Introduction

Teaching EMS entails employing a well-defined method of enacting a given lesson or teaching plan with the class to reach the desired goal. Teaching methods are essential to the teacher’s toolkit for achieving the subject’s goals. Spaull (2013) points out that the field of EMS deals with the efficient and effective use of various types of private, public, and community resources to meet people’s needs and wants. It also considers how resource use affects people and the environment. The understanding gained in the EMS subject assists business owners and entrepreneurs in maximizing profit and keeping a healthy financial record. The EMS also provides learners with real-world skills for personal and community growth. When delivered to learners, these activities support their personal development and long-term progress, ensuring that young people thrive in their communities and society (Spaull, 2013).

EMS teachers are expected to have the necessary skills to teach accounting, business economics and economics as part of the program. Conversely, teachers frequently lack the necessary skills to effectively teach in all three domains, resulting in learners’ epistemological access (Spaull, 2013). In most cases, teachers excel at one or two of the three components while falling short on the third. For example, teachers typically need to gain the essential abilities to teach financial literacy, one of the components. Meyer (2015) claims that because teachers must gain the requisite skills to teach FL, they avoid talking with learners in-depth on the subject. According to Casey (2014), the most common primary problem mentioned by high school teachers currently teaching financial topics is a need for more current and continuous improvements in finance education. As a result, teachers sometimes pass on outdated material and knowledge to learners.
In addition, it has been discovered that learners struggle to pass FL at the matriculation level. High school learners are notably poor in FL (Meyer, 2015). This has been an issue partly because FL was never included in the earlier curriculum (Coetzee, 2016; Rajoo, 2013; Maistry, 2014). For information and subject content, students mostly rely on their teachers. According to Remund (2018), when teachers do not have a background in FL, it impacts the students because they receive low-quality content. According to Chakrabarty (2012), learners can see when teachers are unprepared or lack the capacity to deliver quality FL because they are observers and consumers of knowledge. Learners are also affected by the need for textbooks and other support materials at school, as they spend less time interacting with EMS content (Meyer, 2018). As a result, students lose interest in EMS and become discouraged, opting for other disciplines such as physical sciences and mathematics.

This study focuses on the pedagogic practices of EMS Grade 7 teachers when teaching the FL component of the curriculum due to the issues. The researchers were particularly interested in delving into how teachers who oversee presenting the curriculum to learners think about FL. In addition, the researchers wanted to learn about the variety of pedagogical approaches they use when teaching the section, their general comfort level with the subject and previous experiences.

This paper is organized as follows: following the introduction, a second part is a literature review with theoretical and empirical studies that shed light on the link between theory and practice. The third part introduces the background information on research and methodology. After analysis and findings of the study, the authors provide discussions and implications. Finally, this paper concludes with key points, recommendations, future research directions, and limitations.

**Literature Review**

The purpose of this study was to investigate the pedagogical practices of EMS teachers when teaching the FL component of the curriculum. FL is described as the ability to make well-informed decisions and make sound financial decisions (Noctor, Stoney, & Stradling, 2016). While Remund (2018) describes it as the ability to read, analyze, manage, and communicate about personal financial circumstances that influence material well-being. It involves the ability to make informed financial decisions, discuss money and financial matters without (or despite) discomfort, prepare for the future, and respond skilfully to life events that influence daily financial decisions, such as economic events. To put it another way, individuals and organizations must be financially literate in order to function effectively. FL plays a bigger part in the lives of learners and people in general because it guides the economic reasoning and financial decisions of individuals.

**Theoretical and Conceptual Background**

FL has been discovered to play a critical part in the school curriculum for learners studying economics, mathematics, and accounting, all of which deal with numbers (Ballantine, Hammack, & Stuber, 2017). Being financially literate aids in making sound financial decisions and reduces the risk of being misled when confronted with difficulties (Idris, Krishnan, & Azmi, 2017). Financial education, when taught properly, has been shown to improve learners' FL skills in studies all over the world (Lusardi & Mitchell, 2014). A lower level of life decreased psychological and physical well-being, and a greater reliance on government assistance are all linked to a lack of FL (Chakrabarty, 2012).

According to Schreuder (2019), who reported on a study on EMS, which is one of the most important subjects in preparing learners for FL in general, as well as other FL-related subjects such as accounting in particular, there is a significant gap between how teachers teach EMS and the expectations outlined in the curriculum policy documents. The causes for this disparity were numerous, with the most obvious being the Department of Education's lack of support for practising teachers who lack abilities such as professional development, topic knowledge, pedagogical techniques, and handling language variances. Lusardi & Mitchell (2014) argue that apart from how teachers teach EMS and the expectations outlined in the curriculum, the other challenge is the lack of teaching materials such as textbooks and the poor conditions of schools. Chakrabarty (2012) asserts that several high schools when doing an analysis of the results of EMS are frequently confronted with a high number of learners who have failed FL.

Another study, for example, found that, while teachers were given training, it was insufficient since the Southern and East Africa Consortium for Monitoring Education Quality (SACMEQ) program and other testing programs were allocated for the learners, not the teachers (Modise, 2016; Uzunboyu & Selcuk, 2016). Furthermore, according to Modise (2016), some schools’ appointed heads of department (HOD) are unable to supervise all three commerce-related topics at the same time. Some HODs, for example, have not studied accounting or EMS at a university or college level. Some were appointed before the implementation of the new curriculum and lacked subject understanding.

**Empirical Review and Hypothesis Development**

Several research in South Africa across a variety of areas demonstrate that teachers frequently lack critical content expertise to teach (Spector, Merrill, Ellen, & Bishop, 2014). In his examination of the obstacles experienced by teachers in teaching FL, McIntyre (2016) discovered that while there are some compelling arguments for adding FL in schools, it places a strain on some teachers who lack relevant understanding in this area. Teachers generally struggle to choose acceptable pedagogies while teaching FL, (Robles, 2014). FL education in schools, according to Hastings, Madrian, and Skimmyhorn (2013), is one of the most effective strategies for ensuring that the future generation has the skills they need to navigate an increasingly complicated market. Teachers, on the other
hand, are frequently underprepared to use a variety of pedagogical techniques while teaching FL (Hastings, Madrian, and Skimmehorn, 2013).

The limited studies on FL in South Africa have tended to focus on entrepreneurship and debt management. Robles (2014) conducted a study that demonstrated that teaching FL to learners improved their ability to think freely and resourcefully as entrepreneurs. Ngwenya (2014), in another well-known study of teachers’ pedagogy, argued for a shift in accounting curriculum focus from formulae and procedures to financial information interpretation. FL when taught properly to learners it provokes interests and ambitions from learners such as chartered accounts, financial advisors, bankers etc. Robles (2014) argues that FL plays a significant role in introducing learners to money, the importance of money and how money is managed.

Based on the literature, it’s evident why this study wanted to focus on teachers’ FL teaching practices. This is an area of research that most FL scholars throughout the world are still interested in. Given the current deficits in information available in this grade level, concentrating on EMS and Grade 7 teaching was especially relevant in the context of Chris Hani district, Eastern Cape. A growing number of research concentrating on high school and university students are being published. Given the importance of primary education in the early development of learner skills, it was necessary to contribute to this field of study.

Theoretical Framework

Based on the above purpose the researchers have adopted a theory of curriculum implementation by Rogan and Grayson (2003). Rogan and Grayson’s theory of curriculum implementation provides a new framework based on the South African context which builds on the strengths of the school environment. This theory is based on three constructs for analysing school implementation: profile of implementation, capacity to support innovation and support from outside agencies (Rogan and Grayson, 2003). The profile of implementation allows one to identify the extent to which the new curriculum is practised in the classroom; levels of implementation are described within each sub-construct (Rogan & Grayson, 2003). In this study, however, the researchers focused on the profile of implementation and support from outside agencies, since the purpose of this study is to explore teacher’s experiences in teaching FL 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 gives 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. 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. Clearly, this framework was relevant for the study as it covered comprehensively the range of actual activities that are required in the successful curriculum implementation, especially for an area of study that has been recently introduced to the lower levels of schooling, such as financial literacy.

Research and Methodology

The paper adopted a qualitative research methodology involving observation and open-ended interviews to solicit information from the participants in three rural schools located in Chris Hani District, Eastern Cape, South Africa. Additionally, observation and open-ended interviews were used to collect data and the collected data were presented in a verbatim form meaning that the responses of participants did not interfere. The population comprised six EMS teachers, of which each school had two teachers participating in the study. The schools and teachers were purposively selected on the basis that they would provide rich data on the pedagogic practices of EMS Grade 7 when teaching FL. The study used pseudo-names to ensure the protection of participants.

Data Analysis

The data was analysed and synthesized using a thematic method to give certain patterns that served as the foundation for the interpretation.

Ethical Considerations

In order to ensure that the participants’ rights were not infringed, informed consent was obtained, which included stating the objective of the study as well as any potential advantages (or lack thereof). The participants were informed that their replies would be kept private and anonymous and that they may withdraw from the research at any moment.

Findings and Discussions

Findings

The research findings on observations and open-ended interviews are presented following the themes that were identified and linked to each question. The responses from participants were analysed and interpreted in terms of the literature on reflection on the pedagogic practices of EMS Grade 7 when teaching FL.
The Importance of Appropriate Pedagogical Practices When Teaching Financial Literacy

The majority of the teachers, based on the researcher's observations and comments, supported learner-centred teaching. Because South Africa has a history of Outcomes Based Education, which advocated a learner-centred approach, most of the teachers said that learner-centred teaching was better for them. While the teachers campaigned for a learner-centred approach, the researchers saw that many of them didn't know how to implement it, and others didn't grasp what they were teaching. For example, the researchers saw in Bongiwe's class that the teacher did not explain what the learners were required to accomplish; she provided no exercise because she teaches with notes but claimed that she was utilizing learner-centred teaching to deliver her teachings. Bongani, on the other hand, employed both a teacher-centred and a learner-centred strategy in the classroom. The researcher saw that his students were paying attention, was able to complete tasks, and understood the principles being taught. They were also able to execute the tasks assigned to them. Kennedy, Latham and Jacinto (2015) assert that this shows that the pedagogical method used by teachers in the classroom when teaching FL has a major impact on how students learn to understand and practice FL.

However, experienced teachers appeared to have a tendency in the study to use a variety of teaching methods based on the diversity of the classes they were teaching. Julia, for example, made the following observations:

If you are a teacher you can’t stick to one style of teaching so I can’t give one answer to 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 the lesson and also depends on the type of children you teach at that particular moment. But I used all the teaching styles… the one that works on 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 are faced with, all--- all---as I’ve said all ehhh, 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, seems to place a greater emphasis on the learners in her method. She made the following comments:

My learners are the champions of each lesson that I deliver in class… also when it comes to teaching financial literacy. When you look at financial literacy you can do so many things with your learners. It talks about banking. There is a 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 the receipt, teach them how to fill in all these receipts because soon 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.

Similar sentiments were expressed by Bongani. According to him,

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 individually will take time, it will be time-consuming. One group asks one member to present in the front of the classroom.

While the less experienced teachers seemed to take a learner-centred approach, their responses revealed that they were more concerned with themselves as teachers than with the learners. The ultimate learner-centred method, for example, was thought to be a question-and-answer. They remarked:

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 to objectives or at the end of the lesson what I want to achieve before I continue may 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.According to Lusardi and Mitchell (2014), FL education is an important life skill, and its successful implementation is a vital talent for life. Teaching FL is dependent on elements such as the school administration's support, teacher training, and teaching and learning materials. During the researcher's observations of lessons, it became evident that, while knowing the necessity of teaching FL, several teachers did not display or explain the subject in ways that would allow learners to access it. However, there is reason to be optimistic, as some teachers observed using unique, learner-centred techniques that prioritize learner experience when teaching FL.
Challenges Encountered in Teaching Financial Literacy

The researchers discovered that almost all the teachers who took part in the study regard EMS as an essential subject and vital component of everyday learning, and that they believe it should be taught and offered to all students. They have a challenge with getting enough exposure to the subject matter of EMS. Some of the teachers revealed that they are not specialists in EMS and are not trained to teach EMS, particularly FL and don’t have sufficient content knowledge. Teachers with insufficient subject matter expertise, according to Ngwenya (2014), find it challenging to explain and present topics in a competent manner that will enhance learners’ comprehension. Ngwenya (2014) also points out that when teachers lack content knowledge and are unsure how to structure their subject, they end up teaching the content as individual facts that are not integrated. One of the biggest issues is that teachers are unable to present content in a way that learners can comprehend. When it comes to teaching, EMS terminology and the English language can be somewhat difficult. Mantsho listed the following as some of the difficulties she faces while teaching EMS:

The challenge 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 learner who’s coping well in class, it is obvious that it won’t be easy for you to look for these because those terminology that is 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.

Similar issues were noted by Bongani. According to him, CAPS… yaaa, one of the problems is that teaching EMS in Grade 7 is like teaching Grade 1 students because EMS is taught in Grade 7 for the first time, there is too much work involved in EMS, to me is like Grade 7 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 4 when they are in Grade 7 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 is new even accounting concepts are new, sometimes I am left behind because there is no time. It is difficult, sometimes I am forced to use my, spare time so that I have to cover the work that has not been done, which 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 calculators that much 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 calculator. Second, 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 agreed as well.

The vocabulary, vocabulary and then 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 has its own words… ohhhuhmmm giving them the information, ask them questions. Sometimes they get confused language barrier.

The researchers discovered through observation and interviews that, while teachers were committed to their work, the significance of suitable pedagogical practices while teaching FL surfaced as a critical issue. The study discovered that teachers want to provide classes that appeal to learners and allow them to access the content. If they have limited experience and content expertise, however, they will choose teacher-centred sessions. Second, while there were some pedagogical problems, it was obvious that teachers typically grasped the value of allowing learners’ experiences to be the dominant aspect of their teaching.

Discussion

The Importance of Appropriate Pedagogical Practices When Teaching Financial Literacy

According to the findings of this study, teachers use a variety of pedagogical practices depending on their expertise and subject area content understanding. While some teachers use teacher-centred techniques, others use more innovative, experiential pedagogies to prepare learners for real-world problems due to their inexperience. Inexperienced teachers depended on the textbook to teach their classes, frequently failing to integrate the teaching of EMS with real-life experiences. As a result, this data could explain some of the reasons why learners fail to pass FL in EMS (Klapper, Lusardi, & Van Oudheusden, 2015; Remund, 2010). An important point that
also emerged was that teachers resorted to employing the teaching methods they are familiar with since they were not provided proper training to teach the subject or on how to teach it effectively.

**Challenges Encountered in Teaching Financial Literacy**

Another finding of the research was that some teachers were not only unqualified to teach EMS and younger learners, but also lacked enthusiasm for the subject. It was fascinating to note, however, that even in situations where teachers showed little interest in EMS, they were able to offer engaging lessons, as Julia demonstrated. This confirms Lusardi and Mitchell’s (2014), assertion that lessons were more fruitful for teachers who used innovative ways that went beyond textbooks and connected to learners’ real-life experiences. For example, the researchers discovered that learners in some of the participants’ classes were paying attention in class, were able to complete activities, and were able to absorb concepts taught in a unique way. They were also able to finish the activities that were assigned to them (Chakrabarty, 2012).

Curriculum organizers’ lack of training and subject advisers’ lack of classroom support, combined with some instructors’ lack of knowledge and experience, resulted in pedagogic techniques that lacked innovation and did not progress learning in the classroom. This, combined with a teacher-centred approach (Maistry, 2014) resulted in learners failing to master the subject. