting that a normal class ratio is necessary to achieve desirable results. This view aligns with Köhler (2022), who argues that educational goals are difficult to attain if class sizes are not considered. Additionally, overcrowded classrooms tend to

be noisy and disruptive, requiring strong classroom management skills. Molise (2021) notes that teachers need to establish rules to control noise levels in such settings.

This finding aligns with the school environment component of Ecological Systems Theory, which considers the influence of the school environment on teaching. In this study, most schools reported overcrowded classrooms, which affect how teachers deliver lessons, potentially limiting the use of preferred teaching methods such as class discussions or direct instruction. Teachers must employ high levels of classroom management and adapt their strategies to suit the environment, which may conflict with their professional development or preferred teaching approaches. Consequently, teaching objectives may not be met in overcrowded classrooms, as teachers are constrained to methods compatible with the school's environment rather than those best suited to the learners' needs.

Sub-theme 2.3: Access to technological resources in the teaching and learning of Financial Literacy

When asked about the availability of technological resources for teaching and learning Financial Literacy, participants reported that there are not enough resources to sufficiently support learners. **School 2: TC** *“Our school does not have enough technological resources to support the teaching and learning of Financial Literacy including overhead projectors”*. Since the Capricorn South District that were sampled are located in the rural areas, some schools stressed that learners do not have devices to support their learning while others complain about not affording the data bundles. **School 3: TD** said that *“our learners in the rural areas don't have smartphones to help them in the learning of Financial Literacy. Even those who have the phones, do not always have data bundles”*. The participant from **School 3** mentioned that technological resources are available; however, those resources are not used in the teaching of Financial Literacy. **School 3: TE** *“Our institution has overhead projectors that are only used in other subjects”*. **School 1: TB** *“The time allocated for Financial Literacy does not allow the utilisation of the overhead*

projectors". Notably, the availability of overhead projectors does not guarantee that teachers will utilise them in their classrooms because of time limitations in EMS.

In addition to the lack of mobile devices, learners who do have devices cannot afford the data bundles needed to support their learning. As a result, learning is limited to the classroom. **School 3: TD**, *"We do not have social media groups for learners because they complain about not having data bundles or airtime"*. Despite the absence of overhead projectors, computers, and social media-based learning, participants emphasised the importance of these resources in supporting the teaching and learning of Financial Literacy. **School 4: TF** *"Technology serves as a powerful tool for enhancing Financial Literacy by providing excessive diverse and interactive learners"*.

These findings indicate that teachers acknowledge the importance of supplementary resources in making the teaching and learning of Financial Literacy engaging and stimulating for learners. However, there is a notable shortage of hardware resources, such as projectors, computers, and other essential equipment. Khoza (2017) emphasises that hardware resources are a crucial component of the technology required for effective teaching and learning, including tools such as data projectors, laptops, computers, video machines, mobile phones, and smartboards. The study further revealed that teachers are aware of the potential of social media platforms to support teaching and learning in Financial Literacy. Nonetheless, many learners lack access to these devices, and even those who possess them often cannot afford the data bundles necessary for participation. This is supported by Ndlovu (2022), who highlighted that software resources, including platforms such as WhatsApp, Facebook, YouTube, Zoom, Skype, Google, and Microsoft Teams, are commonly used by teachers and learners in secondary schools to facilitate learning across different contexts.

These findings correspond with the Ecological Systems Theory, particularly the elements that influence teacher development (Lane, 2022). Teachers in this study reported that they are not provided with technological resources such as overhead projectors and smartboards, and that the procurement of these resources is not included in school

budgets. Consequently, it becomes the responsibility of the Department of Basic Education to allocate sufficient funds for acquiring technological resources essential for teaching Financial Literacy. In the absence of such resources, teachers remain unskilled in utilising Information and Communication Technologies (ICT) to enhance teaching and learning. Additionally, inadequate funding for EMS may contribute to shortages of other critical teaching and learning materials.

Sub-theme 2.4: Scarcity of educational support materials

Most participants reported that they rely on learners' prescribed textbooks to support teaching and learning. However, the supply of textbooks is insufficient, and some of the books lack relevant and up-to-date information. **School 5: TG** "I use the documents sent by the curriculum advisors which contain recent information especially with the Source documents". A participant from **School 2 (TC)** emphasised that drawing up columns is time-consuming and suggested that learners should be provided with workbooks to save time, "There is a need for workbooks for ledgers and journals because learners take time to complete drawing up the journals and ledgers in their activity books".

Additionally, the rising learner enrolment was identified as a factor contributing to the shortage of textbooks in rural areas. To address this issue, teachers resort to making copies or printouts to supplement the limited resources. **School 5: DHC** said, "Often, the shortage in learners' textbooks is caused by an increased number of learner enrolment that increases yearly of which the Department of Education don't consider this increase when they allocate resources". Sharing a different perspective, another participant reported having enough learner textbooks but emphasised that the main issue lies in the outdated content and the complexity of the language used in the textbooks. **School 3: TE** "Learner textbooks are available in good quantity. The language and level of difficulty is what poses as a challenge"

A participant from **school 6** declared that she uses charts to explain the relevant Financial Literacy formats omitted in learners' prescribed textbooks. **School 6: TI** "Usually, we use

charts to explain the formats in the textbooks”. The participant further noted that public schools are disadvantaged in terms of resources when compared to private schools.

A participant from **School 4:TF**, in agreement with one from **School 6: TI**, added that the lack of adequate textbooks forced him to purchase study guides from his own funds and make copies for learners to ensure practical teaching in Financial Literacy. He said, *“To limit the challenge we have of inadequacy in Financial Literacy resources, I take money from my pocket to buy the study guides and share with learners.* Another participant from the same school suggested that the shortage of resources may be a result of the phasing out of commercial subjects, possibly linked to the absence or reluctance of curriculum advisors to provide essential EMS resources, which form the foundation of the commerce stream. **School 6: DHD** *“With the commercial subjects being faced out of schools, EMS as a foundational subject gets neglected resulting to less or no provision of relevant resources to support the teaching and learning of Financial Literacy.*

The findings above specify that both teachers and learners are constrained by the limited availability of resources necessary for the effective teaching and learning of Financial Literacy. Sibisi (2019) supports this, highlighting that a lack of resources poses a significant challenge for both teachers and learners. The study also revealed that textbook shortages, often exacerbated by increasing learner enrolments in some schools, further intensify the problem. Fakude (2021) confirms that, although EMS learners are expected to have access to textbooks, many still face a deficiency.

Participants emphasised the need for updated resources, pointing out that existing textbooks are outdated, with some transactions still referencing obsolete source documents. This aligns with Agumba and Dasoo (2024), who observed that prescribed textbooks often lack practical activities aligned with Financial Literacy. Despite these shortcomings, textbooks remain widely used and preferred in many schools. The study also revealed that supplementary resources are increasingly employed to fill the gaps left by textbooks. Sibisi (2019) asserts that the educational objectives of EMS cannot be fully achieved without additional instructional materials.

These findings correspond with Bronfenbrenner's Ecological Systems Theory, which recognises that teachers operate within a complex ecosystem of influences, including the school environment. Inadequate resources that do not align with a school's context present significant challenges for teachers (Zaatari & Maalouf, 2022). This study, conducted in rural areas under the Capricorn South District, found that many schools in the region face resource shortages, such as insufficient textbooks and workbooks. Participants also highlighted that overcrowded classrooms, common in rural schools, exacerbate the resource problem, potentially hindering teacher development as they adapt to the limited materials available for Financial Literacy.

Furthermore, the findings align with Cognitive Load Theory, which emphasises how the cognitive burden on learners affects their ability to process and retain information, given the limited capacity of working memory (Sweller, 2022). Teachers reported using summarised notes provided by curriculum advisors to provide learners with concise, manageable information, as textbooks often contain an overwhelming amount of detail. According to Cognitive Load Theory, learners' mental capacity is constrained by the volume of information they are required to absorb, making well-structured and focused resources essential for effective learning.

Sub-theme 2.5: Impact of curriculum changes in the teaching of Financial Literacy

In this sub-theme, the curriculum advisor shared insights and experiences regarding curriculum changes in South Africa. Specifically, the South African curriculum transitioned from the National Curriculum Statement (NCS) to the Curriculum and Assessment Policy Statement (CAPS) in 2012. The curriculum advisor expressed the view that teachers are resistant to the curriculum transition due to a mismatch in content knowledge and an increased workload. Additionally, the language used in the new curriculum poses challenges for learners. The **CA** said, *“Teachers resist to change along with the curriculum while learners find it hard to comprehend the language used in the new curriculum. There is also additional topics in the new curriculum”*. Furthermore, it was

emphasised that teachers capable of meeting the requirements of the new curriculum are scarce, and there is a significant lack of resources to support its effective implementation.

The findings above indicate that teachers experience challenges with the new curriculum due to the introduction of additional topics. Many teachers possess only the pedagogical and content knowledge acquired under the previous curriculum. This aligns with the findings of Du Plessis and Marais (2015), who note that teaching EMS has become increasingly challenging since the transition from the National Curriculum Statement (NCS) to the Curriculum and Assessment Policy Statement (CAPS) in 2012. Teachers have demonstrated reluctance to engage with the new topics, particularly given the limited resources available, and many lack the motivation to develop the skills required to meet the demands of the revised curriculum. Molise (2021) reinforces this view, suggesting that some teachers resist change due to their exclusion from the curriculum design process, making it difficult for long-serving teachers to adapt to new expectations. Similarly, Maepa (2017) observed that older teachers often struggle to adjust to curriculum changes within EMS.

These findings correspond with the Ecological Systems Theory, which highlights systematic factors that can impede human development. Curriculum advisors noted that teachers with long-standing experience in the Department of Basic Education often hesitate to embrace change and lack the confidence to enhance their content knowledge to meet curriculum requirements. This can lead to a curriculum mismatch, particularly in Financial Literacy, where the addition of new topics further complicates teaching and learning.

Sub- theme 2.6: Time constraints

Participants were asked about the impact of time allocation on the teaching and learning of EMS. Some participants emphasised that EMS encompasses three subjects, which are divided into two papers, and therefore, the time allocated should reflect the breadth of the content. **School 6: DHD** *“Economic and Management Sciences consists of paper*

one and two. The allocation needs to be adjusted to three hours to match the workload”. Although a participant from **School 5** shares the same sentiment, they added that the other content subjects are allocated more time. **School 5: TH** said, *“Financial Literacy need more time allocation like it is with the other subjects like Natural Sciences and Social Sciences”*. Furthermore, some participants suggested that sufficient time should be provided to allow learners to analyse, interpret, and record transactions, rather than merely adhering to the allocated time to complete the syllabus as prescribed in the Annual Teaching Plan (ATP). **School 1: TB** *“The allocated time denies learners to effectively interpret all the transactions, leading them to finish late while some never finish. Instead of learning to understand the focus is only on coving the Financial Literacy Scope”*.

In addition, several participants reported that a considerable amount of time is spent breaking down difficult concepts and transactions, which prevents teaching objectives from being fully achieved. This also limits the time available for learners to revise adequately before examinations. **School 1: TA**, *“We do not have sufficient time to go through all the contents while interpreting complex transactions”*. In agreement, **School 1: DHA** emphasised on the significance of revision and alluded on the increase of the allocated time. He said: *“The quantity of periods should be increased to 8 per week to enable teachers to finish the syllabus”*. The participant from **School 7: DHE** emphasised that Financial Literacy should be allocated more time, drawing a comparison with Mathematical Literacy, and stated that: *“In Mathematical Literacy, there is a topic of Financial Literacy which learners find challenging, when they don’t understand Financial Literacy in EMS, they also struggle in Mathematical Literacy. More time is needed”*.

Another participant from **School 5: DHC** expressed the view that the only way to help learners catch up was by providing extra classes. He stated that: *“When a task has too many transactions, they cannot all be completed in one period. I create extra lessons to meet cover the remaining transactions”*. He further stressed that the design of the timetable does not allow continuous teaching and learning of Financial Literacy. *“The way my timetable is designed, one period is on Tuesday while the other is on Friday”*. In contrast, some participants noted that even though EMS is allocated three hours per week

in their schools, this is still insufficient to teach effectively in an overcrowded classroom. **School 2: TC** said that” *We have only three hours per week with over 70 learners in a classroom. This limits the number of assessments that can be given to learners.*”

From these findings, participants reported that EMS is allocated only two hours per week, as prescribed in the CAPS document. According to DBE (2011), these two hours are divided equally, with one hour for Financial Literacy and another for Entrepreneurship and The Economy. Participants suggested that the Department of Basic Education should consider that EMS comprises three subjects and that each subject should be adequately accounted for when allocating time. They further emphasised that Financial Literacy should receive additional time due to its complexity. These observations align with Fakude (2021), who notes that the extensive Financial Literacy content requires substantial time to ensure continuity in teaching and to prevent disruptions caused by limited time. Teachers also expressed dissatisfaction with school timetables, which do not support continuous teaching of EMS, a concern echoed by Phakathi (2018), who highlighted that teachers struggle with the allocated two hours per week.

Participants further highlighted that the limited time allocation for EMS, combined with the extensive curriculum content, prevents them from completing the syllabus or conducting adequate revision before examinations. Covering all CAPS-specified topics within the allotted time poses a significant challenge (Nzuza et al., 2022), potentially affecting learner performance. Ndlovu (2022) asserts that insufficient time allocation negatively impacts the quality of education. To mitigate this, some teachers conduct extra classes to ensure the syllabus is completed and learners have sufficient time for revision. Mabusela (2018) supports this approach, recommending that teachers collaborate with learners through additional classes. One participant noted that these extra sessions also allow learners to complete transactions in their books and post them into ledger accounts to prepare a trial balance, as advocated by Fakude (2021), ensuring accurate transaction analysis.

