

**Exploring Pedagogical Practices of Grade Seven Economic
Management Sciences Teachers in Teaching Financial Literacy:
A Case Study of Three Clermont Township Schools**

by

KHANYISILE PATRICIA SIBISI

A dissertation submitted in partial fulfilment for the degree of Masters in
Education

In the School of Education, College of Humanities
University of KwaZulu-Natal
Edgewood Campus

Supervisor: Professor Thabo Msibi

August 2019

Declaration

I, **KHANYISILE PATRICIA SIBISI**, declare that

1. The research reported in this thesis, except where otherwise indicated, and is my original research.
2. This thesis has not been submitted for any degree or examination at any other university.
3. This thesis does not contain other persons' data, pictures, graphs or other information, unless specifically acknowledged as being sourced from other persons.
4. This thesis does not contain other persons' writings, unless specifically acknowledged as being sourced from other researchers. Where other sources have been quoted, then:
 - a. Their words have been re-written but the general information attributed to them has been referenced.
 - b. Where their exact words have been used, then their writings have been placed in italics and inside quotation marks, and referenced.
5. This thesis does not contain text, graphics or tables copied and pasted from the Internet, unless specifically acknowledged, and the source being detailed in the thesis and in the Reference sections.



Signature:

Student Number: 201510595

SUPERVISOR'S STATEMENT

As Supervisor, I hereby approve/ not approve this thesis for submission to be examined.

Professor Thabo Msibi

Dedication

The dissertation is dedicated to:

My late mother *Zanele Maurrie Sibisi* and my late father *Sabelo Alson Sibisi* for the unbelievable gift that they have given me, which is Life. Secondly to my lovely two children Mfundo and Owami for the sacrifice of their time and supporting me through my hard time journey where I had to leave them alone at home, as young as they are, in order to fulfil my passion.

May God bless you my children.

Acknowledgements

Firstly I give praise to my God who walked with me from the beginning to the end, guided, strengthened, protected me in whatever challenges I came across during the lonely journey of writing this dissertation.

I would like to acknowledge the following people for their support in my academic journey:

□ I would like to convey my gratitude to my supervisor Professor Thabo Msibi, he has been an incredible supervisor, for his remarkable guidance, support and wisdom, his valuable time and patience. Thank you for believing in me and for your encouragement, especially when I felt like giving up.

□ I would also like to thank the participants, who volunteered to participate. Thank you so much for your contribution and time you dedicated towards this study. I also extend my sincere thanks to the school principals for giving me permission to conduct the study in their schools.

□ I thank my family especially my brother Maxwell and his wife Nonhlanhla for the support that they have given me by taking care of my children throughout my academic journey. I owe my achievements to you and words cannot describe my gratitude to you.

□ My sincere thanks to my Godmother Nonhlanhla Chiliza for her support and encouragement through the difficult academic journey. Your efforts are highly appreciated.

□ My appreciation and thanks to my niece Julia Motaung for her generous support, in helping me financially for my studies, including the data collection of this project. She was always my pillar of strength,

□ My appreciation also to my nephew Ivan, niece Sheila, Nonhle and my adopted child Patience Sibiyi for their understanding and support and their words of encouragement which inspired me to come to the conclusion of this dissertation.

Abstract

The teaching of Economic Management Sciences in senior phase classrooms in South Africa, especially in grade seven, remains an under-researched area of work. This study sought to explore the pedagogical practices of grade seven Economic Management Sciences teachers in teaching financial literacy. The focus on financial literacy was largely driven by my observation, in related meetings and workshops that many of my colleagues were battling to teach this section. The study used a case study methodology in understanding the pedagogic practices of grade seven teachers, with Clermont Township being the case under exploration. Five participants were observed and each interviewed twice. The study found that the teachers adopt pedagogical practices on the basis of experience and subject area content knowledge. Those teachers with good experience and good subject content knowledge were found to deliver learner-centred, creative lessons, while those teachers without the experience and limited content knowledge relied on the textbook, and taught in teacher-centred ways. The study also found that, due to a lack of training on the relatively new content of financial literacy in EMS, teachers used the pedagogies that were most familiar to them. The study also found that teachers had challenges in teaching financial literacy due to the complicated language of financial literacy concepts, as well as a lack of resources in deprived schooling communities.

The study concludes by suggesting more large scale and contextually varied studies on the subject, given the relatively limited knowledge available on the subject. The study also calls for the capacitation of teachers in order to teach financial literacy in more creative and impactful ways.

Contents

Declaration.....	ii
Dedication.....	iii
Acknowledgements.....	iv
Abstract.....	v
List of figures.....	viii
List of tables.....	viii
Chapter 1 Introduction.....	1
1.1. Introduction and Background.....	1
1.2 Rationale.....	3
1.3 Objectives and research questions.....	4
1.4 Critical research questions.....	4
1.5 Methodology.....	5
1.6 The significance of the study.....	5
1.7 Overview of the thesis.....	6
Chapter 2 Literature Review.....	7
2.1 Introduction.....	7
2.2 Theoretical framework.....	7
2.3 Definitions of financial literacy.....	8
2.4 The importance of financial literacy.....	10
2.5 Teaching of financial literacy: A review.....	10
2.5.1 Overview of the field: International studies.....	11
2.5.2 The teaching of financial literacy in South Africa.....	12
2.6 Conclusion.....	16
Chapter 3 Methodology.....	18
3.1 Introduction.....	18
3.2 The qualitative approach.....	19
3.3 Location of the study.....	20
3.3 Sampling method.....	21
3.4 Methodology.....	23
3.5 Case study methodology.....	23
3.6 Data generation methods.....	24
3.7 Data analysis.....	26
3.8 Ethical issues.....	27

3.9 Conclusion	29
Chapter 4 The Data Analysis and Findings	31
4.1 Introduction.....	31
4.2 Presentation of participants.....	32
4.3 The role that experience and subject area content knowledge plays in teaching EMS	33
4.4 The importance of appropriate pedagogical practices when teaching financial literacy ...	38
4.5 Academic support from school and the department	41
4.6 Challenges encountered in teaching financial literacy	44
4.7 Appointment of appropriate teachers.....	48
4.8 Conclusion	49
Chapter 5 Discussion, Recommendations and Conclusion.....	50
5.1 Introduction.....	50
5.2 Discussion of findings.....	50
5.3 Implications of the study.....	52
5.3.1 Policy	53
5.3.2 Practice	53
5.3.3 Future research	53
5.3.4 Limitations of the study.....	54
5.4 Conclusion	54
REFERENCES	56
APPENDIX A: ETHICAL CLEARANCE.....	63
APPENDIX B: CONSENT LETTER TO THE PRINCIPAL.....	64
APPENDIX C: CONSENT LETTER TO PARTICIPANTS	69
APPENDIX D: INTERVIEW GUIDE	75
APPENDIX E: OBSERVATION SCHEDULE	77
APPENDIX F: INTERVIEW SCHEDULE	81

List of figures

Figure 1 Location of Pinetown within the EThekweni municipality	21
Figure 2 Location of Clermont within the Pinetown area.....	21

List of tables

Table 1 Details of participants and their pseudonyms	22
Table 2 First interviews: Dates and times	26
Table 3 Second interviews: Dates and times	26

Chapter 1 Introduction

1.1 Introduction and Background

This study sought to explore pedagogical practices of grade seven Economic Management Sciences teachers in teaching financial literacy. The education system in South Africa post 1994 has been characterised by a series of curriculum transformations. These transformations have impacted immensely on the level of content subject delivery at the intermediate and senior phase (Motala, 2018). The current curriculum policy is known as the Curriculum and Assessment Policy Statement (CAPS). Various schools have experienced a number of challenges in implementing the expectations of this curriculum. These challenges include the availability of classroom space, of adequately trained teachers, of teaching and learning resources, as well as of modern infrastructure that promotes access to education for all (Bloch, 2009). The lack of these facilities is evidently in contradiction with the Constitution of the Republic of South Africa, which states that every child has the right to basic education and that every parent has the responsibility of ensuring that their children receive education (Davis, 2006).

The Economic and Management Science (EMS) subject deals with the efficient and effective use of different types of private, public or collective resources to satisfy people's needs and wants, as (Spaull, 2013) highlights. It also reflects critically on the impact of the utilisation of resources on people and the environment. In order to assist business owners and entrepreneurs to maximize profit, as well as individuals to maintain a healthy record of their finances, the understandings achieved in the EMS subject are critical. Furthermore, the subject is practical and equips learners with real life skills for personal development and community development. Spaull (2013) notes that these activities, when given to learners, should contribute to their personal development and sustainable growth, ensuring that young people thrive in their communities and the broader society.

EMS combines three subjects, i.e. Accounting, Business Economics and Economics. It is expected in EMS that teachers are appropriately skilled to teach the combination of these three subjects. However, very often teachers often lack the skill set to be able to teach on all these three areas in a manner that is impactful and leads to epistemological access amongst learners (Spaull, 2013). Furthermore, learners have been found to struggle to pass Financial Literacy at Matriculation level in schools. Financial literacy in high school has been found to be

particularly lacking (Meyer, 2015). Coincidentally, this is the very same section that I have observed many of my peers in workshops battling to understand. In part, this challenge has been because financial literacy was never part of EMS in previous curricula offerings (Coetzee, 2016; Rajoo, 2013; Maistry, 2014),

It is because of the above challenges that this study focuses on the pedagogic practices of EMS grade seven teachers when teaching the financial literacy component of the curriculum. I was particularly interested in unpacking the understanding of financial literacy amongst teachers who are charged with delivering the curriculum to learners. I sought to explore the range of pedagogical practices that they adopt when teaching the section, including their general comfort with the subject as well as their experiences.

The general education and training stage of schooling is divided into three phases: the junior phase (which encompasses grade R to grade three), the intermediate phase (which consists of grade four to grade six) and the senior phase (which consists of grade seven to grade nine). Grade seven is the only grade that is separated from the rest of its phase since the two other grades in the phase are located in high schools, while grade seven remains in primary school. This separation often contributes to the challenges in EMS as it is difficult for teachers in grade seven to have phase meetings with colleagues located in high schools. This becomes particularly challenging for a subject like EMS, which expects teachers to introduce particular concepts in grade seven for continuation in grades eight and nine. This study was therefore also designed bearing in mind this complexity.

It was important to engage in a study that sought to explore how teachers teach the concept of financial literacy, given the importance of the section for general living. It is thus essential for there to be good teaching in the subject, enabling the mastery of content and concepts in the section, specifically, and the EMS subject more generally.

This chapter provides the background to the study, the rationale for the study and the critical questions that guided the study. The chapter very briefly maps out the methodology that was followed in the study, and also presents the significance of this study. Lastly, an overview of the study is provided to indicate what will be discussed in the forthcoming chapters.

1.2 Rationale

As a teacher at primary school level for more than 20 years, I experienced teaching almost all the phases from grade zero to grade seven. The procedure at our school was that each teacher would teach a grade for not more than three years, irrespective of one's majors. Although this procedure was for everyone, I found myself being the one who was exposed to the procedure more than other colleagues because of dedication— often those teachers who are found to be dedicated than others to end up teaching in all phases. In moving across the range of grades across the school level, I was exposed to the challenging state of our schools. I was often forced to re-teach concepts anew, especially in EMS, as it was clear that many of my colleagues were battling with subject area content in the subject, leaving learners with inadequate knowledge.

Apart from understanding the challenges of learners' lack of understanding, it was also the constant transitions from one curriculum to another that led me to have an interest in the study. I used to teach Mathematics and EMS in grade four during the time of Outcomes Based Education (Curriculum 2005). This was the time I started teaching. Due to the curriculum change in education, and CAPS being introduced in the year 2011, EMS in grade four was cancelled. My school's procedure of changing teachers, however, continued according to the new subject categories. Following an internal procedure, I was sent to teach EMS in grade seven. I taught the subject for a few years, then a new deputy principal arrived in school and decided to teach the subject. Neither I nor the deputy Principal ever received any training to teach the subject, including the new additions within the subject such as financial literacy. This then left me with a serious question, how many other teachers were in the same position as mine? In general teacher workshops it became patently clear that many of my colleagues were struggling with the subject, but had no avenue to engage with these issues.

What further complicated my situation was the general state of my school. I worked in a school that was surrounded by a lot of informal settlements, with many learners clearly impoverished. The school was the first school founded by a Lutheran church cleric by the name of Christiana. Although originally under the Lutheran church, the school now falls under the government, due to closure of many missionary schools during apartheid. My experiences in this environment, of poverty and limited teacher experience in certain subjects, including complaints from colleagues, raised an interest in studying the teaching of financial literacy within the EMS subject in grade seven. This study was thus in part motivated by my personal interests and experiences.

Apart from the personal motivations, it was also the scholarly motivations that drove my interest in the study. Internationally, there have been studies focussed on the teaching of financial literacy in schools (Aprea et al., 2016). Many of the studies (Hussain & Sajjad, 2016; Romagnoli & Trifilidis, 2013) have been concerned with the importance of offering financial literacy skills to learners, including offering financial literacy to developing countries, so as to improve the state of financial management amongst people (Lusardi & Mitchell, 2014). In these international contexts, financial education has been part of the school system for some time, albeit at high school level. Orton (2007), for example, states that the field of financial literacy is not new, finance principles have always been around and many programmes have been created to support this teaching. While there has been this focus on financial literacy, there remains an understudying of the various ways in which teachers teach these sections in the primary years of schooling. Such a gap is more emphasised in South Africa, where generally the teaching of financial issues is generally a new phenomenon (Maistry, 2014; Romagnoli & Trifilidis, 2013), especially when it concerns the teaching of financial literacy in the early years. This study was therefore motivated by both my personal motivations as well as the needs to contribute to a new, but growing field.

1.3 Objectives and research questions

The study focuses on the pedagogic practices of grade seven EMS teachers when teaching financial literacy. Two objectives informed the design of the study:

1. The study sought to explore the pedagogical practices of grade seven teachers in teaching financial literacy within the EMS learning area.
2. The study sought to understand some of the underlying reasons for the adoption of such pedagogical practices.

My study was thus guided by the following key research questions drawn from the overall objectives:

1.4 Critical research questions

1. What are the pedagogical practices of grade seven EMS teachers when teaching financial literacy?
2. Why do the selected grade seven EMS teachers adopt these pedagogical practices?

1.5 Methodology

The study was located in Clermont Township under the Pinetown District of the KwaZulu-Natal Department of Education. The focus on Clermont was in part due to the desire for this study to also unpack the role that contest and restricted resources plays in shaping the practices of teachers. For the data generation, the schools were randomly selected as there are many primary schools in the area. The schools principals that agreed to participate had their schools included in the study, subject to the consent of the individual teacher participants. A case study methodology was utilised, with lesson observations and semi-structured interviews being the selected methods for the study.

1.6 The significance of the study

International studies have explored the phenomenon of financial literacy and the teacher's experiences in teaching this subject as indicated in the background section (Mitchell & Abusheva, 2016; McIntyre & Hobson, 2016; Gold, 2016). In South Africa there have been efforts (McIntyre & Hobson, 2016) to explore and understand the pedagogical practices of teachers in teaching financial literacy in high schools. Scholars such as Ngwenya (2014) and Modise (2016) have focused on teaching of financial literacy in high schools. However, this phenomenon has received little attention in the early years of schooling. Therefore, this study is important because it focuses on the issue of financial literacy in relation to the primary school teaching, an area that has long been forgotten in literature. It is therefore the contributions in South African literature that make this study significant. Furthermore, the study is also important for international literature because it contributes advancing knowledge by offering the township primary school experience, an experience that is currently under-researched.

This study is also important because it focuses on teacher practices, particularly the teaching of financial literacy in primary schools. It focuses on five grade seven EMS teachers within the context of Clermont township schools, KwaZulu- Natal. Therefore the study is very important for the Department of Education in terms of its potential impact on policy, especially understanding the current deficiencies in the system as it relates to EMS. The study is also important for individual teachers, as it potentially can assist them in improving their practices.

1.7 Overview of the thesis

Chapter 1 provides an introduction, background and rationale for the study, the focus and purpose of the study, research questions, methodology, and significance of the study and an overview of the study.

Chapter 2 will locate the study in the existing relevant literature both internationally and locally (South Africa), and will attempt to show the gap in knowledge that this study sought to fill. The chapter will commence with a discussion of the theoretical frameworks that served as a guideline for this study. The framework adopted was Rogan and Grayson's (2003) theory of curriculum implementation. The discussion on the theoretical framework will be followed by a literature review, which will be organised according to context, i.e. international literature followed by the South African literature. This is done due to the limitation of studies in South Africa. The chapter concludes by demonstrating the gap in existing literature that this study sought to close.

Chapter 3 explains the methodology used to conduct this study. In this chapter a discussion on the philosophical assumptions is presented, including the ontology, epistemology and paradigm that underpin the study. In addition, the methodology, approach and the data generation methods are discussed. The discussion of the data generation is also presented; including a clear explanation on how the data was generated and the duration of the data generation as well as the details of the participants. In the final part of the chapter, issues of trustworthiness and data analysis strategy are discussed. Ethical issues are also discussed in this chapter.

Chapter 4 focuses on data analysis and the presentation of findings. The analysis strategy that was used in the analysis of data is highlighted in this chapter. The presentation of findings under each theme that emerged in the analysis process is presented here.

In Chapter 5 a summary of the findings under each research question is presented. The implications for the study in relation to policy, practice and for research will also be discussed. Finally, the limitations of the entire study are identified.

Chapter 2 Literature Review

2.1 Introduction

The purpose of this study was to explore EMS teachers' pedagogical practices in teaching financial literacy to grade seven learners. I therefore found the theory of curriculum implementation suitable for the study.

2.2 Theoretical framework

The purpose of this study was to explore pedagogical practices of grade seven Economic Management Sciences teachers in teaching financial literacy. As guided by this purpose, I adopted the theory of curriculum implementation as my theoretical framework for this study. The proponents of this theory are Rogan and Grayson (2003). The theory of implementation is based on three major constructs: the profile of implementation, the capacity to support innovation and support from outside agencies. The support from outside agencies relates to school development.

In this study however, I focused on profile of implementation and support from outside agencies, since the purpose of this study is to explore teacher's experiences in teaching this topic and the available support from the Department of Education and other agencies. The support of innovation did not therefore directly apply. The profile of implementation has as its purpose to understand how the advocated changes are put into practice. The support from outside agencies refers to the support that the schools get, for instance, from the Department of Education, non-profit organisations and other supporting organisations. In addition, the profile of implementation has the following sub-constructs: nature of practical work, assessment and classroom interaction. The nature of practical work refers to the kind of practical activities teachers give to their learners while also exploring that the required activities are those that relate to learners' everyday lives. Demonstrations and specimens used to relate the lesson to everyday life activities are explored. The classroom interaction refers to what the teacher is doing in his or her classroom and what the learners will be doing at that particular time of the lesson. This means that the teacher's interactions with his or her learners play an important role when teaching. The assessment sub-construct focuses on the type of assessment that is used. For instance, the preferable assessment is one that covers different action verbs and the teacher is required to give feedback to learners (Huang, Nam, & Sherraden, 2013; Lusardi & Mitchell, 2014).

Support from outside agencies has two sub-constructs, namely, physical and non-human support. Physical support includes the resources such as building, curriculum material and laboratory tools. Non-human support deals with professional developments that give support to teachers in their difficulties in teaching certain topics in the curriculum. These constructs are meant to find out how teachers continue to implement the requirements of the curriculum with or without help from outside agencies.

Clearly this framework was relevant for my study as it covered comprehensively the range of actual activities that are required in successful curriculum implementation, especially for an area of study that has been recently introduced to the lower levels of schooling, such as financial literacy.

Following is a brief survey of the literature, starting with definitions of financial literacy. This will be followed by a review of literature on the subject under investigation. The review will consider what has been written about financial literacy both internationally and nationally. The aim of the section will be to clearly highlight the gap in the literature that my study sought to fill. Bertram and Christiansen (2014) state that a literature review contextualises the research study regarding previously completed studies and demonstrates how the proposed research relates to existing information. The literature review is organised according to themes in order to reflect the broader aspects that dominate the scholarship on financial literacy.

2.3 Definitions of financial literacy

Financial literacy is defined as “the ability to make informed judgements and to take effective decisions regarding the use and management of money” (Noctor, Stoney, & Stradling, 1992). This suggests that for individuals or organizations to function well, they need to be financially literate. These days it is vitally important to have money skills (Berliner & Glass, 2014); knowledge of the handling of money and financial matters are no longer restricted to professionals in the sector of investing and banking but for everyone who is accountable for managing his/her financial affairs in everyday life (Aprea et al., 2016; Fatoki, 2014). The ability of being able to deal with one’s own finances is considered part of financial literacy. Mason and Wilson (2000) define financial literacy as a “meaning making process in which individuals use a combination of skills, resources, and contextual knowledge to process information and make decisions with knowledge of the financial consequences of that decision”. Remund (2010, p. 8) defines it as “the ability to read, analyse, manage, and

communicate about the personal financial conditions that affect material well-being. It includes the ability to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future, and respond competently to life events that affect every day financial decisions, including events in the general economy.” The common thread with these definitions pertains to the fact that financial literacy equips one with skills and tools to make informed financial decisions.

In this research, I focused on financial literacy in primary schools, specifically in relation to grade seven teachers, looking at the pedagogical practices of these teachers when teaching financial literacy in their classrooms. At the level of basic education, financial literacy refers to the financial concepts and skills that need to be achieved in learners’ own paths to becoming a financially literate adult (Lusardi & Tufano, 2015). This is the idea that also is captured in the CAPS curriculum documentation. Batty, Collins, and Odder-White (2015) further highlight that financial literacy in the early years of schooling is about developing a state of competency that allows individuals to respond effectively to constantly changing personal and economic circumstances. The same idea was presented by Starček and Trunk (2013), who note that financial literacy is developed knowledge about managing one’s financial matters such as banking, credits and buying and selling other financial budgets. Moreover Lusardi, Michaud, and Mitchell (2017) state that financial literacy is the union of financial, credit and debt management and the information that is necessary to make financially accountable decisions — decisions that are important to our everyday lives. Financial literacy, according to Calcagno and Monticone (2015), is also about “having the knowledge, skills and abilities to commence liable economic and financial decisions and performance with a necessary level of competence.” Deficiencies in this area have been obvious during the global economic recession recently. As an attempt to address such deficiencies, attempts have been made throughout the world to introduce financial literacy in the early years of schooling. However, these attempts have often not yielded the desired results, with teachers often struggling to effectively teach this section of the curriculum effectively. Part of the reason for this failure has been teachers’ failure to understand the criticality of introducing financial literacy in the early years. Below I outline briefly the importance of financial literacy so as to ensure that the literature presented in the latter parts of this chapter is appropriately contextualised.

2.4 The importance of financial literacy

As already established above, financial literacy is key to inform as well as responsible financial decision making. It has been found in literature to be an important component of content for developing critically. In addition, financial literacy has been found to play a very important role in the school curriculum for those students doing economics, mathematics and accounting, as these subjects deal with numbers in their content (Ballantine, Hammack, & Stuber, 2017). Being financially literate helps in making effective financial decisions and decreasing the chances of being misled when facing challenges (Idris, Krishnan, & Azmi, 2017). In Australia, Financial Literacy Education has become a priority and was introduced or added to the school curriculum in both primary and secondary schools as the government recognised its value in enabling learners to be critically conscious. So important was this work that professional development courses were launched by the government (Taylor & Wagland, 2013) in order to appropriately skill teachers who would be teaching this subject. It is against this background that the ensuing sections reviewing literature on the teaching of financial literacy need to be understood. Not only is financial literacy critical for national development, it requires teachers who are appropriately trained in order to be delivered successfully.

2.5 Teaching of financial literacy: A review

There are not many studies done on education for financial literacy locally in South Africa. Most studies had been done internationally. Studies internationally have noted that financial education can make a difference in raising the financial literacy skills of learners when taught properly (Lusardi, Mitchell, Drexler, Fischer & Schoar, 2014). The International Network on Financial Education (2012) notes that the lack of financial literacy was certainly one of the aggravating factors leading to ill-informed decisions on mortgage loans in a number of countries. A lack of good financial literacy has also associated with a lower standard of living, decreased psychological and physical well-being and greater reliance on government support (Chakrabarty, 2012). In 2005, the OECD recommended that financial education should start as early as possible and be taught in schools in order to empower people with sound financial decision making skills. Building financial literacy into curriculum from an early age also allows children to acquire the knowledge and skills to build responsible financial behaviour throughout each stage of their education (Sawatzki & Sullivan, 2017; Simkova & Stepanek, 2013). In the next section, I present an overview on the teaching of financial literacy from an international perspective.

2.5.1 Overview of the field: International studies

A range of studies have been conducted internationally on the teaching of financial literacy. Johnson (2007) highlights that interest in teaching financial education in youth has grown rapidly across the globe, in such a way that public, non-profit, and profit organizations have created curricula that incorporate imaginative experiential learning methods in order to enhance the teaching of financial literacy to young people. A number of studies internationally have been focused on the challenges that learners face when it comes to epistemological access associated with financial literacy. For example, a study conducted by Cameron, Calderwood, Cox, Lim, and Yamaoka (2014) in New Zealand found that level of financial literacy is similar to the observed in the United States but lower than that observed in Japan. Japanese students were better in terms of the knowledge of terminology and definitions rather than comprehension and ability to apply their knowledge. In another study done by Teo, Koh, and Lee (2011) in Singapore, it was noted that financial literacy was not in the prescribed curriculum for formal school teaching. Rather, teachers introduced concepts through content-based subjects like mathematics, principles of accounts and social studies, as well as non-academic subject that centre on life skills, such as civics and moral education or pastoral care (Teo et al., 2011). Such an approach was found to be limiting for learners as it depended on the support of school leaders. In order to support teacher knowledge in the subject, the National Institute of Education introduced workshops that were designed to equip teachers with the confidence and skills to conduct financial lessons and infuse these ideas into their classes. Teachers also learned how different strategies, including games, role-play and co-operative learning, were utilised to engage students in learning financial literacy. This added support was, though, based on high schools, with no provision for teachers in primary schools.

In the context of the USA, Scott-Clayton (2015) highlights that teachers are often not trained in economics, and may thus provide inaccurate information to students. Moreover, Brown, Collins, Schmeiser and Urban (2014), in the same context, argue that the lack of specific academic standards to regulate financial literacy education is an ongoing barrier for teachers, and further explain that, among teachers who choose not to teach financial literacy in their classrooms, it is not the lack of time that is an issue but rather the lack of standards. Often it is unclear what generally counts as financial literacy education, particularly in the early years of schooling. Additionally, in a study done by Wise (2013), albeit in the context of Canada, it was found that individuals and micro-entrepreneurs often lacked sufficient financial literacy to make the complex financial decisions they faced. In part these struggles emanated from a lack

of sound teaching of the subject in schools. Casey et al. (2014) state that, for teachers in high school who are currently teaching finance topics, the common major challenge they identified was a lack of current and ongoing changes in personal finance education. Teachers were thus at times teaching outdated information and knowledge to students.

Due to the many challenges encountered by teachers in teaching the subject, many scholars internationally are recommending that teachers need to be empowered to be able to teach this aspect of the curriculum competently (Gold, 2016; Sawatzki & Sullivan, 2017). McIntyre and Hobson (2016) note that the knowledge of teachers in teaching financial literacy is limited, in that teachers lack conceptual knowledge and pedagogic practices to effectively teach the subject. Gold (2016), in a study focused on teachers' perceptions regarding financial literacy in grade two, found that grade two teachers see value in teaching financial literacy concepts and skills in their classroom, but they are unsure of the expectations for implementation. While this work is with teachers in a very junior level of study, it does however shed some light on the challenges that teachers may encounter on a daily basis in teaching financial literacy. Studies conducted in America, Canada, and the United Kingdom have found that the most fundamental problem in education change is that people do not have clear rational intellectual reasons for educational change, what to do and how to do it (Nabi, Liñán, Fayolle, Krueger, & Walmsley, 2017). Thus, financial literacy teaching may in fact be suffering from the same challenges.

I have briefly focused on the international literature in the above discussion. As this study is located in South Africa. I would like to turn my attention to the literature emerging from the South African context. The next section carries a more substantial review in this context.

2.5.2 The teaching of financial literacy in South Africa

There is a growing body of scholarship in South Africa focused on the teaching of financial literacy, albeit mainly focused at high school level. The review presented below highlights some of the themes that emerged in the literature and discusses studies on the teaching of financial literacy. Louw et al.'s (2013) study of consumer financial literacy in South Africa, found that 45% of respondents who had a bank account said that they are confused about financial matters. Another study, with a focus on 924 university students, found that students needed to improve their knowledge pertaining to personal finance. This raises a number of important questions, such as "What is the exposure to financial practices of university students?", "What knowledge do university students possess about financial literacy?", and "Is

the knowledge that university students have about financial literacy sufficient for their future?” (Louw, Fouché, & Oberholzer, 2013). While these generic concerns about university students may be valid, an even more important question pertains to how young people may be prepared for financial literacy in South African schools, and what might be the hindrances to learners’ epistemological access? One major theme that emerges in literature, that is consistent with international literature, suggests that teachers may in part be at the centre of the challenges encountered by students in their deficiencies on personal finance matters.

Swart (2005) notes that there has been a lack of financial education and financial training in schools, which has resulted in South African tertiary institutions producing students with a lack of preparedness for the financial challenges that await them in the world. Another such related study at university level conducted by Botha (2013) found that 3rd year diploma students in different fields of study had very low financial literacy skills. The study used a quantitative research approach and self-administered questionnaires in reaching its conclusion. At the heart of this lack of knowledge, was a lack of preparation emanating from the basic education system. Again, Louw et al. (2013) assessed the financial literacy needs of third-year students at a South African university and exposure to financial practices, as well as their personal finance knowledge. A total of 424 students completed questionnaires in the Arts, Economic and Management Sciences and Natural Sciences. The study found that the students have a good level of knowledge regarding the cluster questions on general financial literacy, but had serious deficiencies in appropriate financial practices. These findings are quite a challenge, considering the fact that roughly three-fifths of South Africans aged 16 years and older play some role in managing the household budget (Struwig, Roberts, & Gordon, 2013). This lack of financial literacy seems to be clearly a result of inadequate education.

According to Schreuder (2009), reporting on a study on EMS, which is one of the most important subjects in preparing learners in financial literacy specifically, as well as other financial literacy related subjects such as accounting more broadly, there exists a great gap between the way teachers teach EMS and the expectations as outlined in the curriculum policy documents. The reasons for this disjuncture were noted as multiple, with the very glaring one being the lack of support provided by the Department of Education for practising teachers, who lack skills such as professional development, subject knowledge, pedagogical practices and handling variations in language.

The views shared by Schreuder (2009) are not isolated. For example, in another study that sought to explore the challenges related to the lack of teachers' subject matter knowledge, it was revealed that, although teachers were given training, it was not sufficient as the Southern and East Africa Consortium for Monitoring Education Quality (SACMEQ) programme and other testing programmes were allocated for the learners, not for the teachers (Modise, 2016; Uzunboylu & Selcuk, 2016). Furthermore, Modise (2016) notes that some schools' head of department (HODs) appointed by the school are not capable to control the entire three commerce-related subjects at the same time. For example, some HODs have not done accounting or EMS at the university or college level. Some were appointed in the past, which was before the introduction of the new curriculum and often lacked subject knowledge. There are a number of other issues that have been flagged and were identified in the literature as the key contributing factors for the lack of successful financial literacy curriculum delivery in schools. Below, I turn my attention to these factors.

2.5.2.1 Resource availability and its impact on teaching

A key factor that emerges from the literature as significantly impacting on the teaching of financial literacy delivery in schools is that of limited availability of resources (Chonjo, 2018). Sawatzki & Sullivan (2017) state that some of the reasons for poor financial literacy delivery is due to the delays in the education sector as the government faced challenges of purchasing books and teaching materials. Relevant printed books were found piled up in the stores and teaching programmes could not be implemented. Some of the reasons pertain to overcrowding in schools. Visser, Juan, and Feza (2015) note that in the South African context, there are several problems related to overcrowded classrooms and a lack of teaching aids which significantly impact in the way in which teachers teach content. Spaul (2013) as well as Spaul, Wills, Gustafsson, and Kotzé (2016) also found that the socio-economic status of a school has significant impact on learners' performance, as well as their access to important terms in financial literacy. These findings suggest a contextual variation between urban and rural schools. For example Visser et al. (2015) found that insufficient teaching materials and overcrowding were largely present in rural schools, compared to those in urban spaces. Secondly, the poorly resourced schools often always had teachers with poor qualifications, whereas better-resourced schools are able to attract good quality teachers with higher qualifications. This invariably meant that access to high level skills, such as financial literacy, amongst teachers was a serious struggle.

The findings highlighted above are not uniquely South African. For instance, in a study conducted by Dr Chakrabarty, Deputy Governor, reserve bank of India and Co-chair of the International Network on Financial Education (INFE) Advisory Board in 2012, found that financial literacy is a core life skill for participating in modern society. Further stated that Children are growing up in a gradually more compound world where they will ultimately need to take charge of their own financial future (Lafortune, Rothstein, & Schanzenbach, 2018). Often, the hindering factors to accessing such skills were also caught up in resource unavailability and poverty.

2.5.2.2 Insufficient teacher knowledge

A key emerging theme amongst multiple studies in South Africa pertains to the limited teacher knowledge in relation to the teaching of elements in financial literacy (Kereluik, Mishra, Fahnoe, & Terry, 2013; Spaul, 2013; Shepherd, 2013; Spaul, 2015). Of course such a finding is not new. Several studies across a range of subjects in South Africa confirm that teachers often lack critical content knowledge to teach (Spector, Merrill, Ellen, & Bishop, 2014). McIntyre (2016) in his study looking at the challenges faced by teachers in teaching financial literacy found that as much as there are some important reasons for including financial literacy in schools, this places a burden on some teachers as they lack relevant knowledge in teaching this topic. He further asserts that some teachers do not have supportive structures that will help them teach this new topic. Spaul (2013) clearly shows a direct relationship between teacher knowledge of subject and the performance of the students. In a study that sampled grade six learners, albeit not in financial literacy, it was found that the more knowledgeable the teacher the better the performance of the students (Spaul, 2013). Parker and Adler (2005) echo the same sentiments in the context of mathematics.

2.5.2.3 Lack of more pedagogically sound ways of teaching financial literacy

According to Robles (2014), teachers often struggle to select appropriate pedagogies when teaching financial literacy. Hastings, Madrian, and Skimmyhorn (2013) note that teaching financial literacy in schools is one of the most effective ways to ensure that the next generation has the skills they need to navigate an increasingly complex economy. Very often however, teachers are not trained sufficiently to draw on multiple pedagogic practices when teaching financial literacy. In South Africa the few studies that have looked at financial literacy have often focused on entrepreneurship and debt management. Most noteworthy is the study done by Oseifuah (2010), which found there to be a positive impact from introducing students to

financial literacy, as students were able to think independently and resourcefully as entrepreneurs. Although focused on secondary learners, this study does suggest that, with sound pedagogies, learners can actually do well in financial literacy.

Another prominent study done by Ngwenya (2014), looking at teachers' pedagogy, advocated a shift from the mastery of formulas and procedures in an accounting curriculum and the interpretation of financial information. Mostly, it is the seasoned teachers who are accustomed to the traditional approaches and would be the ones who are affected most. The study found that teachers are aware of the change in teaching and assessment in accounting but their engagement with the accounting content revealed a lack of deep conceptual understanding of the curriculum. Furthermore, the study shows that teachers don't have the right pedagogy.

Based on the above literature, it is clear why this study sought to focus on the practices of teachers when teaching financial literacy. This is an area of work which still remains a central concern for most financial literacy scholars the world over. In the context of South Africa, focusing on EMS and grade seven teaching was particularly important, given the prevailing gaps in knowledge available in this grade level. A growing number of studies are emerging focusing on high school and university level. Given the centrality of primary schooling, in the context of the early development of learner skills it was important to contribute to this field of enquiry.

2.6 Conclusion

The chapter has reviewed related literature and presented the theoretical framework that informed the study. The review focused on both the international as well as the South African literature.

The above review has clearly mapped out the need for this study, especially considering the scarcity of studies in the South African context and in primary level more especially, particularly in township schools. Through conducting this study, I hoped that more knowledge on the teacher's pedagogical practices in teaching financial literacy in grade seven will be generated. This study therefore asked the following questions:

1. What are the pedagogical practices of grade seven EMS teachers when teaching financial literacy?
2. Why do the selected grade seven EMS teachers adopt these pedagogical practices?

In Chapter 3, the focus will be on the philosophical underpinnings of the study, in particular the ontology, paradigm and epistemology of the study, followed by the methodology selected, including the choice of participants and how ethical issues were addressed. I will also present a discussion on the study's trustworthiness.

Chapter 3 Methodology

3.1 Introduction

The review of literature provided on the previous chapter looked at the international and national scholars who have written on the pedagogical practices of teachers in teaching financial literacy. The methodology chapter discussed below is divided into three sections. The first section presents the philosophical assumptions of the study. The focus on the second section will be on the research methodology that was followed in this study and the data generation process that the study used. The third section, which is the last one, focuses on ethical issues, trustworthiness and the data analysis strategy that was used to analyse data in this study in order to arrive at the findings.

Philosophical assumptions

To any research project, the researcher(s) brings assumptions and beliefs related to a paradigm, ontology and epistemology. For this reason, the researcher needs to understand and discuss the philosophical assumptions that underpinned the study (Creswell, 2013), in order for the reader to understand the key assumptions and values that informed the study researched. The study took place within the interpretive paradigm, which is concerned with meaning making, in an attempt to understand the subjective world of human experiences (Cohen, Manion & Morrison, 2011). According to Blanche, Durrheim, and Painter (2006. P 273), “the interpretive paradigm involves taking people’s subjective experiences seriously, and (ontology), making sense of people’s experiences by interacting with them and (epistemology), making use of qualitative techniques to collect and interpret the information (methodology)”.

A paradigm is considered as a broad framework within which researchers conduct studies. Within the paradigm, there is a need for information on the basic assumptions and important questions to be answered by the researcher and the research techniques to be used.

I decided to use the interpretive research paradigm for this study. To start with, interpretivism is concerned with meanings that people attach to everyday life. In that way, it attempts to understand daily phenomena through these meanings that people assign to them in their social context (Henning, 2005). Getting to this real meaning requires a researcher to explore the experiences of the participants. Therefore, individuals within the interpretivism paradigm are considered to be consciously, socially, politically and historically active in constructing meaning in the world around them. The paradigm seeks to understand the subjective world of

human experiences (Cohen, Manion & Morrison, 2011). This done through engaging subjectively with people. From this perspective, the subjective interpretation of the participants' reality in this study meant engaging with the participants on their experiences of teaching EMS to grade seven learners. This paradigm has its limitations when engaging in research. The interpretive paradigm does not concern itself with the search of broadly applicable law as a positivist would, but concerns itself with descriptive analyses that emphasise deep, interpretive understanding of social phenomena (Henning et al. 2005; Leedy and Ormrod, 2010). From an ontological perspective, in the interpretivism paradigm the notion of an objective reality independent of the perception of the participant is not accepted, rather authenticity is considered to be dependent and influenced by the process of social interaction (Henning, 2005).

3.2 The qualitative approach

This study used a qualitative research approach. Bertram and Christiansen (2014) and Cohen et al. (2011) state that the qualitative research approaches provides an in depth understanding of actions and meaning by collecting verbal, textual, visual and observational data. The qualitative research approach therefore provides researchers an opportunity of understanding the world in relation to how people behave, interpret, understand and solve their problems. Furthermore, Creswell (2013) highlights that qualitative research addresses the meaning that individuals or groups of people ascribe to certain human or social problems, such as why teachers teach the way they teach and why they adopt certain pedagogical practices when they teach. The qualitative approach seeks to explore the world "out there" and to understand describe and explain a particular social phenomenon (Flick, 2007, Neukrug, 2016).

According to Merriam (2009, p. 5), the interest of the qualitative researchers is to understand how people interpret their experiences, how their world is constructed and how meanings are attributed to their experiences. The interpretation of experiences and people's meanings in relation to their context were enabled by the usage of qualitative research approach in this particular study. Creswell (2013) argues that it is impossible to separate what people say from where they say it exactly. In qualitative research, the meanings and interpretations are context-based: for instance, it is hard to separate what EMS teachers say from their location in Clermont Township.

McMillan and Schumacher (2010) and Sogunro (2014) state that qualitative researchers are interested in selecting individuals and observing them in their own contexts. They may also

acquire and review written documents relevant to the study in order to accumulate data. In qualitative research, sampling is mostly not random but preferably purposeful and rather small, as researchers are expected to submerge themselves in the field if they engage themselves with this approach. The qualitative research was employed to describe, understand and explain the participants' pedagogical practices in implementing the curriculum. The empirical material used by a researcher is mainly in the form of text instead of numbers, and contextual, which means generated within a certain context (Flick, 2007). Being able to deal with small number of participants was the concern of this study, thus this approach was more useful.

3.3 Location of the study

The study took place in Clermont Township under the Pinetown district in Durban Kwa-Zulu Natal. Clermont is a township under the city of Durban in KwaZulu-Natal, South Africa. During the days of apartheid, Clermont was a black middle income township. It was the only township in Durban where black people were allowed to buy property and build their houses. A farmer by the name of Sir Clermont sold land to people in the area. For them to acknowledge him they named the main road after him, calling it Clermont Road (Oelofse & Patel, 2000). The population of the township in 2011 was 52,075 (Schensul & Heller, 2011) . Clermont is surrounded by a number of suburbs, namely, Westville, New Germany, Reservoir Hills and Kloof in the distance. After apartheid ended, Clermont was overcrowded by shacks as people moved from rural areas to come and seek work opportunities in the neighbouring suburbs mentioned above. Clermont has a large Anglican, Catholic and Wesleyan congregations, as can be seen mostly on Sundays when women of each denomination are in their church uniforms.

Clermont Township has 13 primary schools and seven high schools with the enrolment of more than 1000 learners in each. I chose Clermont Township because I work in one of the schools. Most of our learners are coming from disadvantaged homes where you find that sometimes not even one parent works in the family. If it happens that they are working, the jobs are often informal or intermittent. What I observed was that almost all the schools in the area have old buildings. Some buildings are cracking, which place the lives of the learners in danger.

Figure 1 below shows the town of Pinetown, under which the township is located. Figure 2 is a map demonstrating the actual location of Clermont in Pinetown. The aim of these maps is to illustrate the geographical position of the Clermont Township.



Figure 1 Location of Pinetown within the eThekweni municipality



Figure 2 Location of Clermont within the Pinetown area

3.3 Sampling method

Bertram and Christiansen (2014) define sampling as the making of decisions that give clarity on how many people are to be included in the study. As Clermont has many schools, I made decisions on which schools were to be selected by randomly selecting schools in the area, since the purpose and the focus of this study was to explore pedagogical practices of EMS teachers.

Purposive sampling was used to accommodate the purpose of this study. Creswell and Plano Clark (2011) define purposive sampling as the selection of participants based on the purpose of the study or the focus of the study. Therefore grade seven teachers who were teaching EMS at the time served as the two informing criteria for participant selection. Five Clermont township primary schools were randomly selected within the Pinetown district. Through purposive sampling, I was able to secure five teachers teaching financial literacy within those schools since I found that all the selected schools had one teacher for EMS in grade seven. Purposive sampling requires the establishment of clear criteria that informed the study. The five participants were enough to generate the type of data I wanted for the study.

Three of the participants were originally from Clermont Township while the other two were from Ntuzuma Township, teaching in Clermont. Four of the participants were females and one was a male. Their ages varied between 30 and 55 years. They all taught several intermediate and senior phase grades (between grades four and seven). Two of the participants had high school experience. They had taught in the senior phase at high school, teaching grades eight and nine before they were employed in their respective primary school, when the study occurred. For instance, Bongani had an experience of 25 years in teaching but had fifteen years' experience in teaching at primary school after having served in high school for more than 10 years. The teaching experience of the participants was between three months to twenty-five years. The details of the participants given in the table below:

No	Pseudonym	Age	Grade	Teaching Experience
1.	Bongani	55 years	7	25 years
2.	Bongiwe	30 years	7	3 months
3.	Mantsho	42 years	7	20 years
4.	Julia	35 years	7	1 year 6months
5	Patience	48years	7	23 years

Table 1 Details of participants and their pseudonyms

3.4 Methodology

Research projects are guided by a particular research methodology. For instance, among the methodologies available there are comparative study, narrative study, life history, case study methodology and more. Given that the focus of the study is on grade seven EMS teachers located in a specific context, it seemed appropriate to select case study methodology for this study.

3.5 Case study methodology

I used case study methodology in trying to respond to my research questions. According to Rule and John (2011), a case study approach is an approach that allows researchers to develop and represent an in-depth view of a particular situation under study. Given that this study sought to obtain depth in terms of the data generated, this was an appropriate methodology to adopt. According to Yin (2009), case study methodology is an in-depth study of a certain case within the real life context. Rule and John (2011) suggest that the case study approach allows researchers to develop and represent an in-depth view of a particular situation. Case study research methodology is used to study an event, individual or group. Case studies can be single, or multiple, where the researcher chooses one issue and researches it across different spaces (Stake, 1995; Yin, 2009). Stake (2000) differentiates between three types of case studies which include intrinsic, instrumental and collective case studies. Intrinsic case studies focus on remarkable cases with particular interest to the researcher with the intention to build a theory through a grounded approach. An instrumental case study is used to provide insight about a phenomenon so that the findings could be generalised to help provide an understanding – this is more appropriate with a quantitative study. And finally, the collective case study includes more than one case in order to explore a seemingly general condition. According to Rule and John (2011), a collective case study is also known as a multi-case study. In a single case study the researcher chooses one issue and studies it in one case within a bounded system (i.e. bounded by time or context). The researcher needs to make a decision on what type of a case study will be used (Creswell, 2013; Yin, 2009). This study focused on a single case, in that it explored the Economic Management Sciences teachers' pedagogical practices when teaching financial literacy in primary schools, within the context of Clermont Township. It is also important for researchers to spell out clearly what the 'case' is when completing a study using case study methodology. In this study, the case pertained to context. The focus was on five

primary schools in the context of a township called Clermont. This context was therefore my unit of analysis.

3.6 Data generation methods

In collecting data for this study, I used the following qualitative data collection methods: semi-structured interviews and lesson observations.

Semi-Structured Interviews

There are various types of interview such as structured, unstructured and semi structured interviews. In this study, I employed semi-structured interviews. Semi-structured interviews consist of defined questions prepared beforehand and these questions are elaborated upon as the data is being generated. By using this type of an interview approach in this study, I was able to ask prepared questions and make follow up questions if there was a need to do so. Additionally, this approach accommodated issues brought up by the participants that were never thought of by me as the researcher (De Vos, Strydom, Fouche & Delpont, 2011). The main research questions were responded to through a range of semi structured questions that I developed (see appendix F).

I asked questions and the participants responded to these in a face-to-face situation. The interviews were conducted after school to avoid the interruption of teaching and learning process; they were also conducted in a place where the participants felt comfortable. The conversation took only 45 to 60 minutes. Each participant was interviewed twice. The first interview was an introductory interview, which focused on the establishment of a relationship between the participants and the researcher, while the second one was strictly focused on addressing the key questions of the research.

Observations

The study also generated the data through lesson observation. Patton (2002) argues that observation helps the researcher gather data in a physical environment where the participants are practically involved in a phenomenon being researched or studied. Here, I passively sat down and observed the participants during the EMS period, observing how the teacher continues with his/her lesson in teaching financial literacy. I observed one lesson from each teacher. Observations were very productive as I got the first hand information from the naturally occurring situation (Bertram & Christiansen, 2014; Cohen et al, 2011). I observed the interaction of the teachers with learners in their classroom in order to explore the various

methods which they used when teaching financial literacy in the classroom. I didn't intervene during the observation process but took field notes in order to describe what was happening. All my lesson observations took between 30 minutes and 1 hour.

I completed the transcripts immediately after each and every interview. During the interviews, I used my note book to write down the important points that I observed and my cell phone for recordings.

One of the major challenges experienced during the data generation process pertained to participants being uneasy about the interview and observation process. I interviewed all five participants twice and when I had to repeat the interviews for the second time, it was not easy for the other four participants. The first participant didn't give me a hard time; we set the date and everything went well. But for the second participant, it was hard; there was one day where I parked outside the gate waiting for the participant to come as we scheduled our interview session. I waited until the sun set and then decided to go back home because it was not safe for me to park outside the gate in the township (Ntuzuma) where the participant resided and with which I was not familiar. The participant told me that he is not in the right state of mind because of the problems he had; therefore we couldn't do interviews. It took more than four months to do the second interview because I kept on begging him to do it again and I always had to encourage him by saying "Sir, you have done it well before, don't be afraid you can do it even now", until he agreed. Even during the first interview he was shivering but I managed to calm him down by pausing and creating a joke in between. This experience was not restricted to this one participant. It was clear that the participants were fearful in doing the interview; they saw the exercise as a test of their abilities. In keeping with the skills required of a good interviewer, I always ensured that I calmed the participants, and reminded them that my study was not about their assessment, but was about enhancing knowledge.

Below, I present the dates and times when my data generation took place.

No	Pseudonym	Observation Dates	Observation Time	Interview Dates	Interview Time
1	Bongani	13/05/ 2017	11:15am	21/08/2017	11:15am

2	Bongiwe	12 /05/ 2017	10:15am	5/08/ 2017	16:30pm
3	Mantsho	30/05/ 2017	11:15am	1/11/2017	13:30pm
4	Julia	6 /06/ 2017	10:15am	23/08/2017	17:00pm
5	Patience	7/06/2017	10:15am	23/08/2017	10:30am

Table 2 First interviews: Dates and times

No	Pseudonym	Date	Interview time
1	Bongani	02/02/2018	13:20pm
2	Bongiwe	12/02/2018	17:30pm
3	Mantsho	08/11/2017	14:30pm
4	Julia	17/10/2017	15:30pm
5	Patience	23/10/2017	15:00pm

Table 3 Second interviews: Dates and times

3.7 Data analysis

This study used thematic data analysis. Thematic analysis was chosen because of its simplicity as it allows researchers flexibility. Thematic analysis helps the novice researchers who are not familiar with more complex types of qualitative analysis (Braun & Clarke, 2006),

This is an approach that identifies, analyses and reports themes emerging from the data. It involves the description of data in detail and the interpretation of different aspects of the research topic (Braun & Clarke, 2006). According to Tesch (2015), the data needs to be transcribed and read repeatedly until themes emerge, the themes are then categorized and explained using participants' responses and the literature. The six steps of the thematic analysis involve: familiarization with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the report. In this study I followed these six steps carefully to ensure that themes were generated.

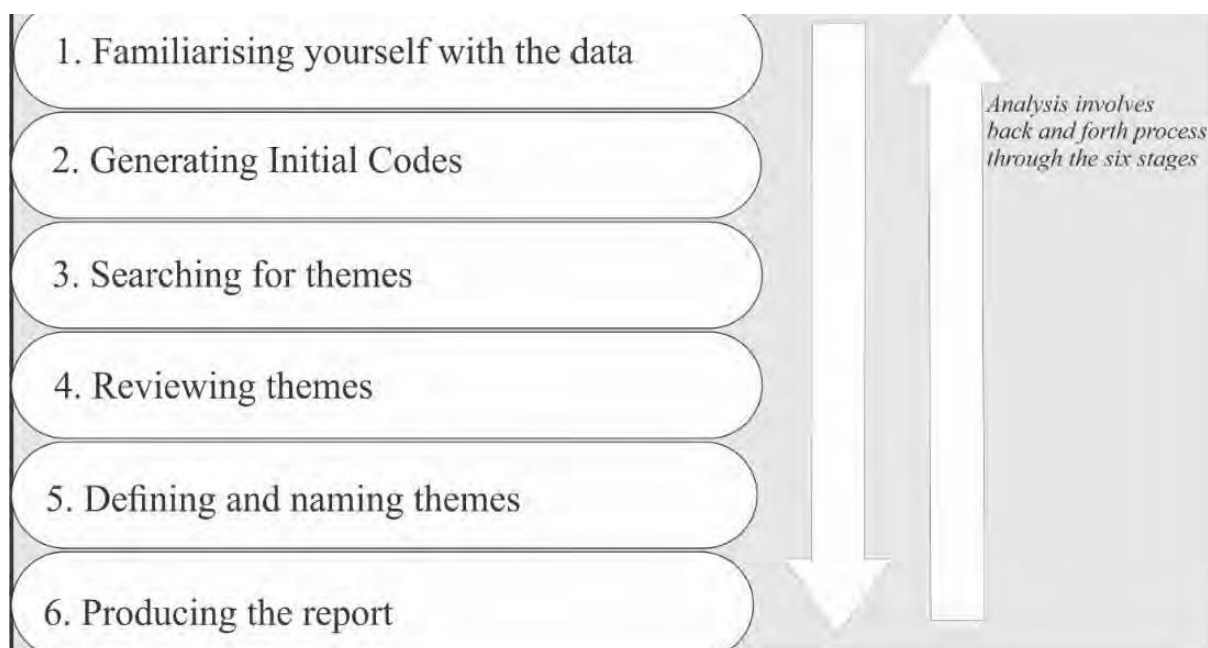


Figure 3 Steps in thematic analysis (Braun & Clarke, 2006)

3.8 Ethical issues

During a research study, ethics are an important aspect to be carefully considered. It is therefore essential that the sovereignty of the participants is protected and the study does not harm the participants, emotionally, physically or psychologically. Making sure that the participants do not feel uncomfortable or subjected to stress, particularly during the interview process, are some of the significant considerations one has to make when conducting research (Polit, Beck & Hungler, 2001; Bertram & Christiansen, 2014). The participants in this study participated voluntarily and could withdraw at any point. Participants were given informed consent letters

in order to grant permission and agree to participate in the study. Henning, Van Rensburg and Smit (2004) advocate that participants need to give informed consent to participate and must be made fully aware of the research questions to be asked in the study. This entails, for example, having a letter containing the details of the research project, including the title and purpose of the study as well as an option that enable the participant to withdraw from the study at any given time should they wish to do so. This was accordingly done in this study (details follow below). In addition, Cohen, Manion, and Morrison (2007) add that participants should be assured that their privacy and sensitivity will be protected, including what will happen with their information. Therefore, the letters need to clearly outline that the identity of the participants would be kept confidential.

In this study, before interviews started, a discussion occurred with each participant within the context of the consent letter and regarding the topic. Teachers were firstly reluctant to engage themselves in the study, thinking that it was an instrument for assessing their teaching in order to identify their weaknesses, but after the details contained in their informed consent letter were explained to them, they all agreed and were willingly to participate. I started by thanking them for their effort and interest in the study and thereafter they were given details about the topic and purpose before they could sign any forms. It was made clear to them before proceeding that the study should not violate any of the ethical principles of research and it was emphasised that participation is voluntary and they could withdraw from the study at any point, should they so wish.

A two page document of informed consent was given to them (see Appendix C). I also retained a signed copy after the participants were agreeable to participate, the letter gave consent to being audio recorded. It also explained that the interviews will be transcribed into text. I also ensured that anonymity and confidentiality were observed by using pseudonyms throughout the study.

Given that I needed to gain access to the schools where participants were teaching, principals served as gatekeepers. The gatekeeper consent letter contained details of the study and requested permission from the school principal to conduct the study within the school premises. The principals were guaranteed the school's anonymity, as such pseudonyms were used in this study when referring to the schools that participated in the study. To be able to conduct the study I first applied for ethical clearance from the University of KwaZulu-Natal Ethics

Committee, which allowed me to conduct the study (Appendix D). I then wrote to the head of the Department of Education in KwaZulu-Natal requesting permission to conduct the research. This permission was also required by the University of KwaZulu-Natal's Ethics office. On the 8 June 2017 the study was granted full approval. The participants and the schools were notified of the visits for introduction and data generation dates. Data generation was conducted between July and August 2017.

To protect confidentiality, the participants of the study and the schools involved were not identified. Pseudonyms were given to all the participants who were interviewed and observed, such as Bongani, Bongiwe Julia, Mantsho and Patience, to ensure that no one recognized them.

Trustworthiness

In qualitative research, validity and reliability cannot be addressed in the same way as in quantitative research; the concept of trustworthiness, which includes dependability, confirmability and credibility is used instead of validity, in qualitative research (Anney, 2014). In qualitative research, data trustworthiness can be confirmed through the honesty, depth, richness and scope of the data achieved (Winter, 2000; Cohen et al, 2007).

I took the transcripts back to the participants to confirm the data and check if there was any exclusion made during the transcription or even corrections to be made. In qualitative research, this is referred to as member checking. This was to ensure that the data generated was credible, Cohen et al. (2011) state that trustworthiness can be addressed in the credibility, fittingness, auditability and conformability of the data.

3.9 Conclusion

The chapter has provided the methodology used for this study and had three sections, section one was the philosophical underpinnings and the paradigm, section two presented the methodology, methods, sampling and data generation, and the last section discussed the ethical issues that chosen for the study. A semi-structured interview used as the data generation method with some of the questions being open-ended. The questions were asked bearing in mind the research objectives stated at the beginning of this chapter and in the introductory chapter. Chapter 4 contains the findings on the initial research questions.

Chapter 4 The Data Analysis and Findings

4.1 Introduction

The reasons for the research methodology employed in this study have been provided and discussed in the previous chapter. Therefore, this chapter presents the analysis of data and the findings. Data was generated using two methods, namely, observations and semi-structured interviews. Bertram and Christiansen (2014) state that the purpose of the analysis chapter is to present findings, with a certain amount of interpretation, in order for the readers to understand the key themes that emerged from the study. Lunenberg and Samaras (2011) assert in similar vein that the analysis chapter is about a process of understanding and interpreting the data of the study. The analysis of data in this chapter deals with the presentation of data drawn from observations and semi-structured interviews. The findings will be explained and linked to the literature in the field. According to Cohen et al. (2011), the analysis draws together all the relevant data from various data stream and preserves the consistency of the material.

As noted in the methodology chapter, five participants teaching in five different schools participated in the study. These participants were given pseudonyms in the presentation of data (Bongani, Mantsho, Julia, Bongiwe and Patience) for the purpose of confidentiality. The chapter is divided into three parts. The first part is a detailed profiling of participants. This is followed by the presentation of findings under different themes. Lastly, a conclusion that draws the chapter together will be presented.

The profiles for each of the participants have been presented in the table below. A case study methodology was utilised in generating data. Data is presented in detail because this gives a clear understanding of the relationship between the participants and their teaching context, their experiences in the implementation of curriculum and the reality of their work.

The collected data during interviews was intended to address the following two research questions. Firstly, what are the pedagogical practices of grade seven EMS teachers when teaching financial literacy?

Secondly, why do the selected grade seven EMS teachers adopt these pedagogical practices?

The themes that emerged during the data analysis, and to be discussed in the second part of this chapter, are as follows: The role that experience plays in teaching EMS, secondly, the

importance of appropriate pedagogical practices in teaching financial literacy, thirdly, academic support from school and the department, fourthly, appointment of appropriate teachers, and, finally, challenges encountered in teaching financial literacy. Each theme contains subcategories that are discussed and aligned with the theme.

4.2 Presentation of participants

Prior to presenting the participants in this study, it is important to remind the reader of the process followed when analysing data. Data in this study was analysed using qualitative thematic data analysis. The six steps of the thematic analysis, which ensured clarity and rigor in the process, included familiarization with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the report. This method assisted in identifying the themes within data. The presentation of data when using thematic analysis requires that data be described and interpreted in detail (Braun & Clarke, 2006). Thematic analysis had been chosen because of its simplicity and because it allowed me flexibility. As argued in chapter 3, thematic analysis also helped me as the novice researcher who are not familiar with more complex types of qualitative analysis, as noted by Braun and Clarke (2006). In section two of this chapter, the themes are also linked to the relevant literature. Below, I now highlight the profiles of the participants.

Pseudonyms of participants	Bongani	Bongiwe	Mantsho	Julia	Patience
Gender of participants	Male	Female	Female	Female	Female
Teaching experience	25 years	3 months	23 years	16 years	1 year 3 months
Highest qualification	BA	Degree with UNISA 2014	ACE	Secondary Teachers diploma	Degree
Currently studying	yes	yes	no	no	no
Race	African	African	African	African	African

Subjects they teach	EMS	EMS/maths	EMS/English	EMS only	EMS
---------------------	-----	-----------	-------------	----------	-----

The reason for the table above is to give a clear presentation of participants' profiles, indicating their experiences in teaching EMS. The table above shows that the majority of the participants were female (4), while one participant was male (1). The teachers had wide-ranging experiences. The male teacher has had the highest teaching experience (25 years), and, generally, the majority of the teachers (3) have had more than fifteen years of experience. Two of the teachers have had less than two years of experience. Three of the teachers had bachelor degrees, while the other two had a diploma and certificate respectively. Interestingly, none of the teachers had any specific training in relation to EMS.

I provide this background profile information in order for the reader to contextualise the thematic discussions presented hereunder.

4.3 The role that experience and subject area content knowledge plays in teaching EMS

The first theme, "the role that experience plays in teaching EMS" is presented in this section. Two of the five teachers I interviewed appeared not to have as much as experience in teaching. Bongiwe had three months and Patience had one year and three months. The other three on the other hand had significant experience. For instance, Bongani 25 years; Mantsho had 23 years and Julia had 16 years. During my lesson observations I observed that all these teachers who had experience exhibited greater knowledge of the content, especially Julia who has 16 years of experience. Surprisingly however, given her experience, during the interview she showed less interest in teaching EMS but she mentioned that the problem is not EMS as such but it is teaching young learners, as she was used to teaching at high school. Her qualifications were also for high school teaching. It happened that she needed a post but she got it in a primary school. During the class observation, she demonstrated and delivered competently and her lesson was interesting; the learners were involved from the beginning to the end. When I asked her about her experiences of teaching EMS during the interview, she noted it as follows:

I do not like to teach EMS that's my problem actually I do not like to teach at primary school. [It] is not the EMS as such, I am struggling in teaching EMS not because of EMS as a subject but is teaching on a wrong phase.

During the lesson observations learners asked questions, argued and their presentations during the lesson were impressive. For instance, one of the learners was presenting an activity identifying income in a form of a table. The teacher was teaching on the types of personal income and she used daily life examples such as a taxi, bus and aunties who sells to the learners during break time to showcase her lesson. The lesson was fun and interesting and all learners were involved; the lesson was learner-centred. My analysis in Julia's class suggested that there was a connection between the experience of a teacher and the way she/he teaches, meaning that, irrespective of the willingness to teach the subject or not, the experience on its own helps the teacher to produce good work. This was most visible in Bongiwe's lesson.

As noted above, Bongiwe has three months' experience. Her knowledge of the content was weak. For instance, during my lesson observation of her lesson on financial literacy, she firstly wrote notes on the board and then asked learners to copy them in their books. She then explained the notes. She asked questions at the same time while presenting notes. The gifted learners were able to give answers and those who had learning challenges failed to give answers because the lesson was not introduced in an engaging manner. Learners were not given time to go home and read the notes and the notes were not even explained to the extent that learners were able to understand. Learners were simply expected to respond within the short period of time. It was clear that Bongiwe taught using a very traditional teaching approach, which draws on notes. Sometimes she even contradicted herself in front of the learners but because they were young they couldn't pick that up; they simply did as they were told. The teacher relied on the text book for the rest of the lesson. This suggested a serious lack of understanding of content knowledge. This finding may therefore explain some of the reasons why learners fail to pass financial literacy in EMS. The teaching is often poor amongst those teachers without experience, while those with experience may be neither interested nor qualified to teach younger learners. Of course, the added implication is that, even in contexts where teachers have no passion, they are able to successfully deliver exciting lessons as was evident in Julia's lesson.

There was a contradiction between what I observed during my lesson observation and Bongiwe's interview. She suggested that the method of giving those notes first works for her and for her learners. She argued:

Yes-- yes—yes, we start by getting notes. The interaction starts after the notes. I have to explain what are in the notes ..., aspects make some questions

about the notes that I wrote. Sometimes after having notes they do maybe charts, case studies, lots of case studies. Every lesson has case study that goes along with the notes or that is something that is happening in the notes so that it will be easy for them to master what we have learnt. I think ...not that it think... I know is very interesting. The more I ask them questions, the more they answer those questions is more they find chance to master that.

However, my observation was that the learners appeared uninterested in the lesson and certainly the case studies mentioned in the interview did not feature as prominently as she suggested during the interview. It felt as if the participant wanted to prove herself during the interview.

I also found that the experience and passion of teaching go together irrespective of the level. That was most evident in the differences between Mantsho's teaching and Julia's teaching. Julia mentioned that she doesn't like to teach at a primary level and she showed no interest at all in her interview. On the other hand, Mantsho, a teacher with 23 years of experience, showed great love for the subject. She mentioned that she volunteered to teach EMS and during the classroom observation the learners' behaviour was vibrant in the classroom. Learners were excited and the lesson was learner-centred. This was consistent with Julia's lesson in terms of the teaching experience, content knowledge and in having lessons that were learner-centred, irrespective of having interest on a subject or not.

However, both Bongiwe's class and Patience's class lessons were teacher-centred, and learners were not willing to rise up their hands even if they knew the answers. I noted that Patience simply pointed to any learner, irrespective of the hand being raised up or not. The above suggests that, regardless of the extent of teachers' passions, experience and knowledge of the subject area content may assist learners in enjoying the subject matter and also performing well in EMS, especially in financial literacy.

Teachers with the requisite experience and subject area knowledge showed good understanding of EMS objectives and financial literacy teaching as envisaged in the CAPS curriculum. The CAPS curriculum aims "to ensure that children acquire and apply knowledge and skills in ways that are meaningful to their own lives. In this regard, the curriculum promotes knowledge in local contexts, while being sensitive to global imperatives" (DBE, 2012, p. 9). Teachers with relatively more experience and subject area content knowledge demonstrated greater alignment with the CAPS curriculum and the implementation of the curriculum in their classrooms. These

teachers expressed similar sentiments about how they teach learners how to use money in their day to day experiences. During an interview session, Mantsho indicated that:

Yes I do, because uhhh EMS. I take EMS as something that is taking place in-in our daily lives and we use it especially at home. Since, since its financial literacy, we use money in everyday of our lives, so even in my class I teach them that, they carry money to school, they spend during break, they spend most of their time when they buy something to eat at school. So they must understand how we get money? What you have to do as an individual to get money and how to use it? How to spend it and how to save it so that you- you will keep on having the money because if don't budget you will end up without having the money to spend at school. So if they budget they will have money and they won't keep on asking from their parents. I also teach them the different ways of how to make their money grow.

Julia responded in a similar way by saying:

Yes, I do enjoy teaching EMS because they have to know how to run their own business, what are the needs, what are the wants, what is happening around them economically, they have to know how to make their own money how to survive if they don't have any jobs, they can do something on their hands, even if they are making the product and sell it. They have to know how to make a product, if they are starting their own business, how much they are going to sell that product or provide a service. As we know each and every year we have a market day, where they start their own business... make a stall for themselves advertise the business and do everything on their own but there is a lot work they need to do and need to know...ahhhmmm I think is good for primary schools to offer this financial literacy reason being they give them platform wherever they go to grade ten and they decide to choose Accounting, Economics, Business or Commercial subjects. They have that sort of background unlike before where, by the way, introduced Economics, Business Studies in grade ten, most of the learners they didn't cope especially with Accounting. See, nowadays they understand what is income statement, even there they were introduced in their minimal level, but when they come

to the serious one they will understand what is income statement, they will understand it's good to be introduced.

Bongani, who has 25 years of experience, noted that:

Yes, I give them time,.. Since EMS is the practical subject I give them time to think about things that are happening in our daily lives situation because anything that we do... it involves.... is about business. Everything that we do is about business every day we use money which is part of EMS, there is this part of section financial literacy in EMS exactly... exactly because is something that we do, is normally that we do in our daily life situation. We practise EMS in our daily life situation, as, as teacher teaching EMS you can't divorce yourself in teaching EMS as everything is about money. As a teacher you have to move from the known to the unknown.

Interestingly, Bongiwe, a teacher of relatively less experience than the other teachers, also had a reasonably sound understanding of the importance of financial literacy. She noted:

Okay yes I give my learners to integrate very well with EMS especially because EMS more like subject they deal with daily lives experiences even situations like how do they start their businesses. How to conduct their good businesses, It gives them the opportunity to master their skills, how to start their businesses, how to save money, how to deal with their financial situation they come across with, how to save money, to deal with every day (silence) grows then nature them in their finance world (yoooo).

What emerged from the findings is that the participants see the need of financial literacy to be taught in primary school for the benefit of the learners in the long run. They also understand the need of making the lessons as practical as possible so that financial literacy becomes easily understood by the learners. Lim, Heckman, Montalto, and Letkiewicz (2014) note that financial knowledge reduces stress, illness, financial disputes, abuse of children and conflict among the families. Therefore this suggests that the educators' responses cited above are clearly based on an understanding of the need to link financial literacy to one's experiences, as this has long term benefits for learners.

The above theme also suggests that teachers play a profoundly important role in learners' understandings of financial literacy in EMS. Teachers' experiences and their knowledge of the

content also help in producing more exciting and creative lessons which empower learners. Teachers with the least experience also often lack the creative methods that make lessons more exciting. I now move on to the next theme, focusing on the importance of appropriate pedagogical practices when teaching financial literacy.

4.4 The importance of appropriate pedagogical practices when teaching financial literacy

In my observation and also in terms of the responses from the teachers, it was clear that the majority of them advocated the learner-centred teaching. Most of the teachers noted that because South Africa comes from a history of Outcomes Based Education, which advocated a learner-centred approach, learner-centred teaching was better for them. It was interesting during my observation that, while the teachers advocated a learner-centred approach, most were not clear how to use this method, with others not understanding what they were teaching. For instance, in Bongwiwe's class I observed that she did not explain what learners are expected to do; she offered no activity as she teaches using notes, yet argued that she was using learner centred teaching to deliver her lessons. Bongani, on the other hand, used both the teacher and learner-centred approaches in the class. I found that his learners were listening attentively and were able to do exercises and were able to grasp the concepts being taught. They also were able to complete the allocated activities. This suggests that the pedagogical approach that teachers use in their classrooms when teaching financial literacy significantly impacts on and affects the way that learners get to understand and practise financial literacy. This is a finding similar to that of a study conducted by Kennedy, Latham, and Jacinto (2015). In their study, which dealt with transforming pedagogy and changing perspectives from a teacher-centred to a learner-centred approach, and which interviewed 50 teachers, the findings revealed a greater understanding amongst learners when teachers changed their pedagogy. There appeared however in my study to be a tendency for experienced teachers to use varied teaching practices depending on the diversity of the classes on they were teaching. Julia, for example, noted the following:

If you are a teacher you can't stick in one style of teaching so I can't give one answer on that question because it depends on the situation and also depends on the learners that you teach. I may use another style of teaching in seven A because seven A is much better, they better understand than ahmm seven b, so depends on the situation, depends on a lesson and also depends on the type of the children you teach on that particular moment. But I used

all the teaching styles... the one that works at that particular day, I decided to use it because we do groups and sometimes you see that this group is much noisy, and group work is not working. You decide to be... to stand in front and deliver the lesson and to maintain discipline so it depends on the situation that you faced with, all---all---as I've said all ehhe, you---you as an educator you need to be dynamic if you are an educator you must be dynamic, you can't just stick in one teaching style can't stick in one teaching method. as I am saying depends, I don't have a book in, I may find that today, maybe, I will be introducing the new concept, I have to explain it the following day---I have to let them explain so you can't just say this is my teaching style.

Mantsho, on the other hand, appeared to centre learners more in her approach. She noted that:

My learners are the champions of each and every lesson that I deliver in class... also when it comes to teaching the financial literacy. When you look at financial literacy you can do so many things with your learners. It talks about banking. There are project that you can give to your learners. Make your learners ask their parents, others they can go to the banks we speak of ahmm... transaction. They got (ama) the receipt, they must go collect receipt, teach them how to fill in all these receipts because in the near future they are going to open their bank account. They must know how to fill that. They go there themselves; I don't bring this information to them. In class I explain and they do (silence)... research and then they go to the bank and get the information for them and bring it into class. They must know the banks.

Bongani shared similar sentiments. He noted:

Well I normally come with charts so as to consolidate what I am teaching in the class to consolidate information of what has been taught. Another thing I always ask them to brainstorm before I begin with my lesson before I start teaching the new concept. I always encouraged them to form groups because if they do individual will take time, it will be time consuming. One group asks one member to present in the front of the classroom.

While the relatively less experienced teachers purported to use a learner-centred approach, their responses in reality demonstrated an approach that centred more on themselves as teachers as

opposed to on the learners. Question and answer for instance was seen as the ultimate learner-centred method. They noted:

Bongiwe: Strategy's ahhh--- question and answer, I think the biggest strategy that I use answering asking questions and getting answers

Patience: Before I start teaching them I tell them the topic of the day and stick on objectives or at the end of the lesson what do I want to achieve and before I continue maybe I will use questions and answer method to evaluate how much they understand the topic how much their knowledge sometimes I do get help—from Edupeg (Non-governmental organisation) where they help me out by doing the other techniques, do now ask them two questions and individual mark that question and find out many get it right or wrong, at the end of the lesson give them 10 minutes with them give them a chance to do activity most of the time I used the question method where they will answer again three questions... but sometimes would be verbal or they have to write and answer questions in groups... help me a lot who understood or not during the learning time.

Lusardi and Mitchell (2014) highlight that financial education is an important life skill and successful implementation of financial literacy (FL) education serves as an essential skill for life. Successful teaching of financial literacy centres on factors such as school management support, training of teachers and resources for teaching and learning. The instability of the global economy and increased variety of products in the twenty first century has caused consumers to be faced with challenges in economic and financial activities, and has thus caused increasing complexity in financial decisions (Drexler, Fischer, & Schoar, 2014) It is therefore critical that financial literacy is taught using approaches and pedagogies that will enable learners to cope with such complexity. During my observation of lessons, it was clear that, although teachers knew the importance of teaching financial literacy, some did not show or explain the content in ways that would enable access to content. There is hope, however, as some teachers observed also sought to utilise creative, learner-centred approaches which prioritise learner experience, when teaching financial literacy.

Having noted the above, it was clear however that while pedagogically there may have been some challenges; teachers generally understood the importance of letting learners' experiences be the dominating feature in their teaching. Participants noted the following:

Mantsho: Uhhmm is to involve learner, I must not being a teacher. I mustn't be the person who's going to lead the lesson. I must let them lead the lesson because what they are learning about is what they use every day and they're exposed to technology. They got everything, all the different types of media. They're using cell phones, there're television, newspapers there are there, unlike during our days. So they are part and parcel of the lesson from the beginning up to the end... and also we use them since in or uhhmm... 3rd term we're... There is a section for market day. I am not the one who lead that project, they are the one, they plan, they budget, they buy, they contributes the capital.... so they leading I just follow them.

Bongani: Is to make it practical for instance there is a section which talk about currency, different currencies for instance so to make learner be able to understand you need to ask the learners to bring real object, you need to ask learners to bring different kinds of money...Is easy to teach learners if there are real object from home... yes they do I even have some of them some of those money which the learners brought to me no-- -no--- no is not enough for the whole class is just been used by me is just the matter of showing them different kinds of money.

The above therefore suggests that teachers are interested in offering lessons that appeal to learners and that enable them to get access to content.

4.5 Academic support from school and the department

For the teachers to implement the said curriculum effectively, the school and the Department of Education serve as the support system for the innovation and transformation that is offered. This means that teachers rely on the school for support so that the implementation of the curriculum happens in the way it is supposed to. During the interview, the participants were asked if they had received any support from the Department of Education by the means of subject advisers and from their respective schools regarding the effective implementation of the new curriculum. Teachers revealed that they didn't receive any help from the Department of Education, which resulted in a lack of content knowledge for some. This was particularly

concerning, given the fact that financial literacy is something very recent in the curriculum. Out of five participants, only two noted they did get support, although even with these two participants this only happened once. The other three participants have never been in a workshop for EMS. Therefore, their teaching was based on their reading of the CAPS document without getting any help. The other participants mentioned that they don't get help at school as far as their subjects are concerned because no one else within the School knows EMS. Mantsho, for instance, noted:

I really enjoy EMS one... I... I did not get a chance to...to learn the commercial subject while I was still at school... I was on the... physical subject, physics department. I only experience EMS while I was teaching and after 16years when I was introduced so. I.. I felt like EMS shouldn't be taught to only to learners who are going to take the field of commerce only. It must be taught through all the learning areas, all the learners must get EMS. Why? Because we use EMS everyday so what about those learners who are not learning EMS? So everyone must be involved in EMS and the first important thing which make me love EMS. I only got to know clearly about EMS when I attended the workshop. It was OBE then and there was this person who was a facilitator for EMS in that workshop and he's the one who made me the person I am doing today... when it comes to EMS and that person is Mr Nkosi who is the second inspector now by then he was the deputy in my school and then it happens that he was running, he was part of that workshop and he was a facilitator for EMS from that day onwards. The way... he facilitated it, it was meant for me and I even told him that because they were a person who was teaching EMS but I... I kept on asking that person to explain it for me unfortunately he couldn't but on that day I came back and I was given EMS up until today.

Bongani on the other hand noted:

Yes I receive that from DBE, they call workshop, we were invited to come over for workshop they provide us with disc to supplement my teaching from the department. I will be lying if I say they come [to schools].When we ask them they say there are too many schools that they have to attend to, they don't visit schools because of the shortage of the manpower, and they are

not too many to attend each and every school. Workshop they call it once at the beginning of the year and are the one they cause.

Julia sang the same tune:

I taught EMS for a year six months now the only workshop were organised was during the winter holidays and were cancelled so I never been on an EMS workshop, I've just figure out and do on my way. I don't even know who my subject adviser is...I am the subject advisor, the teacher, the HOD... I don't know if I am doing the right or wrong thing but hopefully I am doing good because I am following the subject policy.

Similarly, Patience noted as follows:

We also need the support from the subject adviser to monitor and give us an encouragement as a teacher to learn how to handle the situation especially handling learners who are not active in the classroom. I need someone who can help and guide me on how to introduce the concepts in different ways, so that it will be easy for them to understand and be able to do their own work because during the exam they will be on their own. We need more workshops as well to build our skills on what we already know. There is also lack of communication in my leaders to inform me about upcoming workshops....Yes I didn't go to any workshop of EMS although I receive some resources I find that not enough. Sometimes when I find any difficulties I ask my Head of Department(HOD) to help me out, especially I am not good in calculations even myself I won't lie. So I find out is very difficult because whatever they need to calculate on a financial statement they need to balance their calculation to do that. The large numbers in the classroom is very difficult to do that that is why some ask my head of department to help me out to explain and breakdown different ways of doing calculations.

Bongiwe's experience was also the similar to those of other participants. She noted:

As I have said I am new in the field and is my first time I am teaching EMS, I have never been invited to any workshop yet I am just teaching following the subject policy. I came to take over from someone who has been promoted

so I took his subject load. Maybe in future they will call us for workshops I don't know but I enjoy teaching; EMS is an interesting subject.

What emerged in the findings is that the participants manage to teach using teaching methods they know as they have not been given adequate training to teach the subject. This lack of support is overcome only in contexts where teachers have the experience or understand the subject matter, as discussed previously. Clearly, as Patience asserts, this is a serious problem for teachers who lack subject area content. As financial literacy is such a critical aspect of EMS, one wonders how the teachers manage to deliver the curriculum successfully to learners in such contexts. From my lesson observations and interviews it was clear that, in such contexts, the teachers do their part but lack support in order to deliver the curriculum successfully.

4.6 Challenges encountered in teaching financial literacy

I found that generally all the teachers who participated in the study see EMS as a critical subject and vitally important for everyday learning, and they feel strongly that EMS must be taught and offered to all learners. The problem that they experience regards sufficient exposure to the subject content of EMS. As clearly shown above, teachers are not trained to teach EMS and financial literacy in particular. It was clear that they have the passion for the subject as flagged previously, but this passion did not assist the challenge of lacking in subject area content knowledge. Some teachers don't have content knowledge and have not been trained. Ngwenya (2014) notes that, if teachers have insufficient subject content knowledge, they find it difficult to explain and present topics in a competent manner that will aid learners to understand. Ngwenya (2014) also notes that, when teachers have insufficient subject knowledge and are unsure of structuring their subject, they end up teaching the content as isolated facts, without any integration. A major challenge is that teachers are then not able to present the concepts in ways understandable to learners. Often EMS terminology and the English language become major challenges when teaching. Mantsho flagged some of the challenges she encounters when teaching EMS as follows:

The challenges I think is the terminology because, uhmmm, most of our learners, not most, almost all learners of today, if they know that they cannot perform up to the standard in class when it comes to the terminology usually you give them dictionaries. You start there; you give them dictionaries because they are taught about dictionary skills. So since I am also an English

teacher so they know how to use the dictionaries when they are looking for something, but when it comes to this, if you are not a— a learner who's coping well in class, it obvious that it won't be easy for you to look for these because those terminology that are used in EMS are not the terms that are used in daily basis, you only used them when it comes to EMS, only if they can come up with the terms that the children can be familiar with on daily basis. Even at home they can hear their siblings saying those terminologies than it would be easier. Like, for example, we don't say transactions at home, they don't say that, so if they can come up with terms that will be familiar than I think EMS will be much interesting to all of --- almost all the learners.

Bongani identified similar challenges. He noted:

CAPS... yaaa, one of the problem is that teaching EMS in grade seven is like teaching grade one student because EMS is taught in grade seven for the first time, there is too much work involved in EMS, to me is like grade seven is an introductory phase yet the work is too much for the introductory phase, the work is too much. Previously EMS was introduced in grade four when they are in grade seven is very easy for them to understand because they are already known about the concepts that are used. In CAPS everything is new, even the concept are new even accounting concept are new, sometimes I left behind because there is no time. It difficult, sometimes I am forced to use my, our spare time so that I have to cover the work that has not been done, is very difficult. Sometimes I ask them to stay behind sometimes I ask teachers to lend me their periods so as to cover-up and because is very dangerous for them to come early our area is not a good area so is better if they come to school in groups and in normal time....Even though they do not require calculator that much but the challenge of not having calculators is still a challenge, because with financial literacy we find that in order for your lesson to be quicker we want them to use calculators. Class full of 50 learners without a calculator we find that only one learner with the calculators. Secondly, like in our school language, they fail to understand that language, we have to teach in English because our papers are set in English, you find that from the beginning of the lesson to the end there is a learner who don't understand and didn't get any on what you were saying. Thirdly, the classes,

the number, our numbers are too big you find that one class has 60 learners which makes difficult to mark the work and if it's difficult for you to mark than that even difficult to do remedial work but those challenges are not for EMS of financial literacy challenges but are school challenges, and also I do not have any person I can contact because there is no one within the school who did EMS, so, if I want any kind of assistance, I have to go to other schools or to my friends there is no support so ever within the school, I taught.

Patience also concurred:

The vocabulary, vocabulary and then the most of the time the understanding and sometimes you need to coach ship to try and clarify some words, as we know that each and every subject have its own words... ohhhuhmm giving them the information, ask them questions. Sometimes they get confused language barrier.

Apart from these challenges, it also became clear that resources when teaching EMS were a challenge for teachers. Given that the curriculum needs the learners to have common skills and being competent within their framework of the economic management sciences, resources become ever so critical. The responsibility of schools at primary level is to make sure that learners are fully prepared and are able to show an acceptable level of skills and competencies since this will help them to choose the right subjects in high school. Ensuring that this is done requires the necessary support services and resources. If the school and teachers can create good and productive implementation plans when teaching, I argue that most aspects related to curriculum will be addressed with a high degree of competence. Participants decried the fact that they are taught in deprived contexts with limited resources. They suggested that learners would benefit if the school could organise extracurricular activities such as field trips or EMS excursions for the learners to have a real life experience of what financial literacy is like out of the classroom. Participants stated that:

Mantsho: I won't take it as a change but I will take it as an improvement, if we can be allowed (nkosiyami, oh my God) with our learners to visit it will be within the curriculum to let the learners visit these places, institutions because when you look at financial literacy, only if we can be allowed, I don't know whether it's possible if we can be allowed to visit the place where

money is made, I don't know just to see not all see the details of how just to be there and see the money coming out and also going to the banks, visit those institution maybe...it can make a big difference to our learners. So that maybe also if we can have I don't know machines even if there are not going to be the machines that are working so that practical work because most of the things here they need practicality so we keep on theorising all the way... They only wait for the teacher and you can tell that when the teacher is talking the child is, the mouth is wide open. The child is confused what are you talking about but, if the child is used to visit these institution, you can tell even in the class the participation that you get from the learners, ohhh this one is used to doing this ohhh this one ohhh this one is still midnight the child doesn't know what you are talking about.

Patience: They should go out and explore the production process but the school should allocate time for them and explore manufacturing companies and also the companies that are providing services, especially handling the customers. The most important thing in the business is to make a profit. For example my 2015 students sold hot dogs and succeeded in making a profit. Even though people start businesses in their backyard they should make profit and contribute in the economic cycle as some of them are tax payers.

Bongani: One of the problem is that they are from the disadvantage background, as they are from disadvantage background some of the parents are not working. Sometimes I ask them to go home and ask their parents how their parents budget. When they come back they can't provide me with proper feedback because their parents are not learned enough and they don't have budget. Another thing our schools lack resources like, for instance, I said early on that sometimes I ask learners to bring monies from home to. To make our lesson more lively but, but.....if we were..... if our school will be one of urban schools maybe we should have or be easy for learners to have those things, is one of those things that make uneasy for us lack of resources, we don't have enough resources.

Given the practical demands of the subjects, teachers felt restricted and that learners were not offered enough of an opportunity to learn through seeing and doing. Teachers end up being

forced to work with imagination instead of giving learners an opportunity to engage with the actual component being taught. Thus, this suggests that language and a lack of resources negatively impact the teaching of EMS.

4.7 Appointment of appropriate teachers

Due to my observations and interviews I had with my participants, it was clear that most of them are not trained for teaching EMS, especially the newly appointed teachers. EMS is trivialised in schools and the allocation of teachers depends on the respective context of the schools. This suggests that the schools and the Department of Education take the subject for granted, with the impression that EMS is easy. It is clear of course that this impression is not the case at all, as teachers sometimes battle to deliver the curriculum with competence, especially given the mathematical aspects of EMS. Msibi and Mchunu (2013) note that for the curriculum change to be successful and achieved, teachers need to be professional and have the ability and desire to understand the complexities of that particular change. Moreover Fomunyam (2013, p. 48) further argues that “the experiences of the teacher professional identity is not fixed, but rather involves the formation and reformation of significance through experiences”. In addition, Ngwenya (2014) notes that formal training and teaching experiences help teachers to develop. Participants noted their lack of qualification as a challenge. They noted:

Patience: In a way I have started new and I never done this before and I never done this even in varsity but I like to do business man... business management because I did it in Damelin. I did business management and computer skills that was 2004 but it just a short period but I.... I...since there I... took some ideas from there, so that why I love to teach EMS because ehhh in EMS is a subject where there's a lot of information, lot of notes all that.

Mantsho: ... I...I did not get a chance to...to learn the commercial subject while I was still at school... I was on the... physical subject, physics department. I only experience EMS while I was teaching and after 16years when I was introduced so.

Clearly, from the above captions, the appropriately qualified teachers are critical if the curriculum is to be delivered successfully.

4.8 Conclusion

Through my observation and interviews I found that while teachers were dedicated on their teaching, experience plays an important role in the successful delivery of the curriculum. The role that experience and subject area content knowledge were found to play a huge role in the attitudes of teachers towards EMS. The data shows that when the teachers have experience, it does not matter whether they like to teach the subject or not they will teach the subject well. The importance of appropriate pedagogical practices when teaching financial literacy also emerged as important matter. I found that the teachers are interested in offering lessons that appeal to learners and that enable them to get access to content. However, if they have limited experience and content knowledge, they will tend to have teachers centred lessons. Secondly, it was clear however that while pedagogically there may have been some challenges, teachers generally understood the importance of letting learners' experiences be the dominating feature in their teaching. The study also showed the importance of professional support from school and the Department. This theme revealed that the participants teach using teaching methods they know. This is because they have not been given adequate training to teach EMS. This lack of support only works in contexts where teachers have the experience or understand the subject matter, as discussed previously. I also found that teachers were confronted with a lot of challenges in teaching financial literacy. These relate to practical demands of the subjects, lack of resources, which impacts on the practical design of lessons, and a lack of creativity. Language was also a barrier to epistemological access. Teachers end up being forced to work with imagination instead of giving learners an opportunity to engage practically. Thus language and a lack of resources negatively impact the teaching of EMS.

In the next chapter, I will show how I have responded to the critical questions.

Chapter 5 Discussion, Recommendations and Conclusion

5.1 Introduction

This is the concluding chapter of a study entitled *Exploring pedagogical practices of grade seven economic management sciences teachers in teaching financial literacy: A case study of three Clermont township schools*. In 2011, there was a national curriculum change for the EMS subject and amongst other changes was the addition of the financial literacy aspects of the EMS curriculum. The majority of teachers had not been formally trained to teach these new aspects. Given the intricate accounting process involved in EMS, and having witnessed some colleagues struggling with the subject, it was important for me to conduct a study that sought to unpack the teachers' pedagogical practices when teaching financial literacy in grade seven classes. Five teachers from the Pinetown district participated in the study.

The findings of the study were presented in the previous chapter. This chapter provides a summary of key findings as well as recommendations emanating from this work. The chapter tries to illustrate how the study has responded to the critical questions. It will also discuss the implications of the study for policy, practice and future research.

The study had two research questions which were essential in directing the focus of the study and they are: 1. What are the pedagogical practices of grade seven EMS teachers when teaching financial literacy? 2. Why do the selected grade seven EMS teachers adopt these pedagogical practices? A discussion of the findings is presented in the following section.

5.2 Discussion of findings

In the discussion below, I outline the various ways in which this study responded to the research questions.

This study found that teachers offer varied pedagogical strategies depending on their experience and subject area content knowledge. While some teachers adopt teacher-centred approaches, due to their relative inexperience others offer more creative, experiential pedagogies geared to empower learners for real life situations. Those teachers who were inexperienced relied on the textbook for teaching their lessons, often not integrating the teaching of EMS with real life experiences. This finding may therefore explain some of the reasons why learners fail to pass financial literacy in EMS as demonstrated (Klapper, Lusardi, & Van Oudheusden, 2015; Remund, 2010).

Another matter that emerged in the study was that some teachers were not even appropriately qualified to teach EMS and younger learners, while at the same time lacked an interest in the actual subject. It was however interesting to observe that even in some contexts where teachers had no passion for EMS, they were able to successfully deliver exciting lessons, as was evident in Julia's lesson. Teachers with relatively more experience and subject area content knowledge demonstrated greater alignment with the CAPS curriculum and the implementation of the curriculum in their classrooms. The lessons I observed from these teachers appeared to excite learners, with many demonstrating their interest throughout the lesson.

It was clear that teachers play a profoundly important role in the learners' understandings of financial literacy in EMS, and that their pedagogic practices are central to learners receiving quality education. Teachers who adopted creative approaches that went beyond the textbooks and that connected with real life experiences of learners often had more productive lessons. For instance, I found that learners in the classes of some of the participants were listening attentively, were able to do exercises and were also able to grasp the concepts being taught as they were taught in a very creative manner. They also were able to complete the allocated activities. This suggests that the pedagogical approach that teachers use in their classrooms when teaching financial literacy significantly impacts on and affects the way that learners get to understand and practise financial literacy. This is a finding similar to those in a study conducted by Dole, Bloom and Kowalski (2016). In their study, which dealt with transforming pedagogy and changing perspectives from a teacher-centred to a learner-centred approach, they interviewed 50 teachers. Of these, 45 teachers showed a significant shift in pedagogy and understanding amongst learners when taught using learner-centred pedagogy. Therefore this suggests that learner-centred pedagogy may assist learners in accessing content.

An interesting observation that also emerged in the interview process was that all teachers argued that they used learner-centred pedagogy when teaching, but when observing their lessons, it was clear that they did not all understand what this entails. This therefore suggests that teachers may actually not be aware of how to use the range of pedagogies available for successful teaching.

An important point that also emerged was that teachers resorted to using the teaching methods they know, as they have not been given adequate training to teach the subject or on appropriate methods for teaching the subject. This lack of support did not seem to impact on those contexts where the teachers had the experience or understanding of the subject matter. Clearly, as

Patience, a participant, asserted during the data generation process, this is a serious problem for teachers who lack subject area content. Three out of five participants of the study reported that they were never invited to curriculum workshops related to financial literacy within EMS organised by the Department of Basic Education. The other two participants noted that they were invited to an EMS workshop when this aspect was being introduced. Since this training, nothing had happened. When it comes to the teaching around concepts, the problem from this lack of training was evident. In the classroom, teachers used their own methods and ways of teaching the concept of financial literacy that were sometimes confusing to learners, as they had not been trained appropriately. One of the participants who attended a workshop explained that the facilitators of the workshop only mentioned what was being added and did not explain the content knowledge of the financial literacy aspects of the EMS curriculum, nor any creative methods that could be used. Time spent at the workshops also seemed to be another factor that impacted on the training of teachers. The teachers argued that the duration of the workshops was too short for them to grasp all the information being told to them. Secondly, the overall timing of the workshop was problematic as it was done at the beginning of the year, when teachers had already been allocated their teaching for the year. They thus ended up not having enough time to research and plan. Given that financial literacy is such an important aspect of EMS, I wondered how the curriculum was successfully being delivered to learners in such contexts.

In conclusion, the absence of workshops by the curriculum organisers and the lack of classroom support by the subject advisers, together with some of the teachers' own lack of knowledge and experience, resulted in pedagogic approaches that lacked creativity and did not advance learning in the classroom. This, together with a teacher-centred approach, resulted in learners not acquiring the curriculum as desired. Only in cases where the teachers had experience and knew the content did the lessons become creative, experiential and successful. Teachers therefore adopt pedagogical practices that vary depending on their experience and knowledge of the subject, not on the requirements of the content. The implications of this and the recommendations of the study are presented below.

5.3 Implications of the study

A discussion of the findings was presented in the previous section, with the aim of responding to the initial two critical research questions that guided and informed the study. It is essential

to indicate how the study will be relevant to various sections of the society. Three elements: policy, practice and future research, will be presented for discussion below.

5.3.1 Policy

The findings show that the teachers have various pedagogical practices in teaching financial literacy; also there are different reasons why they adopt those pedagogical practices when they are teaching in grade seven classrooms. Many of the problems identified relate to the failure for appropriate training. The Department already has policies in place which are meant to support the training of teachers. It is suggested that the Department of Education should implement their existing programmes to ensure that teachers are trained accordingly. The programme should therefore clearly provide opportunities for in-service professional development in financial literacy for teachers.

In addition to ensuring the implementation of policy, I propose that the EMS concept of financial literacy should be introduced at grade four, which is an entry class in the intermediate phase. Financial literacy is a skill that learners should develop at an early age; by introducing this concept in grade four, one reduces the load and burden to the grade seven teachers as the learners will at least have some insight by the time they reach grade seven. This has implications for curriculum revision.

5.3.2 Practice

The grade seven Economic Management Sciences teachers need to be prepared to teach financial concepts and skills in the classrooms. Some know the content while others do not. It therefore is important that appropriate monitoring of teachers occurs at school level in order to ensure appropriate integration.

5.3.3 Future research

This was a Masters study, exploring the pedagogical practices of grade seven Economic Management Sciences teachers when teaching financial literacy. It is suggested that there should be more research that interrogates further the phenomenon of financial literacy in grade seven. Learners' perspectives were, for instance, not integrated in this study, yet learners are the ones receiving the curriculum. Studies that are large scale and also focusing on learners are therefore needed. Given that there is a need to explore this area of work in-depth from different research angles and to explore other teachers' pedagogical practices in teaching financial

literacy in grade seven in various township, suburban and rural contexts, this area of work remains inadequately explored.

5.3.4 Limitations of the study

The findings of the study were limited within the Clermont Township and could not be generalised to other townships within the Pinetown district. Three of the participants in this study reside in the township of Clermont and the other two reside in the nearby township of Ntuzuma, but all of them are teaching at Clermont schools and they are varied on age. Therefore, the views and understandings reflected in this study are based on their own experiences and locations. It is possible that other EMS senior phase teachers in a different context, for example, Umlazi or KwaMashu, might have different views on the same topic. Of course a qualitative study by its nature does not pursue generalisability. I simply note this as a limitation in the broader scheme of things. Limitations pertain to the things that may have affected my data in a material way. Therefore it is imperative in qualitative research to keep neutrality and avoid imposing one's beliefs onto the participants. As a teacher I have a view on the importance of teaching financial literacy in grade seven classes, but this opinion was not included or even shared in the interview process. The passion I have for the subject may have impacted or shaped the study in particular ways; one cannot keep objectivity in qualitative research.

5.4 Conclusion

The study was set to explore the pedagogical practices of grade seven Economic Management Sciences. The interest was on what their pedagogical practices are and why they adopt those practices.

The findings suggest that the schools and the Department of Basic Education must stop taking it for granted that EMS, especially financial literacy, is an easy subject. Clearly from the findings of this study it is not, as some teachers' battle to teach the subject. The findings shows that the participants manage to teach using the teaching methods they know, as they have not been given adequate training to teach the subject. Through this study I have found that the teaching is often poor for mostly those teachers without experience, while those with experience may not even be interested nor qualified to teach younger learners. Teachers with

relatively more experience and subject area content knowledge demonstrated greater alignment with the CAPS curriculum and the implementation of the curriculum in their classrooms and were able to teach creatively. An implication therefore is teachers' competence and knowledge of varying pedagogies has to be seriously considered when thinking about introducing new curricula innovations.

REFERENCES

- Anney, V. N. (2014). Ensuring the quality of the findings of qualitative research: Looking at trustworthiness criteria. *Journal of Emerging Trends in Educational Research and Policy Studies*, 5(2):272-281.
- Apra, C., Wuttke, E., Breuer, K., Koh, N. K., Davies, P., Greimel-Fuhrmann, B., & Lopus, J. S. (2016). Financial literacy in the twenty-first century: an introduction to the international handbook of financial literacy. In C. Apra, E. Wuttke, K. Breuer, N.K. Koh, P. Davies, B. Greimel-Fuhrmann and J.S. Lopus, *International Handbook of Financial Literacy* (pp. 1-4). New York: Springer.
- Ballantine, J. H., Hammack, F. M., & Stuber, J. (2017). *The sociology of education: A systematic analysis*. New York and Abingdon: Routledge.
- Basu, S (2005). *Financial literacy and the life cycle*. Washington, DC: Financial Planning Association.
- Batty, M., Collins, J. M., & Odders-White, E. (2015). Experimental evidence on the effects of financial education on elementary school students' knowledge, behavior, and attitudes. *Journal of Consumer Affairs*, 49(1), 69-96.
- Berliner, D. C., & Glass, G. V. (2014). *50 myths and lies that threaten America's public schools: The real crisis in education*. New York: Teachers College Press.
- Bertram, C., & Christiansen, I. (2014). *Understanding research: An introduction to reading research*. Pretoria: Van Schaik Publishers.
- Blanche, M. T., Blanche, M. J. T., Durrheim, K., & Painter, D. (Eds.). (2006). *Research in practice: Applied methods for the social sciences*. Juta and Company Ltd.
- Bloch, G. (2009). *The toxic mix: What's wrong with South Africa's schools and how to fix it*. Cape Town: Tafelberg.
- Botha, Maria, (2013). A comparative analysis of the financial literacy of final year diplomastudents in different fields of study at the University of Johannesburg [Online] Available: <https://ujdigispace.uj.ac.za/handle/10210/8856> (May 20, 2014).
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77-101.
- Calcagno, R., & Monticone, C. (2015). Financial literacy and the demand for financial advice. *Journal of Banking & Finance*, 50, 363-380.
- Cameron, M. P., Calderwood, R., Cox, A., Lim, S., & Yamaoka, M. (2014). Factors associated with financial literacy among high school students in New Zealand. *International Review of Economics Education*, 16, 12-21.

- Chakrabarty, K. (2012). *Financial inclusion: issues in measurement and analysis*. Paper presented at the Keynote address, BIS-BNM Workshop on Financial Inclusion Indicators, Kuala Lumpur, November.
- Chonjo, P. N. (2018). The quality of education in Tanzanian primary schools: An assessment of physical facilities and teaching learning materials. *Utafiti Journal*, 1(1), 36-46.
- Coetzee, E. M. (2016). *The transition from grade 9 Economic and Management Sciences (GET-phase) to grade 10 Accounting (FET-phase): an evaluative study*. Unpublished doctoral thesis, University of the Free State, Bloemfontein.
- Cohen, L., Manion, L. & Morrison, K. (2007). *Research methods in education* (6th ed.). London: Routledge.
- Cohen, L., Manion, L., & Morrison, K. (2011). *Research methods in education* (7th ed.). London/New York: Routledge.
- Creswell, J. W. (2013). *Qualitative inquiry & research design: Choosing among five approaches* (3rd ed.). Thousand Oaks, CA: Sage.
- Creswell, J.W. and Plano Clark, V.L. (2011) *Designing and conducting mixed methods research* (2nd ed.). Los Angeles: Sage.
- Davis, D. (2006). Adjudicating the socioeconomic rights in the South African Constitution: Towards ‘Deference Lite’? *South African Journal on Human Rights*, 22(2), 301-327.
- De Vos, A., Strydom, H., Fouche, C. and Delport, C. (2011) *Research at grass roots: For social sciences and human services professions*. Van Schaik Publishers, Pretoria
- Dole, S. , Bloom, L. , & Kowalske, K. (2016). Transforming pedagogy: Changing perspectives from teacher-centered to learner-centered. *Interdisciplinary Journal of Problem-Based Learning*, 10(1). Available at: <https://doi.org/10.7771/1541-5015.1538>
- Drexler, A., Fischer, G., & Schoar, A. (2014). Keeping it simple: Financial literacy and rules of thumb. *American Economic Journal: Applied Economics*, 6(2), 1-31.
- Fatoki, O. (2014). The financial literacy of micro entrepreneurs in South Africa. *Journal of Social Sciences*, 40(2), 151-158.
- Flick, U. (Ed.). (2007). *Analyzing qualitative data*. Thousand Oaks, CA: Sage.
- Fomunyan, K. G. (2013). *Student teachers experiences of teachers' professional identity within the context of curriculum change in a university in KwaZulu-Natal*. Unpublished doctoral dissertation, University of KwaZulu-Natal, Durban.
- Gold, L. A. (2016). *Teachers' Perceptions Regarding Financial Literacy in Kindergarten Through Grade 2*. Ohio University. Unpublished doctoral thesis, University of Ohio, Columbus, OH.

- Hastings, J. S., Madrian, B. C., & Skimmyhorn, W. L. (2013). Financial literacy, financial education, and economic outcomes. *Annu. Rev. Econ.* 5(1), 347-373.
- Henning, E., Van Rensburg, W., & Smit, B. (2004). *Finding your way in qualitative research*, Van Schaik Pretoria.
- Henning, M. (2005). *Museums, media and cultural theory*. McGraw-Hill Education (UK).
- Huang, J., Nam, Y., & Sherraden, M. S. (2013). Financial knowledge and child development account policy: A test of financial capability. *Journal of Consumer Affairs*, 47(1), 1-26.
- Hussain, I., & Sajjad, S. (2016). Significance of financial literacy and its implications: A discussion. *Journal of Business Strategies*, 10(2), 141-154.
- Idris, F. H., Krishnan, K. S. D., & Azmi, N. (2017). Relationship between financial literacy and financial distress among youths in Malaysia: An empirical study. *Geografia-Malaysian Journal of Society and Space*, 9(4), 106-117.
- Johnson, E., & Sherraden, M. S. (2007). From Financial Literacy to Financial Capability among Youth. *J. Soc. & Soc. Welfare*, 34, 119.
- Kennedy, I. G., Latham, G., & Jacinto, H. (2015). *Education skills for 21st century teachers: Voices from a global online educators' forum*. London: Springer.
- Kereluik, K., Mishra, P., Fahnoe, C., & Terry, L. (2013). What knowledge is of most worth: Teacher knowledge for 21st century learning. *Journal of digital learning in teacher education*, 29(4), 127-140.
- Klapper, L., Lusardi, A., & Van Oudheusden, P. (2015). Financial literacy around the world. *Standard & Poor's Ratings Services Global Financial Literacy Survey*. Accessed on 31 January 2019: http://media.mhfi.com/documents/2015-Finlit_paper_17_F3_SINGLES.pdf.
- Leedy P.D. & Ormrod J.E. (2010) *Practical research: Planning and design*. (9th ed). Boston: Pearson Educational International.
- Lim, H., Heckman, S., Montalto, C., & Letkiewicz, J. (2014). Financial stress, self-efficacy, and financial help-seeking behavior of college students. *Journal of Financial Counselling*, 12(4), 439-450.
- Louw, J., Fouche, J., & Oberholzer, M. (2013). Financial literacy needs of South African third-year university students. *International Business & Economics Research Journal (IBER)*, 12(4), 439-450. <https://doi.org/10.19030/iber.v12i4.7742>
- Lunenberg, M., & Samaras, A. P. (2011). Developing a pedagogy for teaching self-study research: Lessons learned across the Atlantic. *Teaching and teacher education*, 27(5), 841-850.
- Lusardi, A., Michaud, P.-C., & Mitchell, O. S. (2017). Optimal financial knowledge and wealth inequality. *Journal of Political Economy*, 125(2), 431-477.
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5-44.

- Lusardi, A., & Tufano, P. (2015). Debt literacy, financial experiences, and overindebtedness. *Journal of Pension Economics & Finance*, 14(4), 332-368.
- Maistry, S. M. (2014). Teaching about economic and social inequality. *The Anthropologist*, 17(2), 341-350.
- Mason, C. L., & Wilson, R. (2000). *Conceptualising financial literacy*: Loughborough Business School, Loughborough University, Loughborough, UK.
- McIntyre, J., & Hobson, A. J. (2016). Supporting beginner teacher identity development: external mentors and the third space. *Research Papers in Education*, 31(2), 133-158.
- McMillan, J. H., & Schumacher, S. (2010). *Research in education: Evidence-based inquiry*. Accessed on 31 January 2019 from <https://eric.ed.gov/?id=ED577250>
- Merriam, S. 2009. *Qualitative research and case study applications in education*. San Francisco: Jossey-Bass.
- Meyer, F. J. (2015). *The provision of support material to assist FET Phase Accounting educators in the Free State Province*. Unpublished doctoral dissertation, Central University of Technology, Welkom, Free State.
- Mitchell, J., & Abusheva, M. (2016). *The actual challenges of financial literacy*. Paper presented at the SHS Web of Conferences. Vol. 28: Research Paradigms Transformation in Social Sciences (RPTSS 2015).Les Ulis, France.
- Modise, A. M. (2016). Pedagogical Content Knowledge Challenges of Accounting Teachers. *International Journal of Educational Sciences*, 13(3), 291-297.
- Motala, E. (2018). *The state, education and equity in post-Apartheid South Africa: the impact of state policies*: Routledge.
- Msibi, T., & Mchunu, S. (2013). The knot of curriculum and teacher professionalism in post-apartheid South Africa. *Education as Change*, 17(1), 19-35.
- Nabi, G., Liñán, F., Fayolle, A., Krueger, N., & Walmsley, A. (2017). The impact of entrepreneurship education in higher education: A systematic review and research agenda. *Academy of Management Learning & Education*, 16(2), 277-299.
- Neukrug, E. S. (2016). *Theory, practice, and trends in human services: An introduction*. Cengage Learning. Accessed on 18 February 2019 on <https://www.cengage.co.uk/books/9781305271494/>
- Noctor, M., Stoney, S., & Stradling, R. (1992). *Financial literacy*. A report prepared for the National Westminster Bank, London.
- Ngwenya, J. C. (2014). *Accounting teachers' understandings and practices of teaching and assessment in a context of curriculum change*. Unpublished Masters dissertation, University of KwaZulu-Natal, Durban.

- Oelofse, C., & Patel, Z. (2000). Falling through the net: sustainability in Clermont Township, Durban. *South African Geographical Journal*, 82(2), 35-43.
- Orton, L. (2007). *Financial literacy: Lessons from international experience*. Toronto: Canadian Policy Research Networks.
- Parker, D., & Adler, J. (2005). Constraint or catalyst? The regulation of teacher education in South Africa. *Journal of Education*, 36(1), 59-78.
- Polit, D. F., Beck, C. T., & Hungler, B. P. (2001). Essentials of. *Nursing Research Methods, Appraisal*.
- Rajoo, T. (2013). *An investigation into the role of the Head of Department (HoD) as an instructional leader in the leadership and management of the teaching & learning of Accounting in two secondary schools in one district in Gauteng*. Unpublished doctoral thesis, University of the Witwatersrand, Johannesburg.
- Remund, D. L. (2010). Financial literacy explicated: The case for a clearer definition in an increasingly complex economy. *Journal of Consumer Affairs*, 44(2), 276-295.
- Robles, B. J. (2014). Economic Inclusion and Financial Education in Culturally Diverse Communities: Leveraging Cultural Capital and Whole-Family Learning. *New Directions for Adult and Continuing Education*, 2014(141), 57-66.
- Rogan, J. M., & Grayson, D. J. (2003). Towards a theory of curriculum implementation with particular reference to science education in developing countries. *International Journal of Science Education*, 25(10), 1171-1204.
- Romagnoli, A., & Trifilidis, M. (2013). *Does financial education at school work? Evidence from Italy. Evidence from Italy. Questioni di Economia e Finanza (Occasional Papers) 155*. Rome: Bank of Italy
- Rule, P., & John, V. (2011). *Your guide to case study research*. Pretoria: Van Schaik.
- Sawatzki, C. M., & Sullivan, P. A. (2017). Teachers' perceptions of financial literacy and the implications for professional learning. *Australian Journal of Teacher Education*, 42(5), 51-65.
- Schensul, D., & Heller, P. (2011). Legacies, change and transformation in the post-apartheid city: towards an urban sociological cartography. *International Journal of Urban and Regional Research*, 35(1), 78-109.
- Schreuder, G. R. (2009). *The role of economic and management sciences (EMS) in preparing learners for accounting in grade 10*. Unpublished doctoral thesis, Cape Peninsula University of Technology, Cape Town.
- Scott-Clayton, J. (2015). The shapeless river: Does a lack of structure inhibit students' progress at community colleges? In B.L Castleman, S. Schwartz, and S. Baum (Eds.), *Decision making for student success* (pp. 114-135). New York: Routledge.

- Shepherd, D. L. (2013, June). The impact of teacher subject knowledge on learner performance in South Africa: A within-pupil across-subject approach. In *International Workshop on Applied Economics of Education*, Cantanzaro (pp. 1-32).
- Simkova, M., & Stepanek, J. (2013). Usage of IT to support teaching in the financial education program. *Procedia-Social and Behavioral Sciences*, 83, 454-457.
- Sogunro, O. A. (2014). Motivating factors for adult learners in higher education. *International Journal of Higher Education*, 4(1), 22.
- Spaull, N. (2013). *South Africa's education crisis: The quality of education in South Africa 1994-2011*. Johannesburg: Centre for Development and Enterprise,. Retrieved on 9 February 2019 from <http://www.section27.org.za/wp-content/uploads/2013/10/Spaull-2013-CDE-report-South-Africas-Education-Crisis.pdf>
- Spaull, N., Van der Berg, S., Wills, G., Gustafsson, M. and Kotzé, J. (2016). *Laying firm foundations: Getting reading right*. Stellenbosch, South Africa: Research on Socio-Economic Policy, University of Stellenbosch and Zenex Foundation.
- Spector, J. M., Merrill, M. D., Elen, J., & Bishop, M. J. (Eds.). (2014). *Handbook of research on educational communications and technology* (pp. 413-424). New York, NY: Springer.
- Stake, R. (1995). *The art of case study research*. Thousand Oaks, CA: Sage.
- Stake, R. E., & Cisneros-Cohernour, E. J. (2000). Situational evaluation of teaching on campus. *New directions for teaching and learning*, 2000(83), 51-72.
- Starček, S., & Trunk, A. (2013). *The meaning and concept of financial education in the society of economic changes*. Paper presented at the Learn International Conference, Zadar, Croatia.
- Struwig, J., Roberts, B., & Gordon, S. (2013). *Financial literacy in South Africa 2013 report*. Pretoria: Human Sciences Research Council.
- Swart, N. (2005). Why financial literacy is a complete failure. *Management Today*, 21(2), 48-50.
- Taylor, S. M., & Wagland, S. (2013). The solution to the financial literacy problem: What is the answer? *Australasian Accounting, Business and Finance Journal*, 7(3), 69-90.
- Teo, T., Koh, N. K., & Lee, C. B. (2011). Teachers' intention to teach financial literacy in Singapore: A path analysis of an extended Theory of Planned Behaviour (TPB). *The Asia-Pacific Education Researcher*, 20(2), 412-421.
- Totenhagen, C. J., Casper, D. M., Faber, K. M., Bosch, L. A., Wiggs, C. B., & Borden, L. M. (2015). Youth financial literacy: A review of key considerations and promising delivery methods. *Journal of Family and Economic Issues*, 36(2), 167-191. <https://doi.org/10.1007/s10834-014-9397-0>

- Uzunboylu, H., & Selcuk, G. (2016). Lifelong learning competency perceptions of teacher candidates according to a teacher training program. *The Anthropologist*, 24(1), 119-125.
- Visser, M., Juan, A., & Feza, N. (2015). Home and school resources as predictors of mathematics performance in South Africa. *South African Journal of Education*, 35(1),1-10.
- Winter, S. G. (2000). The satisficing principle in capability learning. *Strategic management journal*, 21(10-11), 981-996.
- Wise, S. (2013). The impact of financial literacy on new venture survival. *International Journal of Business and Management*, 8(23), 30-39.
- Yin, R. K. (2009). *Case Study Research Design and Methods* (4th ed.). Thousand Oaks, CA: Sage.

APPENDIX A: ETHICAL CLEARANCE



08 June 2017

Ms Khanyisile Patricia Sibisi (201510595)
School of Education
Edgewood Campus

Dear Ms Sibisi,

Protocol reference number: HSS/0720/017M

Project title: Exploring pedagogical practices of Grade seven Economic Management Sciences teachers in teaching Financial Literacy: A case study of three Clermont Township schools

Approval Notification – Expedited Application

In response to your application received on 07 June 2017, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully



.....
Dr Shamila Naidoo (Deputy Chair)

/ms

Cc Supervisor: Professor Thabo Msimbi
Cc Academic Leader Research: Dr SB Khoza

APPENDIX B: CONSENT LETTER TO THE PRINCIPAL

UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE
(HSSREC)

APPLICATION FOR ETHICS APPROVAL

For research with human participants

INFORMED CONSENT RESOURCE TEMPLATE

Note to researchers: Notwithstanding the need for scientific and legal accuracy, every effort should be made to produce a consent document that is as linguistically clear and simple as possible, without omitting important details as outlined below. Certified translated versions will be required once the original version is approved.

There are specific circumstances where witnessed verbal consent might be acceptable, and circumstances where individual informed consent may be waived by HSSREC.

REQUEST FOR A PERMISSION TO CONDUCT RESEARCH PROJECT IN AN
ECONOMIC MANAGEMENT SCIENCES TEACHERS SENIOR PHASE CLASSROOM
AT YOUR SCHOOL

Date: 12 May 2017

Request for consent (Principal)

My name is Khanyisile Patricia Sibisi my student no.201510595, my cell no- 0799028345 and my email address-sibisipk@gmail.com, I am currently a post level one teacher pursuing a Master of Education degree at the University of KwaZulu-Natal.

I hereby request permission to conduct a research study in the senior phase classrooms with EMS teachers at your school. The topic of my study is exploring **the pedagogical practices of grade seven Economic Management Sciences teachers in teaching financial literacy**. The aim and purpose of this research is to explore the pedagogical practices of teachers in teaching

financial literacy within the EMS learning area and the reason for adopting the type of pedagogical practices that teachers adopt.

The method that I will use to generate data will be semi-structured interview, the second one is semi-structured observation which will take place in the classroom. The interview will be conducted after teacher learner contact time. Observation will be conducted in in class and will take up to 60 minutes. I assure that there will be no teaching and learning disturbances during the time of data generation. I intend to begin with data generation around May and June 2017 but the exact date will be communicated to the school.

The findings of the study will be used for educational purposes, which in this case it will be for my master's degree.

The study involves the following procedures; participation in the research is voluntary. There are no incentives or reimbursements for participation in the study. The real names will be replaced by pseudonyms and confidentiality. The duration of your participation if you choose to enrol and remain in the study is expected to be 60 to 90 minutes. Interviews will be done twice and class observation will be done once. The study is not funded by any organization.

The study may not involve any risks and/or discomforts. The study will provide no direct benefits to participants. The school and the participants are ensured of confidentiality, privacy and anonymity during all stages of the research. Participants are free to withdraw at any stage of the research.

Data will be kept in my supervisor's office in a lockable cupboard and also the electronic versions will be kept in a special file with a password and stored for 5 years in my supervisor's computer with no access to anyone. After 5 years' electronic version will be deleted permanently and the data will be burnt.

If the research could potentially involve risk, no compensation exists for the risk, no medical and/or psychosocial interventions are available as treatment,

This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics Committee (approval number_____).

In the event of any problems or concerns/questions you may contact the researcher at (provide contact details) or the UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001
Durban
4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557- Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

I hope my request will reach your favourable consideration, should the school grant permission for me to conduct the study, you are kindly requested to complete the approval /declaration attached in this letter.

Yours Faithful

Khanyisile

CONSENT (Edit as required)

I ----- have been informed about the study entitled:
Exploring pedagogical practices of grade seven Economic Management Sciences teachers in
teaching financial literacy: A Case Study of three Clermont township schools, by Sibisi
Khanyisile Patricia

I understand the purpose and procedures of the study.

I declare that my participation in this study is entirely voluntary and that the teacher may
withdraw at any time without affecting any of the benefits that he/she usually am entitled to.

I have been informed about any available compensation or medical treatment if injury occurs
to the teacher as a result of study-related procedures.

If I have any further questions/concerns or queries related to the study, I understand that I may
contact the researcher at 0799028345 or email address sibilipk@gmail.com

If I have any questions or concerns about a study, or if I am concerned about an aspect of the
study or the researchers then I may contact:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001
Durban
4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557 - Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

Additional consent, where applicable

I hereby provide consent to:

Audio-record my interview / focus group discussion YES / NO

Video-record my interview / focus group discussion YES / NO

Use of my photographs for research purposes YES / NO

Signature of Participant Date

Signature of Witness Date

(Where applicable)

Signature of Translator Date

(Where applicable)

APPENDIX C: CONSENT LETTER TO PARTICIPANTS

UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE
(HSSREC)

APPLICATION FOR ETHICS APPROVAL

For research with human participants

INFORMED CONSENT RESOURCE TEMPLATE

Note to researchers: Notwithstanding the need for scientific and legal accuracy, every effort should be made to produce a consent document that is as linguistically clear and simple as possible, without omitting important details as outlined below. Certified translated versions will be required once the original version is approved.

There are specific circumstances where witnessed verbal consent might be acceptable, and circumstances where individual informed consent may be waived by HSSREC.

Information Sheet and Consent to Participate in Research

Date: 12 May 2017

Request for consent (teacher)

My name is Khanyisile Patricia Sibisi my student no.201510595, my cell no- 0799028345 and my email address-sibisipk@gmail.com, I am currently a post level one teacher pursuing a Master of Education degree at the University of KwaZulu-Natal.

You are being invited to consider participating in a study that involves research Exploring pedagogical practices of grade seven Economic Management Sciences teachers in teaching financial literacy: A Case Study of three Clermont township schools.

The aim and purpose of this research is to explore the pedagogical practices of teachers in teaching financial literacy within the EMS learning area and the reason for adopting the type of pedagogical practices that teachers adopt.

The study is expected to enrol three participants one EMS teacher per school in Clermont Township. It will involve the following procedures; participation in the research is voluntary. There are no incentives or reimbursements for participation in the study. The real names will be replaced by pseudonyms and confidentiality the duration of your participation if you choose to enrol and remain in the study is expected to be 60 to 90 minutes. Interviews will be done twice one class observation. The study is not funded by any organization.

The study may not involve any risks and/or discomforts. The study will provide no direct benefits to participants. The school and the participants are ensured of confidentiality, privacy and anonymity during all stages of the research. Participants are free to withdraw at any stage of the research.

Data will be kept in my supervisor's office in a lockable cupboard and also the electronic versions will be kept in a special file with a password and stored for 5 years in my supervisor's computer with no access to anyone. After 5 years' electronic version will be deleted permanently and the data will be burnt.

If the research could potentially involve risk, no compensation exists for the risk, no medical and/or psychosocial interventions are available as treatment,

This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics Committee (approval number _____).

In the event of any problems or concerns/questions you may contact the researcher at (provide contact details) or the UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Durban

4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557- Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

State clearly that participation in this research is voluntary (and that participants may withdraw participation at any point), and that in the event of refusal/withdrawal of participation the participants will not incur penalty or loss of treatment or other benefit to which they are normally entitled. Describe the potential consequences to the participant for withdrawal from the study and the procedure/s required from the participants for orderly withdrawal. Under what circumstances will the researcher terminate the participant from the study?

State clearly if any costs might be incurred by participants as a result of participation in the study. If there are incentives or reimbursements for participation in the study, state how much and why they will be given.

Describe in detail the steps that will be taken to protect confidentiality of personal/clinical information, and the limits of confidentiality if applicable. Describe the fate of the data and stored samples.

CONSENT FORM

I ----- have been informed about the study entitled:
Exploring pedagogical practices of grade seven Economic Management Sciences teachers in teaching financial literacy: A Case Study of three Clermont township schools, by Sibisi Khanyisile Patricia

I understand the purpose and procedures of the study.

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

I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any of the benefits that I usually am entitled to.

I have been informed about any available compensation or medical treatment if injury occurs to me as a result of study-related procedures.

If I have any further questions/concerns or queries related to the study, I understand that I may contact the researcher at 0799028345 or email address sibisipk@gmail.com

If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001
Durban
4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557 - Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

Additional consent, where applicable

I hereby provide consent to:

Audio-record my interview / focus group discussion YES / NO

Video-record my interview / focus group discussion YES / NO

Use of my photographs for research purposes YES / NO

Signature of Participant

Date

Signature of Witness

Date

(Where applicable)

Signature of Translator

Date

(Where applicable)

APPENDIX D: INTERVIEW GUIDE

AN EXAMPLE-INTRODUCING MYSELF TO THE PARTICIPANTS AS PER THE PARAGRAPH PRESENTED BELOW.

Khanyi- I am Sibisi K.P from University of KwaZulu- Natal, a Masters student in the Curriculum Studies discipline. I am conducting a case study research on ‘Exploring the pedagogical practices of Economic Management Science teachers in teaching financial literacy in primary schools’ which is part of the requirements of the degree of Masters in education. The purpose of this research is to help communities of practice to improve instructional strategies used in their teaching and learning environment. I would like to ask you to answer few questions which may benefit your school and possibly other schools in the future. No personally identifiable details will be released, only general information from the study will be offered. Please understand that your participation is voluntary and you are not being forced to take part in this study. The choice of whether to participate or not is yours alone. However, we would really appreciate it if you do share your thoughts with us. The interview will take 60 to 90 minutes. If you have any other questions about this study, you may contact supervisor at the University of KwaZulu Natal at this email msibi@ukzn.ac.za. If you agree, please sign the consent form.

May you please introduce yourself to me.

How long have you been teaching Economic Management Sciences?

Tell me about your tertiary qualification?

- When and where did you obtain your tertiary qualification for teaching EMS?
-

When teaching Financial Literacy in EMS, do you ever give time to your learners to discuss and integrate experience to your lesson? If **yes**, how and if **no** why do you think it is so?

What do you perceive is the good way of teaching Financial Literacy?

What are the different teaching methods do you use in teaching Financial Literacy?

What are some of the things that you put in when planning to integrate teaching methods?

- Resources; Assessment;Time
- -----
- What are some of the problems that you encounter when implementing integrated methods?
- -----

APPENDIX E: OBSERVATION SCHEDULE

Classroom Observation Schedule

Part 1: Information

Name of the participant: _____ Time: _____

Date of Observation: ____/____/ 2017 Place: _____

Subject/Lesson: _____

Part 2: Main prearranged observation aspects

1. Is learning space adequate for learners to learn peacefully?

2. What learning and teaching support materials are brought to the classroom

3. How available, visible, accessible are resources to learners?

4. Lesson topic: How did the teacher introduce the lesson to learners?

4.1 Lesson planning: Is the lesson plan prepared based on the learners being the knowledge constructors?

5. Did the teacher follow the lesson plan?

6. Subject matter: How well did the teacher know the subject matter at hand? (That could be seen from teacher's stated goals, explanations used, questions asked, and responses given)

7. How much did the teacher rely on the guides?

8. Were the explanations provided detailed enough?

9. How relevant were the examples used

10. Did certain aspects of financial literacy get skipped during the lesson?

11. Teaching approaches and teaching methods used. Did the teacher use one teaching approach and one teaching method or a variety?

12. How were questions from learners handled?

13. How was the lesson made to be exciting for learners?

14. Involvement of learners: How were learners involved in a lesson?

15. Did the learners investigate or research or complete a worksheet etc.?

16. How detailed were the instructions to learners?

17. Questions asked during the lesson.

17.1 Did the teacher ask closed or open procedure questions that stimulate discussion?

APPENDIX F: INTERVIEW SCHEDULE

1. Do you enjoy teaching EMS; if yes, why, if not, why not?

2. What aspects of EMS do you enjoy the most in teaching?

3. What aspects do you enjoy the least?

4. What are your thoughts on financial literacy in EMS?

5. How do you teach financial literacy, i.e. what are your pedagogical practices? Why do you adopt these practices?

6. Do you think these works in the classroom? Why?

7. What strategies do you use to enhance learning in EMS?

8. What challenges do you encounter in the classroom when teaching financial literacy?

9. What challenges do you have in implementing the intended curriculum in teaching financial literacy? Does the curriculum work for you?

10. How do you introduce financial literacy in grade seven class as they are learning it for the first time, and why?

11. How do you introduce new concept of financial literacy to learners for the first time?

12. Where do you see your learners in future in terms of financial knowledge you are providing them now when you teach them financial literacy?

13. If you had an opportunity to change the curriculum in so far as financial literacy is concerned, what would you change?