This finding corresponds with the Ecological Systems Theory (Lane, 2022), which recognises that teachers operate within a complex ecosystem influenced by national time allocations. The DBE mandates two hours per week for EMS, split between Financial Literacy and The Economy and Entrepreneurship (DBE, 2011). Consequently, teachers must adhere to this time allocation, even when it is insufficient. Teachers with limited knowledge in Financial Literacy or who are not fully trained for the curriculum face additional challenges in delivering the content effectively within one hour per week, potentially hindering learners' development of essential Financial Literacy skills.

Sub-theme: 2.7 Difficult terminologies and concepts in Financial Literacy

Participants highlighted challenges arising from the complex terminologies in the Financial Literacy component of EMS. Many participants reported similar difficulties, particularly with terms, concepts, and topics such as the Accounting equation. Learners often struggle to interpret transactions, especially when determining whether assets, owners' equity, or liabilities are increasing (+) or decreasing (-). **School 2: TC** said that *“Learners often confuse the debiting and crediting in the Accounting Equation”*. Likewise, a participant from **School 5: TH** reported a similar experience, noting that learners not only struggle with interpreting and recording transactions but also face difficulties when transferring these transactions into the General Ledger, *“Usually learners who often get the transactions right, they fail to record the transactions in General Ledger”*.

Another challenge identified was the complexity of Financial Literacy concepts and terminologies, which contributes to a decline in learners' interest in EMS. **School 6: TI** said that *“Learners lack interest to learn Financial Literacy because it is very difficult”*. Participants further highlighted that the complexity of Financial Literacy concepts and terminologies also impacts teachers' ability to effectively deliver the content, regardless of their experience or qualifications. **School 4: TF** *“Teachers find it challenging to deliver the Financial Literacy content even when they majored in Accounting”*.

The findings above indicate that learners experience significant challenges with Financial Literacy terminology, particularly when interpreting and accurately recording transactions in the relevant accounts. This is corroborated by Ngwenya et al. (2021) and Siyaya et al. (2021), who found that learners often encounter unfamiliar language in Financial Literacy, making the terminology difficult to grasp. Consequently, learners may lose interest in the subject and develop negative attitudes towards it, a point supported by Jonda and Modise (2022), who noted that difficulties with Financial Literacy concepts can contribute to ongoing poor performance in EMS. Learners also face practical challenges, such as drawing up columns in activity books due to a lack of provided workbooks. Furthermore, while some EMS teachers possess knowledge of Financial Literacy, they often struggle to explain concepts effectively, which impedes learners' achievement of the intended learning objectives.

These findings are reinforced by Cognitive Load Theory, which posits that the volume and complexity of content can adversely affect learning (Sweller, 2022). In Financial Literacy, learners are required to memorise numerous accounting concepts and follow the six steps of the accounting cycle when recording transactions and calculations. The extensive nature of these processes can overwhelm learners, making it difficult to accurately recall and apply the required steps.

Additionally, the Ecological Systems Theory contextualises these challenges, highlighting cognitive development as a factor influencing learner outcomes (Snyder & Duchscher, 2022). The study further revealed that some teachers assigned to teach Financial Literacy also struggle to explain difficult concepts due to curriculum misalignment, compounding learners' difficulties and hindering effective teaching and learning.

Sub-theme 2.8: Deficiencies in the assessment approaches

Assessment plays a pivotal role in monitoring learner performance and evaluating the effectiveness of both teaching and learning objectives. Participants described similar approaches to assessing learners in Financial Literacy. Most participants indicated that

they primarily rely on class activities and homework tasks, often drawing on examples from previous examination papers. **School 5: TG**, *“I assess learners by giving them classworks and homeworks that I take out from previous question papers”*. Additionally, one participant noted that she prefers using diagnostic assessments to determine the most appropriate method of assessment for each topic or session. **School 3: TD** *“Before I introduce a topic, I use diagnostic assessment. This helps me to identify which assessment I should use during the session”*. The participant further highlighted the difficulty of monitoring learners during assessments to ensure full engagement in activities. Providing immediate feedback also presents a challenge, as learners often fail to complete tasks within the allocated time.

Another participant noted that while class activities and homework are widely used and preferred as assessment methods, in her experience they do not substantially improve academic performance, as learners continue to perform poorly. **School 3: TE**: *“Learners struggle to get the answers right even when I use classworks and homework”*. In addition, another participant mentioned using workbooks sourced from the internet and even going so far as to use their own funds to ensure that all learners have access to these materials. **School 1: TA** *“I download and print out workbooks to improve learner performance. Sometimes I use my own money when the school run out of Typek”*.

The findings reveal that teachers frequently extract activities from previous formal and informal assessments in Financial Literacy. This practice aligns with the Department of Basic Education (DoE, 2011), which distinguishes between informal and formal assessments in EMS. Furthermore, the study shows that teachers often develop their own materials due to the unavailability of EMS workbooks. Sibisi (2019) emphasises that resource shortages pose significant challenges for both teachers and learners. The reliance on previous assessments suggests that teachers’ evaluations of learners’ performance, strengths, and weaknesses are largely based on these limited materials, potentially affecting the overall quality of assessment. Mabusela (2018) similarly identified challenges in administering both informal and formal assessments.

From the perspective of Ecological Systems Theory, these findings illustrate how environmental and systemic factors influence teachers' assessment practices in Financial Literacy. While teachers report using informal assessments, the limited number of activities is constrained by the time allocated for EMS by the Department of Basic Education. Additionally, the resources available for conducting these assessments are often insufficient, particularly in rural schools, demonstrating how environmental factors can shape and limit human development.

THEME 3: STRATEGIES TO CURB FINANCIAL LITERACY HINDRANCES

In this theme, participants explored strategies to address the challenges impeding effective teaching of Financial Literacy in EMS. They highlighted the importance of increasing the time allocation for Financial Literacy, providing sufficient teaching and learning resources, reducing classroom overcrowding, offering content-focused workshops, improving motivation in EMS, and recruiting additional General Education and Training (GET) teachers.

Sub-theme 3.1: Recruitment of General Education and Training teachers

Earlier in this chapter, participants highlighted that EMS teachers who also teach in the FET phase tend to prioritise the higher grades, particularly grade 12. To mitigate this issue, one participant proposed employing teachers specifically to focus on and specialise in teaching EMS to grades 8 and 9 only. **School 7: DH** *“The Department of Education should consider hiring teachers who will only focus on EMS grade 8 and 9”*. The participant further explained that teachers assigned to both the FET and GET phases often teach grades 8 and 9 using the same methods applied in grades 10 to 12, assuming that learners' cognitive levels are similar across all grades. Recruiting teachers specifically for EMS in the GET phase could enhance learner performance, potentially leading to higher enrolment in commercial subjects when learners reach grade 10. The curriculum advisor believed that recruiting teachers who specialise exclusively in EMS could improve learner performance in grades 8 and 9, which may also help prevent the

phasing out of commercial subjects. The **CA** stated: *“When learners don’t choose the commercial stream, schools phase the stream out which sometimes is resulting from teachers who can’t teach EMS, especially the Financial Literacy component”*

Based on the above suggestions and comments, it is evident that grades 8 and 9 are not prioritised in schools within the Capricorn South District. In several schools offering the commercial stream, FET commerce teachers are also assigned to teach EMS in grades 8 and 9. Consequently, these teachers tend to apply the same teaching methods and language across both the GET and FET phases, overlooking the differences in learners’ cognitive levels. To address this, participants proposed that teachers should specialise according to the subjects and grades they teach: FET teachers should focus exclusively on the FET phase, while GET teachers should concentrate on EMS for grades 8 and 9. This approach could potentially enhance learner performance in EMS, particularly in Financial Literacy, which demands a higher level of content and pedagogical knowledge. It would also require hiring EMS teachers who are proficient across all EMS components, including The Economy, Entrepreneurship, and Accounting.

These comments align with the Ecological Systems Theory, particularly in relation to systematic factors that affect teacher development. The system responsible for appointing EMS teachers must adhere to the minimum requirements for teaching EMS, including specialisation in subjects such as Economics, Accounting, and Business Studies. Likewise, principals should follow this framework when assigning GET teachers to EMS, ensuring that these teachers focus solely on grades 8 and 9. Such an approach would prevent the FET phase, which is often prioritised, from overshadowing the GET phase.

Sub-theme 3.2: Reducing class-size

Participants highlighted that large class sizes hinder effective teaching and learning. They suggested that reducing overcrowding and strictly regulating the learner-to-teacher ratio in each classroom would create a more conducive environment for learning. **School 7:**

TJ *“Overcrowding in the classrooms should be resolved to stick to the prescribed learner/teacher ratio of 1 is to 30”*. Overcrowding results in inadequate distribution of resources for a standard class size. Echoing this concern, another participant recommended that the Department of Basic Education establish manageable class sizes to enable teachers to effectively supervise and support learners. **School 5: TG** *“Overcrowding of classroom should have a limit number to be at 40, which is manageable than 65 and above”*

As noted above, several schools in the Capricorn South District report having overcrowded classrooms. This observation links with Modise (2016), who highlighted that overcrowding is a common feature in many South African public schools. The findings indicate that resources, such as textbooks, should be allocated proportionally to class size to ensure that all learners are adequately supported. The Department of Basic Education should prioritise reducing overcrowding, as it presents a significant barrier to teaching and learning Financial Literacy. Smaller classes allow for more effective classroom management, enabling teachers to achieve learning objectives. Köhler (2022) similarly emphasises that educational goals are difficult to achieve when class sizes are ignored.

This finding is consistent with the Ecological Systems Theory, which recognises environmental constraints as factors that can hinder human development (Ettekal & Mahoney, 2017). Overcrowding can result in classroom mismanagement, making it challenging to maintain discipline. Since Financial Literacy involves practical application within EMS, teachers trained for normal class sizes may struggle to cope, which can impede effective teaching and limit their ability to identify learners' difficulties. Therefore, maintaining appropriate teacher-learner ratios is essential to support both teaching effectiveness and learner progress.

Sub-theme 3.3: Modification of the time allocated for Financial Literacy

One of the challenges affecting the teaching and learning of Financial Literacy was identified as insufficient time allocation. Participants suggested that adjusting the allocated time could address this issue. Such an adjustment would enable teachers to cover the syllabus effectively and provide learners with adequate opportunities for revision before formal assessments. **School 3: TE**, *“The Department needs to allocate more time for EMS, particularly Financial Literacy since we have a lot of topics under this component. Learners will also get enough to revise before they write the exams”*. In agreement, a participant from **School 5** suggested that the allocated time should be revised, adding that the allocation need to correspond with the nature and the number of topics offered in Financial Literacy. **School 5: TH**, *“The two hours allocated is not enough to teach all the components of EMS as indicated in the ATP. Financial Literacy has many topics and the standard is high”*

The above discussion indicates that teachers need sufficient time to cover all topics within the Financial Literacy component. This is supported by Nzuza et al. (2022), who highlight that teachers often struggle to address all topics outlined in the CAPS document within the limited time available. The CAPS framework includes additional Financial Literacy topics for both grades 8 and 9. Learners require adequate time for revision to prepare effectively for examinations. Familiarity with the structure of question papers and the types of questions, ideally drawn from previous papers, is essential for their success.

This finding on time allocation corresponds with the principles of Ecological Systems Theory, particularly the systematic factors influencing human development (Ettekal & Mahoney, 2017). EMS teachers are bound by the time constraints imposed by the Department of Basic Education, which can impede their development, especially given the extensive Financial Literacy content that must be covered within the one hour per week stipulated in the CAPS document and Annual Teaching Plan (ATP). As a result, teachers are compelled to follow the ATP strictly to complete the content within the limited timeframe, potentially leaving teaching and learning objectives unmet. Participants

suggested that the Department of Basic Education should review and adjust the time allocated for EMS to better support effective teaching and learning.

Sub-theme 3.4: Introduction of content-focused workshops

One strategy proposed to address teachers' challenges with content knowledge was the implementation of content-focused workshops. These workshops aim to support teachers who are underqualified or less confident in teaching the Financial Literacy component.

School 6: DHD *"I suggest the introduction of workshops that will only focus on the Financial Literacy component"*. In a similar vein, a participant from **School 1** supported the introduction of content-focused workshops. They further emphasised that grade 7 primary school teachers should also participate, as many of them may lack sufficient knowledge of the Financial Literacy content. **School 1: TB** *"There has to be content-based workshops which include the primary school teachers. It seems that teachers teaching EMS at primary schools do not have an understanding of the subject"*. In contrast, a participant from School 3 rejected the idea of content-based workshops, suggesting that teachers lacking sufficient knowledge of Financial Literacy should seek assistance from qualified Accounting teachers and independently enhance their understanding through online research. **School 3: DHB** *"It will be best if teachers who struggle with Financial Literacy can ask for help from other teachers, especially nearby schools or search what they need on Google"*.

The findings above indicate that where workshops are conducted, they should have clearly defined objectives aimed at enhancing teachers' content knowledge to improve learner outcomes. This is supported by Mokgosi et al. (2018) and Msimanga (2017), who observed that ongoing professional development programmes, although intended to improve teaching practices and learner performance, have had limited impact on classroom practices and academic results in many schools. Therefore, both Curriculum Advisors and Departmental heads need to adopt a strategic approach when implementing workshops to address the specific needs of teachers. The findings also emphasised that the foundation of EMS begins in primary schools, particularly at grade 7, highlighting the

need for primary school teachers to possess essential skills and knowledge to teach the subject effectively. Teachers are also encouraged to independently enhance their professional development through digital platforms.

This finding aligns with the Ecological Systems Theory, which highlights how systemic factors imposed by the Department of Basic Education can constrain the development of teachers' content knowledge in EMS, especially in Financial Literacy. Workshops conducted by curriculum advisors are largely mandated by higher authorities, with a focus on monitoring teachers' adherence to the Annual Teaching Plan (ATP). Consequently, the emphasis is often on keeping pace with the ATP, leaving EMS teachers without a specialisation in Accounting struggling to address content-related challenges. Participants therefore recommended the implementation of content-focused workshops to support teachers more effectively.

Sub-theme 3.5: Sufficient supply of teaching and learning resources

Building on the earlier discussion of resource shortages as a key factor affecting learners' performance in EMS, participants in this sub-theme emphasised that adequate provision of Learning and Teaching Support Materials (LTSM) is essential to support effective teaching and learning. **School 6: TI** *“There should be enough supply of resources to support the teaching and learning of Financial Literacy”*. Participants highlighted that funding for these materials should be drawn from the National Norms and Standards for School Funding (NNSF). One participant further recommended that textbooks and worksheets be supplied in sufficient quantities to ensure that learning objectives are fully met. **School 1: TA** *“Workbooks and textbooks are important in Financial Literacy and should be supplied sufficiently, maybe from Norms and Standards funding”*.

The above suggestions indicate that schools in the Capricorn South District face a significant shortage of adequate resources. This aligns with Fakude (2021), who observed that, despite the expectation for EMS learners to have textbooks, many still lack access to these essential materials. However, textbooks alone are insufficient, particularly

for Financial Literacy, where source documents listed in the textbooks are often outdated. Workbooks should therefore complement textbooks, as they provide pre-drawn columns for learners and include transactions updated in line with current source documents. Resource shortages may result from misallocation or poor utilisation of funds under the National Norms and Standards for School Funding (NNSF). Furthermore, schools must replenish textbooks to accommodate increases in learner enrolment.

This finding resonates with Cognitive Load Theory, which emphasises how the cognitive burden placed on learners affects their capacity to process and retain information (Sweller, 2022). Workbooks with pre-drawn columns can alleviate this burden, enabling learners to interpret transactions without overloading their memory with formulas and structures that do not carry marks. Participants therefore recommended that the Department of Basic Education provide workbooks or worksheets to reduce learners' cognitive load.

Ecological Systems Theory is also relevant to this finding, particularly concerning the insufficient provision of teaching resources. Bronfenbrenner's theory identifies the environment as a critical factor influencing human development (Ettekal & Mahoney, 2017). In the context of EMS, the lack of teaching and learning resources is heavily shaped by school location, with rural schools disproportionately affected. Additionally, overcrowded classrooms in many schools within the Capricorn South District further exacerbate these challenges. To address these issues, the Department of Basic Education should ensure annual replenishment of textbooks in line with learner enrolment.

Sub-theme 3.6: Simplifying complex concepts in Financial Literacy

Earlier in this chapter, participants highlighted the complexity of concepts within Financial Literacy as a significant challenge for learners. This sub-theme explores the strategies teachers use to address these challenges in their teaching. Participants shared a variety of approaches for facilitating the learning of Financial Literacy. Several noted that the

most effective way to tackle complex concepts is to allow learners to engage with and familiarise themselves with the material gradually, rather than through rote memorisation. This can be achieved by introducing concepts during lessons and prompting learners to explain them in their own words. **School B: T1** *“Giving learners concepts to describe during the session works for me, they get to understand those concepts with cramming”.*

A participant from **School 5** proposed that, to enhance learners’ understanding of challenging concepts, practical activities should be incorporated, allowing learners to learn through hands-on experience. **School 5: TH** *“I identify the difficult concepts and give learners a piece of paper to describe the concepts and provide immediate feedback”.* Offering a different perspective, another participant stated that the most effective approach is code-switching, moving from English to Sepedi (learners’ mother tongue) to explain challenging concepts and provide relevant examples. **School 3: TD** *“After explaining the concepts to learners, I also explain in Sepedi to make them understand better. Giving practical examples also works”.*

Drawing from the above, learners experience difficulties in grasping and memorising certain Financial Literacy concepts. This aligns with Siyaya et al. (2021), who noted that learners struggle with understanding accounting terminology and concepts. To address this, teachers employ various strategies, including active learning, where learners engage practically rather than passively absorbing information. Performance improves when learners can relate lessons to real-life contexts, a point reinforced by Jonda and Modise (2022), who observed that learners were seldom encouraged to provide examples or scenarios demonstrating their understanding in relation to everyday experiences. Randomly selecting concepts for learners to explain helps familiarise them with articulating these ideas. Similarly, Nkabinde (2021) highlighted that without enabling learners to classify and connect concepts, applying knowledge in problem-solving becomes challenging. English has been identified as a barrier in some schools where it is not the learners’ home language, prompting teachers to employ code-switching to enhance comprehension.

This finding is further supported by Cognitive Load Theory, which warns against overwhelming learners with excessive information. Financial Literacy's complex concepts demand higher order thinking skills, and learners in grades 8 and 9 often struggle to process the necessary information to apply financial transactions effectively. Cognitive Load Theory can guide teachers in selecting suitable teaching strategies, simplifying complex concepts and providing clearer explanations. Additionally, Ecological Systems Theory illustrates those social and environmental factors, such as the language learners encounter daily, can hinder development, particularly when Financial Literacy is presented in English, which is often a second or third language for learners.

Sub-theme 3.7: Professional growth and support for teachers

Professional growth and support emerged as a potential strategy to address the challenges encountered in teaching Financial Literacy. Participants emphasised that, within the Capricorn South District, no structured professional development initiatives have been implemented to enhance their expertise in the Financial Literacy component. **School 3: TD** *"The workshops organised by the curriculum facilitator only focused on the discussion of the Annual Teaching Plan"*. In contrast, some participants argued that additional teacher development is unnecessary, as they believe that the teachers currently assigned are sufficiently qualified to teach all EMS components, including Financial Literacy. **School 3: TE** *"Teachers don't need professional development, particularly those who majored in Accounting at University level"*. Although workshops are organised for teacher development, they primarily target less experienced teachers who lack a specialisation in Accounting, and normally not all EMS teachers. **School 6: TI** *"In the past, the workshops that I attended targeted new teachers who did the commercial stream, without Accounting as a major, some did Accounting only at a high school level"*.

Departmental heads across the schools were asked about their role in supporting teachers within their departments. Their responses indicated that the level of support provided varies. While some teachers reported not receiving adequate support from their Departmental heads, others highlighted that support is provided effectively through

teamwork. **School 5: DHC** *“I always advise my department to work as a team to support each other on topics they find challenging”*. Confirming this view, another participant explained that they support teachers during departmental meetings by encouraging those proficient in Financial Literacy to assist colleagues who are struggling. This approach was implemented in response to an initiative by the Department of Basic Education intended to develop teachers, although the initiative did not fully achieve its objectives. **School 3: DHB** *“I usually organise departmental meetings asking teachers with expertise and knowledge of Financial Literacy to educate other teachers.”*

Contrasting with the previous findings, one participant admitted that they have never provided support to EMS teachers, citing a lack of experience in the commercial stream as the reason. **School 1: DHA** *“I am new in the department and haven’t discovered ways on how best I can support EMS teachers”*. Another participant explained that he requests teachers in his department to submit a plan outlining strategies to enhance both learner and teacher performance in Financial Literacy. **School 6: DHD**, *“Sometimes in the departmental meetings, I ask teachers to disclose their strategic plan on how they can improve learner performance and how best they can perform their role”*. Sharing a different approach, a participant from **School 7** preferred doing class visits and advise teachers on where they can improve. **School 7: DHE** *“I prefer class-visits and comment on the teacher teaching approach and how learners react to it”*. The EMS curriculum advisor in the Capricorn South District declared their availability for professional development of EMS teachers in Financial Literacy. **CA** *“I usually visit the schools within the Capricorn South District as many times as possible to support teachers who struggle with Financial Literacy”*

The findings indicate that EMS teachers in the Capricorn South District are not receiving sufficient professional development to meet the curriculum requirements for Financial Literacy. In contrast, Ntshangase (2017) notes that teachers participated in various mandatory workshops, some facilitated by fellow teachers and others by subject advisers. Several participants highlighted that such training predominantly targets primary schools, whereas in other districts, workshops aim to enhance teachers’ content knowledge and

pedagogical skills in Financial Literacy. This observation aligns with Sibisi (2019) and Nzuza et al. (2022), who emphasise that the lack of teacher training and staff development results in limited content knowledge in Financial Literacy.

Furthermore, the findings revealed that some teachers who previously attended workshops did not perceive their value, supporting Phakathi's (2018) assertion that workshops often fail to meet the diverse needs of teachers. Departmental heads mainly rely on teachers within the same department to support one another rather than providing targeted content knowledge. Msimanga (2017) argues that Departmental heads should deliver training in both pedagogical content and subject matter within EMS. Despite this, teachers in this study frequently collaborate as a team, sharing topics and utilising online resources for self-development.

Departmental heads reported conducting classroom visits to support teachers and provide suggestions tailored to their weaknesses. However, Fakude (2021) notes that in some cases, appointed Departmental heads neglect teacher supervision. Additionally, Departmental heads without commerce specialisation are unable to support struggling teachers effectively, consistent with Phakathi (2018) and Siyaya et al. (2021), which highlight that Departmental heads in EMS may lack qualifications across all three subject areas.

The findings also indicated that curriculum advisors in the Capricorn South District attempt to develop teachers but cannot visit all schools due to the large number of institutions. Workshops offered by curriculum advisors, however, do not effectively develop teachers in Financial Literacy. Monyai (2019) and Molise et al. (2023) support this, indicating that despite participation in Department of Basic Education (DBE) development programmes, teachers remain inadequately equipped with the specific content knowledge required for effective EMS teaching. Curriculum advisors primarily focus on ensuring adherence to the Annual Teaching Plan (ATP), while Fakude (2021) emphasises that teachers have not received training beyond content workshops, which often fail to explain how to teach the content outlined in the ATP.

These findings are reinforced by the Ecological Systems Theory, which illustrates how systemic factors influence teacher development. The appointment of Departmental heads who do not meet the minimum commerce qualifications reflects a systemic decision that can misalign Financial Literacy development with curriculum needs. Such mismatches at the senior level hinder Departmental heads from offering content-related professional development for teachers, leaving them inadequately prepared to teach Financial Literacy effectively.

The theoretical framework highlights the importance of specialised training for EMS teachers to deliver Financial Literacy content competently. The workshops provided are insufficient, contributing to poor curriculum alignment and limiting teacher development. Some teachers in the Capricorn South District have never received any training, while systemic directives from curriculum advisors focus primarily on compliance with the ATP rather than addressing content-specific challenges. Consequently, EMS teachers remain underqualified, potentially contributing to poor learner outcomes in Financial Literacy (Zaatari & Maalouf, 2022).

4.3 DOCUMENT ANALYSIS

4.3.2 EMS Teacher portfolios

The table below was designed to illustrate the availability of items in teachers' portfolios. The portfolio results below show both the grade 8 and 9 findings. Only the following components were reviewed: Annual Teaching Plan (ATP), marksheets, comparative analysis of results, formal assessment question papers, and assessment marking guidelines. The table presents the presence of these items for grades 8 and 9 across Schools 1 to 7.

Table 4.3 Teacher Portfolio Results

Contents	School 1	School 2	School 3	School 4	School 5	School 6	School 7
ATP	X	√	√	√	X	√	√
Marksheets	√	√	√	√	√	√	√
Item analysis	X	√	√	√	X	X	X
Comparative analysis of results	X	X	X	√	X	X	X
Formal assessments question papers	X	√	√	√	X	X	X
Assessment marking guidelines	X	√	√	√	X	X	X

The teacher portfolios were scrutinised to evaluate both teacher preparedness in delivering EMS and learners' performance. School 1 only had marksheets available, and similarly, School 5 presented the same limited items. No other portfolio documents were provided by these schools. School 2 submitted the Annual Teaching Plan (ATP), formal assessments, and assessment marking guidelines; however, it lacked the comparative analysis of results, which tracks yearly learner progress by comparing the previous year's average performance in EMS with the current year. School 3 provided the same portfolio items as School 2. In contrast, School 4 had a complete and up-to-date portfolio with all required documents. Schools 6 and 7 submitted only marksheets and the ATP.

Analysis of the marksheets for grades 8 and 9 in term one across Schools 1 to 7 showed that learners were assessed through an assignment covering The Economy component,

with a total mark of 50. The second assessment, as indicated in the ATP and Programme of Assessment, included Financial Literacy as a controlled test for grade 9 (50 marks). For grade 8, the controlled test covered both The Economy and Financial Literacy, as outlined in the ATP and Programme of Assessment.

In term two, marksheets and the Programme of Assessment revealed that learners completed two assessments during the mid-year examinations, divided into paper 1 and paper 2, each worth 50 marks for both grades. The ATP indicated that more topics were covered in term two compared to term one. Term one marksheets showed that grade 8 learners generally outperformed grade 9 learners in paper 1 across all sampled schools, and a similar trend was observed in paper 2. However, a noticeable decline in grade 8 learners' performance was observed in term two, which is discussed further under the learner portfolio in Section 4.3.2.

This finding aligns with Cognitive Load Theory, which posits that the cognitive burden placed on learners affects their ability to process and retain information effectively (Sweller, 2022). The observed decline in term two performance may be attributed to the increased content volume learners are required to memorise, challenging the limited capacity of human working memory. Additionally, preparation for both paper 1 and paper 2 in the second term necessitates extensive revision for multiple assessments, potentially overloading learners. Cognitive Load Theory highlights the importance of managing information presented to learners to avoid overwhelming their memory and to support effective long-term retention and recall.

4.3.2 EMS Learner portfolios

The table below summarises learner performance in assessments for Term 1 and Term 2. Assessments are categorised as follows: Term 1 Assignment covering The Economy and Entrepreneurship for both grades (8 and 9); Term 1 Controlled Test, which includes components of Financial Literacy along with part of The Economy and Entrepreneurship for Grade 8 and Financial Literacy for Grade 9; Mid-year Examination Paper 1 focusing

on Financial Literacy; and Paper 2, which involves The Economy and Entrepreneurship content for both grades. Performance was analysed using three representative learners: the top learner (L1), the average learner (L2), and the lowest learner (L3) for grades 8 and 9 across Schools 1 to 7. Marks were recorded out of 50.

Table 4.4 Learners' Portfolio Results

Contents	Grade	School 1			School 2			School 3			School 4			School 5			School 6			School 7		
		L1	L2	L3	L1	L2	L3	L1	L2	L3	L1	L2	L3	L1	L2	L3	L1	L2	L3	L1	L2	L3
Learner								L1	L2	L3												
Term 1 Assignment	8	32	31	18	34	34	21	45	40	35	01	13	34	36	13	08	50	26	08	46	43	41
	9	40	38	25	38	33	30	41	40	37	43	23	07	35	34	30	46	19	18	43	38	33
Term 1 Controlled test	8	30	28	08	44	48	10	46	31	07	14	15	34	30	14	10	38	18	01	40	38	18
	9	30	25	05	37	34	15	14	35	20	49	29	15	31	24	00	33	25	01	38	33	27
Term 2 paper one examination	8	21	18	01	29	19	03	25	20	04	05	17	29	19	20	07	25	15	03	30	21	13
	9	18	15	00	27	19	05	25	21	08	05	22	34	20	09	06	26	19	06	29	22	18
Term 2 paper two examination	8	30	22	05	35	28	13	28	20	08	08	18	30	24	14	16	40	23	07	35	22	15
	9	24	23	08	33	30	11	30	26	13	09	25	43	34	13	12	38	25	09	33	24	20

Learners' formal written assessments were used to evaluate and compare performance in EMS for grades 8 and 9 within the Capricorn South District. Two examination papers - Paper 1 (Financial Literacy) and Paper 2 (Entrepreneurship and The Economy) - were

analysed against each other to determine the influence of Financial Literacy on overall EMS performance.

Grade 8 Analysis

Term 1 assignments and controlled tests for Grade 8 reflected a mixed performance pattern. In **School 1**, L1 dropped from 32 to 30, L2 from 31 to 28, and L3 from 18 to 8. In **School 2**, L1 and L2 improved from 34 to 44 and 34 to 48, respectively, while L3 decreased from 21 to 10. **School 3** showed slight improvement for L1 (45 to 46), a drop for L2 (40 to 31), and a sharp decline for L3 (35 to 7). In **School 4**, L1 increased from 1 to 14, L2 from 13 to 15, and L3 remained at 34. **School 5** recorded a decrease for L1 (36 to 30), slight improvement for L2 (13 to 14), and L3 improved from 8 to 10. **Schools 6 and 7** also demonstrated varied performance, with notable declines among L3 learners. Overall, while some learners improved (notably in **Schools 2 and 4**), most, especially L3, showed a decline in controlled test scores across several schools.

For Term 2, comparisons between Paper 1 and Paper 2 were more positive. Across Schools 1-7, most learners demonstrated improvements in Paper 2, which covered The Economy and Entrepreneurship, compared to Paper 1 (Financial Literacy). For instance, in **School 1**, L1 improved from 21 to 30, L2 from 18 to 22, and L3 from 1 to 5. **School 6** recorded substantial gains: L1 from 25 to 40, L2 from 15 to 23, and L3 from 3 to 7. Overall, these results indicate that learners performed better in Paper 2, suggesting that Financial Literacy (Paper 1) presents greater challenges.

Grade 9 Analysis

Term 1 comparisons between assignments and controlled tests show a consistent decline in scores across most schools. In **School 1**, L1 dropped from 40 to 30, L2 from 38 to 25, and L3 from 25 to 5. Similar trends were observed in **Schools 2, 3, 5, 6, and 7**, with only **School 4** showing improvement across all learners. Term 2 comparisons between Paper 1 and Paper 2 demonstrated a more encouraging trend. Across all schools, learners generally performed better in Paper 2 (The Economy and Entrepreneurship) than Paper 1 (Financial Literacy). For example, in **School 2**, L1 increased from 27 to 33, L2 from 19

to 30, and L3 from 5 to 11. This indicates that Financial Literacy remains a challenging component for Grade 9 learners.

The analysis of Grade 8 and Grade 9 results highlights persistent challenges in the teaching and learning of Financial Literacy within the EMS curriculum, as evidenced by the consistent decline in learner performance in Paper 1 when compared to Paper 2. The weaker performance, particularly among L3 learners, suggests difficulties in understanding and applying Financial Literacy concepts, which may be linked to factors such as language demands, abstract financial terminology, and limited contextual relevance. The improved performance in The Economy and Entrepreneurship indicates that learners engage more effectively with content that is more descriptive and contextual, reinforcing the view that Financial Literacy poses greater cognitive and conceptual challenges for learners across both grades.

Learner Portfolio Observations

Grade 8 portfolios indicated strong performance in Term 1 controlled assessments, which focused primarily on Financial Literacy topics such as accounting concepts and source documents. Fewer marks were allocated to Financial Literacy compared to The Economy. Term 2 mid-year examinations, consisting of Paper 1 and Paper 2, revealed a decline in performance, particularly in Paper 1, which covered a broader and more complex range of Financial Literacy topics, including the accounting cycle, accounting equation, and Cash Receipt Journal (CRJ).

In Grade 9, Term 1 portfolios showed strong performance in Financial Literacy controlled tests, while assignments focused on The Economy. Learners who underperformed in Financial Literacy assignments were able to compensate with stronger results in other components. However, Term 2 examinations reflected a decline in performance across both papers, with slightly better outcomes in Paper 2. These challenges can be attributed to learners' difficulties in interpreting and analysing financial transactions accurately, as supported by Siyaya et al. (2021), who note that unfamiliarity with accounting terminology often leads to misinterpretation of questions.

Theoretical Implications

These findings align with Cognitive Load Theory, which highlights the negative effects of excessive cognitive demand on learning. Teachers must manage the cognitive load placed on learners, particularly when teaching complex Financial Literacy content alongside Entrepreneurship and The Economy. The EMS curriculum requires learners to interpret multiple transactions and apply the six-step accounting cycle, increasing cognitive complexity. Cognitive Load Theory underlines the importance of reducing cognitive overload to enable learners to retain and apply knowledge effectively.

4.4 CONCLUSION

This chapter presented the data, analysis, and discussion in response to the three key research questions that guided the study. The participants comprised twelve teachers, five Departmental heads, and one curriculum advisor from rural secondary schools in the Capricorn South District. The findings were analysed using thematic analysis, with themes generated from participants' responses to the interview questions. Document analysis findings were triangulated with the interview data to provide a comprehensive understanding. The study revealed several challenges associated with teaching Financial Literacy, as well as strategies to address these challenges. These findings were interpreted within the theoretical frameworks underpinning the study, namely Ecological Systems Theory and Cognitive Load Theory. The subsequent chapter presents a summary and conclusion of the findings, as well as recommendations for further research.

CHAPTER 5: SUMMARY, RECOMMENDATIONS, AND CONCLUSIONS

5.1 INTRODUCTION

This chapter commences by revisiting the previous chapters, offering a concise overview of the main issues explored to provide context for the discussion that follows. It identifies areas where further research could be pursued by teachers or scholars to curb the challenges in the teaching and learning of Financial Literacy. These possibilities are considered through the lenses of Ecological Systems Theory and Cognitive Load Theory. The chapter also summarises the key findings, acknowledges the study's limitations, and puts forward practical recommendations. Finally, it outlines directions for future research.

5.1.1 Research aim

The aim of this study is to explore the challenges faced by EMS teachers and learners in the teaching and learning of Financial Literacy in the Economic and Management Sciences curriculum.

5.1.2 Objectives

This study addressed the following objectives:

- To determine the qualifications (both content and pedagogical) of EMS teachers participating in this study.
- To explore the challenges experienced by both teachers and learners regarding Financial Literacy as a component of EMS.
- To establish which strategies can be implemented to address the challenges experienced by teachers and learners in Financial Literacy.

5.2 SUMMARY OF CHAPTERS

5.2.1 Chapter 1: Introduction to the dissertation

In Chapter 1, this study provided a brief overview of the goals and purpose that motivated the need for research: to address the challenges faced by teachers and learners in EMS, which is influenced by the Financial Literacy component in Capricorn South District schools. This chapter also established the primary research question and sub-questions. The theoretical foundation of the study was outlined, specifically Ecological Systems Theory and Cognitive Load Theory. The study's objectives were drawn, and the three key research questions were clearly defined.

5.2.2 Chapter 2: Theoretical framework and literature review

This chapter presented various studies related to the research phenomenon as part of the literature review, ensuring the study is situated within the existing body of knowledge. Two theories, namely Ecological Systems Theory by Bronfenbrenner (2000) and Cognitive Load Theory by Sweller (2022), were briefly discussed to underpin the study as they relate to its phenomenon. Ecological Systems Theory explained that multiple factors can influence the effective teaching of Financial Literacy, while Cognitive Load Theory demonstrated how the cognitive burden on learners can negatively impact their performance in Financial Literacy. Both theories played a key role in addressing the research questions and supporting the findings.

5.2.3 Chapter 3: Methodology

This chapter outlined the research design and methodology adopted for the study. A qualitative research approach was employed within the interpretivist paradigm. Purposive sampling was used, with the rationale for its selection clearly justified. Data were collected through two instruments - document analysis and semi-structured interviews - administered to nineteen participants. The chapter also discussed measures taken to

ensure the study's trustworthiness, focusing on the four key criteria of transferability, dependability, confirmability, and credibility. Ethical considerations were observed through the necessary approvals obtained from the University Ethics Committee, the Limpopo Department of Basic Education, participating school principals, and the 16 participants.

5.2.4 Chapter 4: Presentation of the data and analysis

This chapter centred on the presentation, interpretation, and discussion of the research findings. The data responded to the three research questions, thereby meeting the study's objectives. The findings were organised thematically by identifying and grouping recurring patterns within the data. Participants' interview responses were quoted verbatim and interpreted to derive meaning. The analysis was conducted inductively and supported by relevant literature, alongside the two theoretical frameworks underpinning the study. The data collected and analysed offered valuable insights and strategies for the effective implementation of the Financial Literacy component.

5.2.5 Limitations of this study

As with any research, this study is subject to certain limitations. Future researchers may wish to broaden their focus to include other learning areas that influence learner performance, thereby providing a more comprehensive understanding of the challenges learners encounter beyond a single subject. Another limitation lies in the study's focus on only one component of Economic and Management Sciences (EMS) - Financial Literacy - which leaves scope for future studies to investigate the remaining components. Furthermore, the findings were drawn from the Capricorn South District and may not accurately represent conditions in other districts within Limpopo or across South Africa. Consequently, the results of this study cannot be generalised.

5.3 SUMMARY OF FINDINGS

In this section, the conclusions of the study are presented, based on the key research questions and the findings drawn from the themes and sub-themes that emerged during the data analysis. It is important to note that this section does not re-engage with the literature, as the relevant links to the literature were already established in the previous chapter. The summary of findings provided below addresses the following sub-research questions:

- What are the qualifications (both content and pedagogical) of EMS teachers participating in this study?
- What are the challenges experienced by both teachers and learners regarding financial literacy as component of EMS?
- Which strategies can be implemented to address the challenges faced by teachers and learners in Financial Literacy?

5.3.1 Research question one

The main finding responding to the first research question is presented below along with the sub-themes that emerged from it.

5.3.1.1 Participants' qualifications in EMS

The findings indicated that some acting Departmental heads are not qualified in the Commercial stream, with some having majored in Mathematics and Physical Sciences. This lack of qualification limits their ability to provide effective support to teachers. Conversely, Departmental heads who have majored in all three commercial subjects - Accounting, Economics, and Business Studies - are better equipped to support both teachers and learners in Financial Literacy. The study also revealed that some teachers assigned to teach EMS possess only two majors, with Accounting not among them. These teachers reported having studied Accounting at secondary level, which may allow them to teach Financial Literacy. Additionally, some schools deploy student teachers and

teaching assistants who are not fully prepared to teach EMS, particularly Financial Literacy, which is regarded as a complex and demanding component.

5.3.2 Research question two

The main finding responding to the second research question is presented below along with the sub-themes that emerged from it.

5.3.2.1 Challenges faced in the teaching and learning of Financial Literacy

The study identified inadequate Financial Literacy knowledge among teachers as a significant challenge in the teaching and learning of this component. Teachers are often allocated to teach EMS without possessing the relevant qualifications or sufficient knowledge. Those who have majored only in Business Studies and Economics tend to focus on The Economy and Entrepreneurship components, frequently neglecting Financial Literacy due to a lack of background in Accounting. The findings further revealed that even teachers who have majored in Accounting sometimes struggle to explain certain concepts, particularly when faced with curriculum changes, which some teachers resist.

Excessive class size was also highlighted as a major impediment to the effective teaching and learning of Financial Literacy. Many schools in the Capricorn South District experience overcrowded classrooms, which makes it difficult for teachers to meet their teaching objectives. The time allocation of two hours per week, as prescribed in the CAPS document, is insufficient for large classes. Overcrowding also increases the challenge of maintaining classroom discipline and limits the range of teaching strategies that can be employed. Consequently, teachers often rely on direct instruction and question-and-answer methods, which may not be effective for all topics. The study further revealed that when teachers are unable to move around the classroom to support learners during assessments, some learners become distracted, playful, and noisy, highlighting the need for advanced classroom management skills.

Another challenge identified was the limited access to technological resources to support the teaching of Financial Literacy. Most schools reported lacking projectors, computers, or other tools to engage learners during lessons. Additionally, many learners in rural areas come from disadvantaged backgrounds and cannot afford smartphones, while those who do often struggle to purchase data bundles. There is also a scarcity of educational support materials in the Capricorn South District. Teachers reported that large class sizes contribute to a shortage of resources, including textbooks, many of which contain outdated content and irrelevant activities. As a result, teachers supplement these materials with online resources, previous examination papers, and workbooks sourced from the internet. The absence of the Annual Teaching Plan (ATP) for EMS grades 8 and 9 poses a challenge, as teachers lack structured guidance for lesson planning and delivery.

In 2012, the curriculum shifted to the Curriculum and Assessment Policy Statement (CAPS). The study found that teachers, particularly those who began teaching during the previous OBE era, are often reluctant to embrace this change. This reluctance is exacerbated by the absence of content-focused workshops to support teachers in adapting to the new curriculum. Participants noted that the CAPS curriculum contains more topics with reduced allocated time, making teachers hesitant to cover all content given the limited resources. Additionally, teachers, especially those with extensive experience, often lack motivation to develop the skills required to meet the demands of the new curriculum.

Time constraints in Financial Literacy were identified as another significant challenge. EMS encompasses three components designed to prepare learners for the FET phase commercial stream. Participants emphasised that adequate time must be allocated to cover all topics in accordance with the ATP and CAPS guidelines. Financial Literacy contains more topics than the other two components, while subjects such as Natural Sciences and Social Sciences are allocated more teaching time. The current EMS time allocation does not allow teachers to complete the curriculum and conduct revision before

examinations. Consequently, teachers frequently provide additional lessons to cover outstanding topics and activities.

Participants also highlighted difficulties with the terminology and concepts within Financial Literacy. Learners often misinterpret transactions and fail to analyse them due to the complexity of the concepts, which results in poor performance and reduced interest in the subject. Teachers themselves sometimes struggle to guide learners effectively due to gaps in their own subject knowledge. The study further revealed that teachers often rely on activities extracted from previous formal and informal examination papers for classroom and homework tasks. In many cases, teachers develop their own materials to ensure learners have adequate resources, as workbooks for EMS are not consistently provided. Some teachers go to considerable lengths, using personal resources, to ensure all learners are equipped for learning.

5.3.3 Research question three

The main finding responding to the third research question is presented below along with the sub-themes that emerged from it.

5.3.3.1 Strategies to curb Financial Literacy hindrances

To address the misallocation of EMS teachers, one strategy identified was the hiring of teachers specifically to focus on teaching EMS in grades 8 and 9, with Accounting included as one of their majors. Teachers assigned to FET commercial subjects should specialise solely in those subjects to ensure greater productivity and improved learner performance. This approach could particularly enhance learner outcomes in Financial Literacy, which requires a higher level of content knowledge and pedagogical expertise. It would also necessitate employing EMS teachers proficient across all components, including The Economy, Entrepreneurship, and Accounting.

Excessive class sizes were highlighted as a major barrier to teaching and learning Financial Literacy in the Capricorn South District. To address this, participants recommended that the Department of Basic Education enforce standard class sizes to facilitate effective classroom management and the achievement of teaching and learning objectives. Additionally, the Department should ensure that resource allocation aligns with learner enrolment when NNSSF funds are distributed to schools.

Time constraints were also identified as a challenge. Participants suggested adjusting the allocated teaching time to allow coverage of all topics listed in the ATP. They emphasised that it is unfair for learners to sit examinations without prior revision or informal assessments that familiarise them with the structure of the question papers. Content-based workshops were recommended, particularly to support under-equipped teachers, such as primary school teachers in the Capricorn South District. Curriculum Advisors and departmental heads are encouraged to adopt a strategic approach in implementing these workshops to address the specific needs of teachers.

Regarding the shortage of resources, participants recommended that schools make more effective use of NNSSF (National Norms and Standards for School Funding), which may be mismanaged or inappropriately allocated. To supplement outdated textbooks, they suggested the provision of workbooks, with the quantity of textbooks and supplementary materials aligned with learner enrolment numbers.

5.3.4 Document analysis

These findings suggest that inconsistencies in teachers' CASS file completion may have implications for the consistency and quality of assessment practices across schools, which in turn presents challenges for Financial Literacy teachers who are required to comply with strict assessment and moderation requirements. Missing or incomplete portfolio items point to possible gaps in assessment planning, moderation, and record keeping, reflecting challenges teachers face in managing extensive administrative demands alongside complex Financial Literacy content. Such gaps can affect how

learners are prepared for formal assessments, particularly in Financial Literacy where cumulative understanding and accuracy are essential. The Term 1 assessment structure, which separated The Economy and Financial Literacy into distinct tasks, appears to have supported learner performance by limiting content coverage and cognitive demand, thereby easing some of the conceptual challenges experienced by learners. In particular, the combined controlled test for Grade 8 allowed learners to demonstrate understanding across components within a more manageable scope, reducing pressure on both teachers and learners.

The stronger performance of Grade 8 learners in Term 1 may reflect their ability to cope with foundational Financial Literacy topics, especially when supported by focused assessment tasks and structured teacher guidance. However, the lower mark allocation for Financial Literacy suggests that this component may not have received sustained emphasis, which poses a challenge for teachers attempting to develop deeper conceptual understanding among learners. This limited emphasis may have contributed to weaker consolidation of Financial Literacy concepts over time. The expanded content coverage in Term 2, as guided by the ATP, significantly increased the complexity of Financial Literacy assessments, intensifying the instructional challenges faced by teachers. This shift appears to have contributed to the observed decline in performance, particularly in Paper 1, which required higher levels of procedural accuracy and conceptual understanding from learners.

For Grade 8 learners, the introduction of advanced accounting concepts such as the accounting cycle and ledger entries placed additional demands on learners' analytical and application skills, highlighting difficulties in transferring theoretical knowledge to practical financial tasks. These demands also present challenges for teachers, who must support learners with diverse levels of prior knowledge and language proficiency. Similar patterns emerged in Grade 9, where initial success in controlled tests did not translate into improved examination performance, suggesting gaps in sustained understanding of Financial Literacy concepts. The ability of some learners to compensate for weaker Financial Literacy results through stronger performance in The Economy highlights an

imbalance in learner competence across EMS components, which may stem from teachers' stronger content knowledge or confidence in non-accounting topics. The consistently better outcomes in Paper 2 suggest that learners find The Economy and Entrepreneurship more accessible than Financial Literacy, reinforcing the view that Financial Literacy remains a challenging component within the EMS curriculum for both teachers and learners. Overall, the findings indicate that assessment design, content progression, and uneven emphasis across EMS components contribute to the ongoing challenges experienced in the teaching and learning of Financial Literacy.

5.4 RECOMMENDATIONS OF THE STUDY

First Recommendation

Schools should employ teachers who focus exclusively on the GET phase. These teachers must be fully qualified in Accounting, Economics, and Business Studies, with expertise in Accounting, given its direct relevance to Financial Literacy.

Second Recommendation

To reduce classroom overcrowding, the Department of Basic Education should strictly enforce the learner–teacher ratio of 1:30.

Third Recommendation

The Department of Basic Education should revise the current time allocation of two hours per week for EMS to adequately cover all three components, particularly Financial Literacy, which has a greater number of topics. Extra classes should not be limited to the FET phase; school principals in the Capricorn South District are encouraged to support the implementation of additional lessons for the GET phase as well.

Fourth Recommendation

Workshops should prioritise the development of teachers' content knowledge in EMS, with a focus on Financial Literacy. These workshops should particularly support new

teachers, those without Accounting as a major, and teachers transitioning from the OBE to CAPS curriculum.

Fifth Recommendation

The Department of Basic Education must provide updated textbooks in quantities sufficient for all learners. Workbooks should be supplied to supplement outdated textbooks and provide additional learning support.

Sixth Recommendation

Teachers are encouraged to employ practical teaching strategies when explaining complex concepts. This includes using real-life examples, promoting active learning, linking concepts to learners' everyday experiences, and using code-switching to clarify concepts in learners' home languages.

5.5 FUTURE RESEARCH

The following topics could be explored in other studies:

- Learner engagement and achievement in Financial Literacy within EMS education. The selection of learner engagement and achievement in Financial Literacy is justified by the persistent underperformance observed in this EMS component, indicating a need to better understand how learners interact with Financial Literacy content.
- Resource availability and its influence on Financial Literacy teaching in EMS education. Resource availability was identified as a critical area for further research, as limitations in teaching and learning materials may constrain teachers' ability to present Financial Literacy concepts effectively and support learner understanding.
- Teacher perceptions of Financial Literacy challenges in EMS education.

Exploring teacher perceptions of Financial Literacy challenges is equally important, as teachers' experiences, confidence, and content knowledge directly shape instructional practices and approaches within EMS education.

5.6 CONCLUSION

This study successfully identified the challenges associated with the teaching and learning of Financial Literacy within the EMS curriculum. Sixteen participants from seven schools in the Capricorn South District provided insights based on their experiences. Financial Literacy was confirmed as a component that has a significant impact on learner performance within EMS, which comprises three integrated components. The importance of EMS lies in preparing learners for the commercial stream and equipping them with essential skills in Financial Management and Entrepreneurship.

Several challenges were identified, including inadequate Financial Literacy knowledge among teachers, excessive class sizes, limited access to technological resources, scarcity of educational support materials, the impact of curriculum changes, time constraints, and the complexity of terminologies and concepts in Financial Literacy. Participants suggested various strategies and recommendations to address these challenges and enhance the effective teaching and learning of Financial Literacy. Overall, the findings effectively addressed the three key research questions guiding this study.

REFERENCES

- Abutabenjeh, S., & Jaradat, R. (2018). Clarification of research design, research methods, and research methodology: A guide for public administration researchers and practitioners. *Teaching Public Administration*, 36(3), 237-258. <https://doi.org/10.1177/0144739418775787>
- Addae, D., & Quan-Baffour, K. P. (2015). The place of mixed methods research in the field of adult education: Design options, prospects and challenges. *International Journal of Education and Research*, 3(7), 151-162.
- Adom, D., Yeboah, A., & Ankrah, A. K. (2016). Constructivism philosophical paradigm: Implication for research, teaching and learning. *Global Journal of Arts, Humanities and Social Sciences*, 4(10), 1-9.
- Adu, E. O., & Zondo, S. S. (2023). Exploring teacher's perspectives on the relevance of teaching economics management sciences in schools. *Universal Journal of Education Research*, 11(3), 57-66. <https://doi.org/10.13189/ujer.2023.110303>
- Aguas, P. P. (2022). Fusing approaches in educational research: Data collection and data analysis in phenomenological research. *The Qualitative Report*, 27(1), 1-20. 0. <https://doi.org/10.46743/2160-3715/>
- Alghamdi, S. (2015). Analysing paradigmatic influences in particular research. *International Journal of Humanities and Social Science*, 5(8), 78-83.
- Agumba, H., & Dasoo, N. (2024). Economic and Management Sciences teachers' experiences of teaching Financial Literacy, implications for teacher training. *International Journal of Learning, Teaching and Educational Research*, 23(8), 532–555. <https://doi.org/10.26803/ijlter.23.8.27>
- Aluko, R. (2009). The impact of an Advanced Certificate in Education (ACE) Program on the professional practice of graduates. *International Review of Research in Open and Distributed Learning*, 10(4). <https://doi.org/10.19173/irrodl.v10i4.617>
- Ames, H., Glenton, C., & Lewin, S. (2019). Purposive sampling in a qualitative evidence synthesis: A worked example from a synthesis on parental perceptions of vaccination communication. *BMC Medical Research Methodology*, 19, 1-9. <https://doi.org/10.1186/s12874-019-0665-4>

- Asiamah, N., Mensah, H., & Oteng-Abayie, E. F. (2017). General, target, and accessible population: Demystifying the concepts for effective sampling. *The Qualitative Report*, 22(6), 1607-1621. <https://doi.org/10.46743/2160-3715/2017.2674>
- Aspers, P., & Corte, U. (2021). What is qualitative in research. *Qualitative Sociology*, 1-10. <https://doi.org/10.1007/s11133-021-09497-w>
- Aust, L., Schütze, B., Hochweber, J., & Souvignier, E. (2023). Effects of formative assessment on intrinsic motivation in primary school mathematics instruction. *European Journal of Psychology of Education*, 1-24. <https://doi.org/10.1007/s10212-023-00768-4>
- Azungah, T. (2018). Qualitative research: deductive and inductive approaches to data analysis. *Qualitative Research Journal*, 18(4), 383-400. <https://doi.org/10.1108/QRJ-D-18-00035>
- Balachandran Nair, L. (2024). Conducting qualitative organizational research with semi-structured interviews: From planning to interpretation. In *Researching and Analysing Business: Research Methods in Practice* (pp. 1-27). Routledge. <https://doi.org/10.4324/9781003107774-10>
- Banda, P. (2023). *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* (Master's dissertation, University of Kwazulu-Natal). <https://researchspace.ukzn.ac.za/handle/10413/22445>
- Bertram, C., & Christiansen, I. (2014). *Understanding research: An introduction to reading research*. Pretoria: Van Schaik Publishers.
- Bhandari, P. (2024, May 09). Ethical considerations in research| Types & examples. *Scribbr*. [Ethical Considerations in Research | Types & Examples \(scribbr.com\)](https://www.scribbr.com/ethical-considerations-in-research/)
- Blankman, M., Schoonenboom, J., van der Schee, J., Boogaard, M., & Volman, M. (2016). Learning to teach geography for primary education: Results of an experimental programme. *Journal of Geography in Higher Education*, 40(3), 425-441. <https://doi.org/10.1080/03098265.2016.1144731>
- Bronfenbrenner, U. (1979). *The ecology of human development: Experiments by nature and design*. Harvard University Press.

- Butina, D. (2015). New algorithm to identify coldest and hottest time periods. Case study: Coldest winters recorded at Armagh Observatory over 161 years between 1844 and 2004. *International Journal of Chemical Modeling*, 7(3), 211-227.
- Çakır, H. (2016). Open ended questions: A comparison of mothers' and fathers' language use during play time. *Creative Education*, 7(4), 574-585. <https://doi.org/10.4236/ce.2016.74060>
- Coetzee, E. M. (2016). *The transition from grade 9 Economic and Management Sciences (GET-phase) to grade 10 Accounting (FET-phase): An evaluative study* (M.Ed, University of the Free State).
- Cohen, L., Manion, L., & Morrison, K. (2018). *Research methods in education*. Abingdon, Oxon. <https://doi.org/10.4324/9780203224342>
- Creswell, J. W. (2015). *Educational research: Planning, conducting, and evaluating quantitative and qualitative research*. Harlow, Essex.
- Cummins, J. (1979). Cognitive/Academic language proficiency, linguistic interdependence, the optimum age question and some other matters. *Working Papers on Bilingualism*, No. 19. <https://files.eric.ed.gov/fulltext/ED184334.pdf>
- Cummins, J. (1980). The cross-lingual dimensions of language proficiency: Implications for bilingual education and the optimal age issue. *TESOL Quarterly*, 175-187. <https://doi.org/10.2307/3586312>
- Cummins, J. (2008). BICS and CALP: Empirical and theoretical status of the distinction. *Encyclopedia of Language and Education*, 2(2), 71-83.
- Delport, C. S. L., Fouche, C. B., Strydom, H., & De Vos, A. S. (2016). *Research at grassroots: For the social sciences and human service professions*. Van Schaik.
- Department of Basic Education (DBE). (2011). CAPS Economic and Management Sciences (EMS), Senior Phase, Grades 7-9. Department of Basic Education: Pretoria.
- Dlamini, S. N. (2020) *Grade 9 EMS teachers' constructs of Accounting and their pedagogical reasoning* (Doctoral dissertation, University of the Witwatersrand). <https://hdl.handle.net/10539/32870>

- Du Plessis, E., & Marais, P. (2015). Reflections on the NCS to NCS (CAPS): Foundation Phase teachers' experiences. *The Independent Journal of Teaching and Learning*, 10(1), 114-126. <https://doi.org/10520/EJC179015>
- El Zaatari, W., & Maalouf, I. (2022). How the Bronfenbrenner bio-ecological system theory explains the development of students' sense of belonging to school? *SAGE Open*, 12(4), 21582440221134089. <https://doi.org/10.1177/21582440221134089>
- Elo, S., Kääriäinen, M., Kanste, O., Pölkki, T., Utriainen, K., & Kyngäs, H. (2014). Qualitative content analysis: A focus on trustworthiness. *SAGE Open*, 4(1), 2158244014522633. <https://doi.org/10.1177/2158244014522633>
- Ettekal, A., & Mahoney, J. (2017). Ecological systems theory. In *The SAGE encyclopedia of out-of-school learning* (Vol. 2, pp. 239-241). SAGE Publications, Inc., <https://doi.org/10.4135/9781483385198.n94>
- Fakude, Z. T. (2022). *Managing teacher's perceptions of grade 9 curriculum changes in Economic Management Sciences, Mpumalanga* (Doctoral dissertation, University of Limpopo). <https://doi.org/10.26803/ijlter.23.8.27>
- Flick, U. (2018). *An introduction to qualitative research* (6th ed.). SAGE Publications.
- Flick, U. (2021). *Doing interview research: The essential how to guide*. SAGE Publications.
- Ghafouri, R., & Ofoghi, S. (2016). Trustworthiness and rigor in qualitative research. *International Journal of Advanced Biotechnology and Research*, 7(4), 1914-1922.
- Hanekom, S. (2018). The importance of ethical clearance in research. *Food For Thought, Research*. [Importance of Ethical Clearance in Research \(stellenboschbusiness.ac.za\)](https://www.stellenboschbusiness.ac.za)
- Heale, R., & Twycross, A. (2018). What is a case study? *Evidence-Based Nursing*, 21(1), 7-8. <https://doi.org/10.1136/eb-2017-102845>
- Hill, Z., Tawiah-Agyemang, C., Kirkwood, B., & Kendall, C. (2022). Are verbatim transcripts necessary in applied qualitative research: experiences from two community-based intervention trials in Ghana. *Emerging Themes in Epidemiology*, 19(1), 5. <https://doi.org/10.1186/s12982-022-00115-w>

- Husband, G., (2020). Ethical data collection and recognizing the impact of semi-structured interviews on research respondents. *Education Sciences*, 10(8), 206. <https://doi.org/10.3390/educsci10080206>
- Imtiaz, S. (2014). Exploring strategies for English language teaching of Pakistani students in public sector colleges. *Research Journal of English Language and Literature (RJELAL)*, 2(2), 247-253. - <http://www.rjelal.com>
- James, P., & Bray, P. (2022). Therapists' experiences of self-transcendence: An interpretative phenomenological analysis. *Journal of Humanistic Psychology*, 00221678221099339. <https://doi.org/10.1177/00221678221099339>
- Johnston, M. 2014. Secondary data analysis: A method of which the time has come. *Qualitative and Quantitative Methods in Libraries*, 3(3), 619–26. <https://www.qqml-journal.net/index.php/qqml/article/view/169>
- Jonda, N. D., & Modise, M. A. (2022). Economic and management sciences as the ground rule for grades 10 to 12 accounting learners in South Africa. *International Journal of Learning, Teaching and Educational Research*, 21(9), 120-133. <https://doi.org/10.26803/ijlter.21.9.7>
- Kang, E., & Hwang, H. J. (2023). The importance of anonymity and confidentiality for conducting survey research. *Journal of Research and Publication Ethics*, 4(1), 1-7. <https://doi.org/10.15722/jrpe.4.1.202303.1>
- Karppinen, K., & Moe, H. (2019). Texts as data: Document analysis. *The Palgrave Handbook of Methods for Media Policy Research*. https://doi.org/10.1007/978-3-030-16065-4_14
- Kekeya, J. (2019). The commonalities and differences between research paradigms. *Contemporary PNG Studies*, 31, 26-36. <https://doi.org/10.3316/informit.904599192994019>
- Khoza, S. B. (2017). *Can educational technology be defined from South African university facilitators' understanding*. University of KwaZulu-Natal: Durban.
- Kivunja, C. (2018). Distinguishing between theory, theoretical framework, and conceptual framework: A systematic review of lessons from the field. *International Journal of Higher Education*, 7(6), 44-53. <https://doi.org/10.5430/ijhe.v7n6p44>

- Köhler, T. (2022). *Class size and learner outcomes in South African schools: The role of school socioeconomic status*. *Development Southern Africa*, 39(2), 126–150. <https://doi.org/10.1080/0376835X.2020.1845614>
- Korstjens, I., & Moser, A. (2018). Series: Practical guidance to qualitative research. Part 4: Trustworthiness and publishing. *European Journal of General Practice*, 24(1), 120-124. <https://doi.org/10.1080/13814788.2017.1375092>
- Kretzer, M.M. and Kaschula, R.H., (2020). (Unused) potentials of teachers' covert language policies at public schools in Limpopo, South Africa. *Current Issues in Language Planning*, 21(3), 254-278. <https://doi.org/10.1080/14664208.2019.1641349>
- Kumar, R. (2018). Research methodology: A step-by-step guide for beginners. In A. Owen (Ed). *Research methodology*, 1-528. SAGE publications.
- Kyngäs, H., Kääriäinen, M., Elo, S. (2020). The trustworthiness of content analysis. In: Kyngäs, H., Mikkonen, K., Kääriäinen, M. (eds) *The Application of Content Analysis in Nursing Science Research*. Springer, Cham. https://doi.org/10.1007/978-3-030-30199-6_5
- Lane, R. M. (2022). *An ecology for learning and teaching: Integrating education science into teacher's pedagogies using an adaptation of Bronfenbrenner's Ecological Framework* (Doctoral dissertation, University of Auckland).
- Letshwene, M. J., & du Plessis, E. C. (2021). The challenges of implementing the Curriculum and Assessment Policy Statement in accounting. *South African Journal of Education*, 41(2), S1-S10. <https://doi.org/10.15700/saje.v41ns2a1978>.
- Lowe, A., Norris, A. C., Farris, A. J., & Babbage, D. R. (2018). Quantifying thematic saturation in qualitative data analysis. *Field methods*, 30(3), 191-207. <https://doi.org/10.1177/1525822X17749386>
- Mabusela, S. P. (2018). *The challenges of curriculum changes in teaching economic and management sciences in schools in the Umhlathuze Circuit* (Doctoral dissertation, University of Zululand).
- Maepa, M. M. (2017). *The experiences of Social Sciences secondary school teachers on changing school curriculum: A case study of Makweng Cluster, Capricorn District in Limpopo Province* (Doctoral dissertation, University of Limpopo).

- Marais, P. (2016). " We can't believe what we see": Overcrowded classrooms through the eyes of student teachers. *South African Journal of Education*, 36(2), 1-10. <https://doi.org/10.15700/saje.v36n2a1201>
- Maree, K., Creswell, J.W., Ebersohn, L., Eloff, I., Ferreira, R., Ivankova, N.V., Plano Clark, V.L. (2016). *First Steps in research*. Pretoria: Van Schaik.
- Mazhar, S. A., Anjum, R., Anwar, A. I., & Khan, A. A. (2021). Methods of data collection: A fundamental tool of research. *Journal of Integrated Community Health (ISSN 2319-9113)*, 10(1), 6-10. <https://doi.org/10.24321/2319.91113.2021101>
- Meier, C., & West, J. (2020). Overcrowded classrooms—the Achilles heel of South African education? *South African Journal of Childhood Education*, 10(1), 1-10. <https://doi.org/10.4102/sajce.v10i1.617>
- Mkhasibe, R. G., Khumatake, M. R., Olaniran, S. O., & Maphalala, M. C. (2020). Availability of and access to learning and teaching support materials in teaching the accounting component of economic and management sciences. *PONTE International Journal of Science and Research*, 76(12). <https://doi.org/10.21506/j.ponte.2020.12.8>
- Mkhasibe, R. G., Maphalala, M. C., & Nzima, R. D. (2018). Perceptions of subject mentors of pre-service teachers' readiness to teach economics and management sciences in the development of South Africa. *Journal of Gender, Information and Development in Africa (JGIDA)*, 7(2), 241-259.
- Modise, M. A. (2016). Pedagogical content knowledge challenges of accounting teachers. *International Journal of Educational Sciences*, 13(3), 291-297. <https://doi.org/10.1080/09751122.2016.11890464>
- Modise, M. A., Schlebusch, G., & Schlebusch, L. (2021). Examination of the effect of English language on limited English proficiency Accounting learners in South Africa. *International Journal of Innovation, Creativity and Change*, 15(10), 1049–1055.
- Mohajan, H. K. (2018). Qualitative research methodology in social sciences and related subjects. *Journal of Economic Development, Environment and People*, 7(1), 23-48. <https://mpira.ub.uni-muenchen.de/85654/>

- Molebatsi, M. D. (2019). *A strategy to improve formative assessment practice of financial literacy in economic and management sciences in a Grade 9 class*. (MEd Dissertation, University of the Free State).
- Molise, H. V. (2020). Exploring the content knowledge of accounting teachers in rural contexts: A call for a decoloniality approach. *International Journal of Learning, Teaching and Educational Research*, 19(8), 447-458. <https://doi.org/10.26803/ijlter.19.8.24>.
- Molise, H. V., Kola, M. I., & Ntshangase, M. X. (2023). Examining the continuous professional teacher development programme in South Africa: A case study of Economics and Management Science Teachers in the Thabo-Mafutsanyane District. *Journal of Education*, 27(1), 53-67. <https://doi.org/10.38159/ehass.202341315>.
- Moloi, M., & Molise, H. (2021). Professional curriculum practice of Economic and Management Sciences teachers: A case of Financial Literacy teaching. *Universal Journal of Educational Research*, 9(5), 1104-1112. <https://doi.org/10.13189/ujer.2021.090524>
- Monyai, R. (Ed.). (2019). *Teacher education in the 21st century*. BoD–Books on Demand. IntechOpen. <https://doi.org/10.5772/intechopen/77621>
- Morgan, H. (2022). Conducting a qualitative document analysis. *The Qualitative Report*, 27(1), 64-77. <https://doi.org/10.46743/2160-3715/2022.5044>
- Motulsky, S. L. (2021). Is member checking the gold standard of quality in qualitative research? *Qualitative Psychology*, 8(3), 389. <https://doi.org/10.1037/qup0000215>
- Mozayan, M. R. (2015). BICS & CALP revisited: A critical appraisal. *International Journal of Educational Investigations*, 2(9), 103-111. www.ijeionline.com
- Msimanga, M. R. (2017). *Teach and assess: A strategy for effective teaching and learning in Economic and Management Sciences* (Doctoral dissertation, University of the Free State).
- Mthiyane, N. (2016). Pre-service teachers' beliefs and experiences surrounding the use of language in science classrooms: A South African case study. *Nordic Journal of African Studies*, 25(2), 19-19. <https://doi.org/10.53228/njas.v25i2.112>

- Mujere, N. (2016). Sampling in research. In *Mixed Methods Research for Improved Scientific Study* (pp. 107-121). IGI Global. <https://doi.org/10.4018/978-1-5225-0007-0.ch006>
- Mustafa, H. M., Mahmoud, S., Assaf, I. H., Al-Hamadi, A., & Abdulhamid, Z. M. (2014). Comparative analogy of overcrowded effects in classrooms versus solving 'cocktail party problem'(neural networks approach). In *INTED2014 Proceedings* (pp. 5816-5824). IATED.
- Muthusamy, N. (2015). *Teachers' experiences with overcrowded classrooms in a mainstream school* (Doctoral dissertation, University of Kwazulu-Natal).
- Mwita, K. (2022). Factors influencing data saturation in qualitative studies. *International Journal of Research in Business and Social Science* (2147-4478), 11(4), 414-420. <https://doi.org/10.20525/ijrbs.v11i4.1776>
- Ndlovu, V. P. (2022). *Exploring grade 9 teachers' experiences of enacting financial literacy/accounting in the Zululand District. Ucwangingo ngokwehlela othisha bebanga 9 ekufundiseni ifinancial literacy ne-Accounting eZululand District* (Doctoral dissertation, University of KwaZulu-Natal).
- Ngwenya, J. C., & Nzuza, S. (2022). Teachers' views on the role of Economic and Management Sciences in preparing learners for accounting in the Further Education and Training Phase. *South African Journal of Education*, 42(4). <https://doi.org/10.15700/saje.v42n4a2131>
- Ngwenya, J., Sithole, N. V., & Okoli, M. (2020). Teachers' experiences of teaching Accounting in the context of curriculum changes in South Africa. *TD: The Journal for Transdisciplinary Research in Southern Africa*, 17(1), 1-9. <https://hdl.handle.net/10520/ejc-transd-v17-n1-a13>
- Nkabinde, A. P. (2021). *Exploring the pedagogical content knowledge of economic and management sciences teachers in teaching Financial literacy in secondary schools of Ekurhuleni north District* (Doctoral dissertation, University of South Africa).
- Ntshangase, T. C. (2017). *Teaching approaches used in the implementation of the accounting curriculum in the FET phase in the uThungulu District* (Doctoral dissertation, University of Zululand).

- Nzuza, S. T. (2019). *Exploring teachers' views on the role of economic and management sciences (EMS) in preparing learners for FET phase accounting*. (Doctoral dissertation, University of KwaZulu-Natal).
- Nzuza, S., Ngwenya, J., & Ndovela, S. (2022). Teachers' experiences of teaching Financial Literacy in Economic and Management Sciences (EMS) in preparing learners for FET phase Accounting. *International Journal of Learning, Teaching and Educational Research*, 21(11), 357-373. <https://doi.org/10.26803/ijlter.21.11.20>
- Patton, M. Q. (2023). *Qualitative research & evaluation methods: Integrating theory and practice*. SAGE publications.
- Pervin, N., & Mokhtar, M. (2022). The interpretivist research paradigm: A subjective notion of a social context. *International Journal of Academic Research in Progressive Education and Development*, 11(2), 419-428. <https://doi.org/10.6007/IJARPED/v11-i2/12938>
- Phakathi, S. P. (2018). *The challenges of curriculum changes in teaching Economic and Management Sciences in schools in the Umhlathuze Circuit* (Master's dissertation, University of Zululand). <http://hdl.handle.net/10530/1795>
- Phillips, H. N., & Condy, J. (2023). Pedagogical dilemma in teacher education: Bridging the theory practice gap. *South African Journal of Higher Education*, 37(2), 201-217. <https://doi.org/10.20853/37-2-4610>
- Popping, R., (2015). Analyzing open-ended questions by means of text analysis procedures. *Bulletin of Sociological Methodology/Bulletin de Méthodologie Sociologique*, 128(1), 23-39. <https://doi.org/10.1177/0759106315597389>
- Proudfoot, K. (2023). Inductive/deductive hybrid thematic analysis in mixed methods research. *Journal of Mixed Methods Research*, 17(3), 308-326. <https://doi.org/10.1177/15586898221126816>
- Qoyi, M., & Mpiti, P. T. (2022). Pedagogical practices of grade 7 Economic and Management Sciences teachers in teaching financial literacy component. *International Journal of Research in Business and Social Science (2147-4478)*, 11(10), 359-365.

- Rai, N., & Thapa, B. (2015). A study on purposive sampling method in research. *Kathmandu: Kathmandu School of Law*, 5(1), 8-15.
- Rehman, A. A., & Alharthi, K. (2016). An introduction to research paradigms. *International Journal of Educational Investigation*, 3(8), 51-59. www.ijeionline.com
- Rice, A. H., & Kitchel, T. (2016). Influence of knowledge of content and students on beginning agriculture teachers' approaches to teaching content. *Journal of Agricultural education*, 57(4), 86-100. <https://doi.org/10.5032/jae.2016.04086>
- Ristantri, C. D. (2025). Exploring the experiences of teachers and students in implementing financial literacy in schools: A grounded theory approach. *International Conference on Social Science and Humanity*, 2(1), 438–443. <https://doi.org/10.61796/icossh.v2i1.186>
- Rollnick, M. (2017). Learning about semi-conductors for teaching - The role played by content knowledge in pedagogical content knowledge (PCK) development. *Research in Science Education*, 47, 833-868. <https://doi.org/10.1007/s11165-016-9530-1>
- Rossouw, M., & Greeff, C. (2020). Improving the financial literacy of Grade 8 and/or 9 economic and management sciences teachers in the Western Cape. *South African Journal of Education*, 40(2). <https://doi.org/10.15700/saje.v40n2a1736>
- Scheiner, T. (2015). Lessons we have (not) learned from past and current conceptualizations of mathematics teachers' knowledge. In *Ninth Congress of the European Society for Research in Mathematics Education (CERME9, 4-8 February 2015)* (pp. 3248-3253). Charles University in Prague.
- Sentsho, T. A., & Mudau, P. K. (2023). Teachers' experiences of teaching the Financial Literacy component to enhance learner performance in Economic and Management Sciences. *Journal Of Curriculum Studies Research*, 5(3), 29-43. <https://doi.org/10.46303/jcsr.2023.29>
- Shufutinsky, A. (2020). Employing use of self for transparency, rigor, trustworthiness, and credibility in qualitative organizational research methods. *Organization Development Review*, 52(1), 50-58.
- Sibisi, K. P. (2019). *Exploring pedagogical practices of Grade Seven Economic Management Sciences teachers in teaching Financial Literacy: a case study of*

- three Clermont Township schools* (Doctoral dissertation, University of KwaZulu-Natal).
- Sileyew, K. J. (2019). *Research design and methodology* (Vol. 7). Cyberspace. <https://doi.org/10.5772/intechopen.8573>
- Siyaya, M. C. (2019). *Factors influencing learner performance in the economic and management sciences in the Ilembe District* (Doctoral dissertation, University of Zululand).
- Siyaya, M. C., Omotosho, A. O., Uleanya, C., & Gamede, B. T. (2022). Information literacy and metacognitive abilities of teachers: Case of a South African rural school. *International Journal of Education and Literacy Studies*, 10(1), 173-178. <https://doi.org/10.1177/0266666921995232>
- Snyder, H. (2019). Literature review as a research methodology: An overview and guidelines. *Journal of Business Research*, 104, 333-339. <https://doi.org/10.1016/j.jbusres.2019.07.039>
- Snyder, S. E., & Duchschere, J. E. (2022). Revisiting ecological systems theory: Practice implications for juvenile justice youth. *Translational Issues in Psychological Science*, 8(2), 234. <https://doi.org/10.1037/tps0000324>
- Sweller, J. (1988). Cognitive load during problem solving: Effects on learning. *Cognitive Science*, 12(2), 257-285. https://doi.org/10.1207/s15516709cog1202_4
- Sweller, J. (2022). The role of evolutionary psychology in our understanding of human cognition: Consequences for Cognitive Load Theory and instructional procedures. *Educational Psychology Review*, 34(4), 2229-2241. <https://doi.org/10.1007/s10648-021-09647-0>
- Taherdoost, H. (2021). Data collection methods and tools for research; a step-by-step guide to choose data collection technique for academic and business research projects. *International Journal of Academic Research in Management (IJARM)*, 10(1), 10-38. www.elvedit.com
- Takahashi, A. R. W., & Araujo, L. (2020). Case study research: Opening up research opportunities. *RAUSP Management Journal*, 55, 100-111. <https://doi.org/10.1108/RAUSP-05-2019-0109>

- Tarozzi, M. (2022). Designing qualitative research for studies in education. In U. Flick (Ed). *The SAGE Handbook of Qualitative Research Design*, 2, 1077-1096. Freie Universität Berlin, Germany.
- Thaba-Nkadimene, K. L., & Mmakola, S. D. (2020). The phasing-out of commercial entrepreneurship subjects in Limpopo secondary schools in South Africa. *Journal of Entrepreneurship Education*, 23(2), 1-11.
- Tricot, A., & Sweller, J. (2014). Domain-specific knowledge and why teaching generic skills does not work. *Educational Psychology Review*, 26(2), 265-283.
- Uleanya, C., Gamede, B. and Siyaya, M.C., (2021). Exploring factors influencing learner performance in the Economic and Management Sciences in rural Kwazulu-Natal province of South Africa. *International Journal of Innovation, Creativity and Change*, 15 (6), 411-432. www.ijicc.net
- Varpio, L., Paradis, E., Uijtdehaage, S., & Young, M. (2020). The distinctions between theory, theoretical framework, and conceptual framework. *Academic Medicine*, 95(7), 989-994. <https://doi.org/10.1097/ACM.0000000000003075>
- Walter, S., Taylor, A., Tyrone, J., Langer, S., Pagan, J. R., Hummel, C. H., ... & Rosen, A. C. (2022). Disclosing individual results in dementia research: A proposed study participant's bill of rights. *Journal of Alzheimer's Disease*, 90(3), 945-952. <https://doi.org/10.3233/JAD-220810>
- Williams, K., Lang, E. S., Panchal, A. R., Gasper, J. J., Taillac, P., Gouda, J., ... & Hedges, M. (2019). Evidence-based guidelines for EMS administration of naloxone. *Prehospital Emergency Care*. <https://doi.org/10.1080/10903127.2019.1597955>.
- Wilson, A. (2015). A guide to phenomenological research. *Nursing Standard (2014+)*, 29(34), 38. <https://doi.org/10.7748/ns.29.34.38.e8821>
- Yin, R. K. (2018). *Case study research and applications* (Vol. 6). Thousand Oaks, CA: SAGE publications.

ANNEXURE A: PERMISSION FROM THE DEPARTMENT OF BASIC EDUCATION



LIMPOPO
PROVINCIAL GOVERNMENT
REPUBLIC OF SOUTH AFRICA

DEPARTMENT OF
EDUCATION

CONFIDENTIAL

Ref: 2/2/2

Enq: Makola MC

Tel No: 015 290 9448

E-mail: MakolaMC@edu.limpopo.gov.za

MULAUDZI TC
HOUSE NO. 1024
MATHIBELA PHASE 2
0628

Mulaudzitic2@gmail.com [067 889 6293]

RE: REQUEST FOR PERMISSION TO CONDUCT RESEARCH.

1. The above bear's reference.
2. The Department wishes to inform you that your request to undertake research titled: **"CHALLENGES FACED IN TEACHING AND LEARNING OF FINANCIAL LITERACY IN THE ECONOMIC AND MANAGEMENT SCIENCES (EMS) CURRICULUM"** has been approved
3. The following conditions should be considered:
 - 3.1 The research should not have any financial implications for Limpopo Department of Education.
 - 3.2 Arrangements should be made with the Circuit Office and the School concerned.
 - 3.3 The conduct of research should not in any how disrupt the academic programmes at the school(s).
 - 3.4 The research should not be conducted during the time of Examinations, especially in the fourth term.

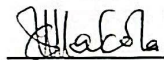
REQUEST FOR PERMISSION TO CONDUCT RESEARCH: MULAUDZI TC Page 1

Cnr 113 Biccard & 24 Excelsior Street, POLOKWANE, 0700, Private Bag X 9489, Polokwane, 0700
Tel: 015 290 7600/ 7702 Fax 086 218 0560

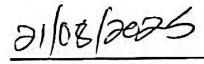
The heartland of Southern Africa-development is about people

- 3.5 During the study, applicable research ethics should be adhered to; in particular the principle of voluntary participation (the people involved should be respected and treated with dignity).
- 3.6 Upon completion of the research, the researcher shall share the final product of the research with the Department.
- 4 Additionally, you are expected to produce this letter at School(s)/Office(s) where you intend to conduct your research as evidence that permission has been granted for access to the research site(s).
- 5 The Department appreciates the contribution that you wish to make and wishes you success in your investigation.

Best wishes.



MC Makola PhD

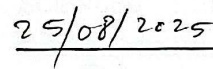


Date



Molohe NM

Acting DDG: CORPORATE SERVICES



Date

REQUEST FOR PERMISSION TO CONDUCT RESEARCH: MULAUDZI TC Page 2

Cnr 113 Biccard & 24 Excelsior Street, POLOKWANE, 0700, Private Bag X 9489, Polokwane, 0700
Tel: 015 290 7600/ 7702 Fax 086 218 0560

The heartland of Southern Africa-development is about people

ANNEXURE B: LETTER TO THE PRINCIPALS

STAND NO. 1024

MATHIBELA PHASE TWO

GROOTHOEK

0628

Attention: The principal

Dear Sir/Madam

PERMISSION REQUEST TO CONDUCT RESEARCH

My name is Tshumbedzo Celander Mulaudzi. I am currently pursuing my Master's degree at the Central University of Technology under the supervision of Prof G Schlebusch and Dr N Sithole in the faculty of Humanities. The title of my research is 'CHALLENGES FACED IN TEACHING AND LEARNING OF FINANCIAL LITERACY IN THE ECONOMIC AND MANAGEMENT SCIENCES (EMS) CURRICULUM'.

The data collection instruments used in this study include semi-structured interviews and document review. The study targets to interview the EMS teachers for grade 8 and 9 and the Departmental Head in the department of commerce during their free time to ensure that the academic time is not affected. Teachers will be interviewed in term 3 and requested to hand over the teachers' and learners' portfolio for document analysis for term 1 and term 2 on the day of interviews. Please note that participation in this study is voluntary and the identity of the participants will be kept confidential and anonymous.

Yours sincerely

Mulaudzi TC



ANNEXURE C: INFORMATION SHEET

LPREC GENERIC INFORMATION SHEET AND CONSENT FORM

Introduction of the enumerator

My name is Tshumbedzo Celandier Mulaudzi. I am a Masters' student studying at the Central University of Technology, Welkom campus, Free state, South Africa. I am interested in exploring Challenges Faced In Teaching And Learning Of Financial Literacy In The Economic And Management Sciences (EMS) Curriculum in the Sekhukhune South District. I have discovered through my dissertation that Financial Literacy in grade 8 and 9 is the reason why learners fail EMS and I felt it would be relevant to explore the challenges faced in the teaching and learning of this component. This is a qualitative case study. Therefore, I have drafted the questions for you to answer to gather the information linked to the research topic.

Brief introduction and background of the study

When the CAPS curriculum was introduced, it aimed at ensuring that learners acquire and apply knowledge and skills in ways that are meaningful to their own lives in all subjects, including EMS. However, the performance of EMS learners in grade 8 and 9 is bad as learners perform poorly in the Financial Literacy section of EMS. Learners struggle to analyse Financial Literacy transactions and understanding the related concepts, resulting in such learners failing and losing interest in the subject. Therefore, there is a need to explore challenges faced in teaching and learning of Financial Literacy in the economic and management sciences curriculum and strategies employed by teachers to improve learner performance in Financial Literacy.

Withdrawal from the study

Your participation is completely voluntary. You are not being forced to take part, and it's entirely your choice. If you decide not to participate, there will be no negative consequences. If you do choose to participate, you may stop at any time without any penalty or disadvantage.

Confidentiality and Anonymity

All information you provide will be kept strictly confidential. Your name or any identifying details will not be recorded or linked to your responses. The results will be used only for research purposes, and any findings will be presented in a way that does not reveal your identity.

If the interview needs to be recorded, the enumerator must first get permission from the researcher. Your consent will also be requested before any recording takes place.

Risks/discomforts

Any possible risks or discomforts related to participating in this study will be communicated before you decide to take part. You are free to ask questions or raise concerns at any time.

withdrawal and confidentiality of the participants

Benefits

While there may be no direct personal benefit, your responses could help improve understanding of the research topic and contribute to positive change in the community or field being studied.

Who to contact if you have been harmed or have any concerns

This research has been approved by the Limpopo Provincial Research Ethics Committee (LPREC). If there are any complaints about ethical aspects of the research or any feeling that the respondent has been harmed in any way by participating in this study the LPREC secretariat must be contacted at lprecsecretariat@limpopo.gov.za

ANNEXURE D: CONSENT FORM

LPREC CONSENT FORM

CONSENT

I hereby agree to participate in research on the CHALLENGES FACED IN TEACHING AND LEARNING OF FINANCIAL LITERACY IN THE ECONOMIC AND MANAGEMENT SCIENCES (EMS) CURRICULUM. I understand that I am participating freely and without being forced in any way to do so. I also understand that I can stop participating at any point should I not want to continue and that this decision will not in any way affect me negatively. I understand that this is a research project whose purpose is not necessarily to benefit me personally in the immediate or short term. I understand that my participation will remain confidential. All information I provide will be kept confidential. My name and any identifying details will not appear in any reports, publications, or presentations arising from this study.

.....

Signature of participant

Date:.....

CONSENT FOR TAPE RECORDING

I hereby agree to the tape-recording of my participation in the study.

.....

Signature of participant

Date:.....

I understand that the information that I provide will be stored electronically and will be used for research purposes now or at a later stage.

.....

Signature of participant

Date:.....

ANNEXURE E: ETHICAL CLEARANCE FROM CUT



24 April 2025

Ms T. Mulaudzi
217011642@stud.cut.ac.za
Postgraduate Studies Education
Degree: Master of Education
Risk Category: Medium Risk
Protocol Reference Number: CUT/REIC/2025/000587
Approval Date: 24 April 2025
Expiry Date: 23 April 2026

Project Title: Challenges Faced in Teaching and Learning of Financial Literacy in the Economic and Management Sciences (EMS) Curriculum.

Dear Ms T. Mulaudzi

This letter serves to notify you that your application for study for the title mentioned above was reviewed by the CUT Human Research Ethics Committee (CUT HREC). I am pleased to inform you on behalf of the CUT HREC that the study has been approved, and you have been granted ethical clearance for your project.

Your ethical clearance number, to be used in all correspondence, is **CUT/REIC/20205/000587**

The ethical clearance number is valid for research conducted for one year from issuance. Should you require more time to complete this research, please apply for an extension using the Clarivate Converis System or contact the Research Ethics Office for assistance.

We request that any changes that may take place during your research project be submitted to the HREC for approval to ensure we are kept up to date with your progress and any ethical implications that may arise. This includes any serious adverse events and/or termination of the study.

All data collected by CUT applicants must be stored in a secure and encrypted storage cloud that has restricted access to only those researchers involved in the study. Please contact Ms Dora Ackerman (dora@cut.ac.za) on how to store data on the secure CUT SharePoint.

NB: The approval of this study does not supersede compliance with the residency period and is only for data that is yet to be collected and not for retrospective approval.

Kind regards,

Laetus O.K.
Lategan

Digitally signed by Laetus
O.K. Lategan
Date: 2025.04.24 11:03:42
+02'00'

Prof. Laetus O.K. Lategan
CUT HREC: Chairperson
Human Research Ethics Committee
Research Development Office
T: +27 (0)51 507 4328 | E: REIC@cut.ac.za

ANNEXURE F: CLEARANCE LETTERS FROM THE DEPARTMENT OF EDUCATION



LIMPOPO
PROVINCIAL GOVERNMENT
REPUBLIC OF SOUTH AFRICA

OFFICE OF THE PREMIER

Office of the Premier

Research and Development Directorate

Private Bag X9483, Polokwane, 0700, South Africa

Tel: (015) 230 9910, Email: mokobij@premier.limpopo.gov.za

LIMPOPO PROVINCIAL RESEARCH ETHICS COMMITTEE CLEARANCE CERTIFICATE

REVIEW DATE: 06 AUGUST 2025

PROJECT NUMBER: LPREC/150/2025: PG

**SUBJECT: CHALLENGES FACED IN TEACHING AND LEARNING OF FINANCIAL
LITERACY IN THE ECONOMIC AND MANAGEMENT SCIENCES (EMS)
CURRICULUM**

RESEARCHER: TC MULAUDZI

Chairperson: Prof I Swarts



Chairperson: Limpopo Provincial Research Ethics Committee

The Limpopo Provincial Research Ethics Committee (LPREC) is registered with National Health Research Council (NHREC) Registration Number **REC-111513-038**.

Note:

- i. This study is categorized as a Low Risk Level in accordance with risk level descriptors as enshrined in LPREC Standard Operating Procedures (SOPs)
- ii. Should there be any amendment to the approved research proposal; the researcher(s) must re-submit the proposal to the ethics committee for review prior data collection.
- iii. The researcher(s) must provide annual reporting to the committee as well as the relevant department and also provide the department with the final report/thesis.
- iv. The researchers will be required to make presentations of the study findings and recommendations at the Provincial Research Conference/Departmental Research Day.
- v. The ethical clearance certificate is valid for 12 months. Should the need to extend the period for data collection arise then the researcher should renew the certificate through LPREC secretariat. PLEASE QUOTE THE PROJECT NUMBER IN ALL ENQUIRIES

CONFIDENTIAL



LIMPOPO
PROVINCIAL GOVERNMENT
REPUBLIC OF SOUTH AFRICA

OFFICE OF THE PREMIER

TO: DR MC MAKOLA

FROM: PROF I SWARTS

CHAIRPERSON: LIMPOPO PROVINCIAL RESEARCH ETHICS COMMITTEE (LPREC)

REVIEW DATE: 06 AUGUST 2025

**SUBJECT: CHALLENGES FACED IN TEACHING AND LEARNING OF FINANCIAL
LITERACY IN THE ECONOMIC AND MANAGEMENT SCIENCES (EMS)
CURRICULUM**

RESEARCHER: TC MULAUDZI

Dear Colleague

The above researcher's research proposal served at the Limpopo Provincial Research Ethics Committee (LPREC). The committee is satisfied with the methodological and ethical soundness of the proposed study.

Decision: The proposal is granted full approval.

Regards

Chairperson: Prof I Swarts



Secretariat: Ms. J Mokobi



Date: 14/08/2025

ANNEXURE G: INTERVIEW SCHEDULE FOR TEACHERS

INTERVIEW SCHEDULE FOR TEACHERS

School Code:

Experience as EMS teacher:

Qualifications:

Interviewer:

Date:

1. From the qualifications you obtained, comment on your specialist knowledge of EMS.
2. What challenges do you face in the teaching of Financial Literacy?
3. Comment on any professional development training you received in EMS.
4. How do you break down difficult Financial Literacy concepts to learners?
5. What type of teacher and learner support material do you generally use in your EMS (Financial Literacy) class? Comment on the availability of other essential teaching resources.
6. Comment on the availability of technological resources to support teaching and learning of Financial Literacy.
7. What assessment techniques are you currently employing to assess learners in Financial Literacy? elaborate
8. How does overcrowding (if at all) affect the teaching and learning process of Financial Literacy?
9. What strategies are you currently applying to overcome possible Financial Literacy challenges?
10. What do you suggest should be done to limit the challenges faced in the EMS curriculum within Financial Literacy?

ANNEXURE H: INTERVIEW SCHEDULE FOR DEPARTMENTAL HEADS

INTERVIEW SCHEDULE FOR DEPARTMENTAL HEADS

School code:

Qualifications:

Experience as DH:

Interviewer:

Date:

1. Comment on your specialization regarding commerce subjects, particularly EMS.
2. What challenges do EMS teachers face, especially with the Financial Literacy section?
3. Which strategies have you implemented to address those challenges (if any)?
4. How do you support and develop teachers in your department?
5. Comment on the support material available to teachers and learners with regard to Financial Literacy in EMS.
6. What is your opinion regarding the time allocation of 2 hours per week for EMS, especially with reference to Financial Literacy?
7. What possible recommendations can you provide to teachers and learners who may struggle with the Financial Literacy section of EMS?

ANNEXURE I: INTERVIEW SCHEDULE FOR CURRICULUM ADVISOR

INTERVIEW SCHEDULE FOR CURRICULUM ADVISOR

Name of the district:

Qualifications:

Experience as curriculum advisor:

Interviewer:

Date:

1. How often do you visit schools to support teachers in EMS? Elaborate on your answer
2. What challenges have you identified that may be the cause for learner's failure in Financial Literacy?
3. What support are you providing EMS teachers to limit those challenges?
4. Comment on the curriculum changes and how it affected both teachers and learners?
5. What possible recommendations can you provide to teachers and learners who may struggle with the Financial Literacy section of EMS?

ANNEXURE J: DOCUMENT REVIEW TEMPLATES

Teachers' template

Template for teachers' portfolio

Contents	School 1	School 2	School 3	School 4	School 5	School 6	School 7
ATP							
Marksheets							
Item analysis							
Comparative analysis of results							
Formal assessments question papers							
Assessment marking guidelines							

Learners template

Template for learners' portfolio

Contents	Grade	School 1			School 2			School 3			School 4			School 5			School 6			School 7		
		L1	L2	L3	L1	L2	L3	L1	L2	L3	L1	L2	L3	L1	L2	L3	L1	L2	L3	L1	L2	L3
Learner					L1	L2	L3	L1	L2	L3	L1	L2	L3	L1	L2	L3	L1	L2	L3	L1	L2	L3
Term 1 Assignment	8																					
	9																					
Term 1 Controlled test	8																					
	9																					
Term 2 paper one examination	8																					
	9																					
Term 2 paper two examination	8																					
	9																					

ANNEXURE K: LANGUAGE EDITING LETTER



EDITING CERTIFICATE

This serves to confirm that the academic work in the form of a dissertation / thesis / article written by:

Tshumbedzo Celander Mulaudzi

Topic:

CHALLENGES FACED IN TEACHING AND LEARNING OF FINANCIAL LITERACY IN THE ECONOMIC AND MANAGEMENT SCIENCES (EMS) CURRICULUM

Was proofread and grammatically edited by me during:

October 2025






Chris Jewell
Language Editor
chrisjewell.sa@gmail.com
Tel: 082 924 3398

ANNEXURE L: SIMILARITY REPORT

Tc Mulaudzi

MEd study

-  Quick Submit
-  Quick Submit
-  Central University of Technology

Document Details

Submission ID
trnold::1:3375148271

Submission Date
Oct 16, 2025, 12:31 PM GMT+2

Download Date
Oct 16, 2025, 12:40 PM GMT+2

File Name
New_MULAUDZI_TC_MEd_final-1.docx

File Size
3.7 MB

152 Pages
38,584 Words
230,346 Characters

 Page 2 of 169 - Integrity Overview

Submission ID trnold::1:3375148271





18% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.




Filtered from the Report

- Bibliography
- Cited Text

Match Groups

-  **496** Not Cited or Quoted **14%**
Matches with neither in-text citation nor quotation marks
-  **0** Missing Quotations **0%**
Matches that are still very similar to source material
-  **163** Missing Citation **4%**
Matches that have quotation marks, but no in-text citation
-  **0** Cited and Quoted **0%**
Matches with in-text citation present, but no quotation marks

Top Sources

- 16%  Internet sources
- 13%  Publications
- 4%  Submitted works (Student Papers)

Integrity Flags

0 Integrity Flags for Review

No suspicious text manipulations found.

Our system's algorithms look deeply at a document for any inconsistencies that would set it apart from a normal submission. If we notice something strange, we flag it for you to review.

A Flag is not necessarily an indicator of a problem. However, we'd recommend you focus your attention there for further review.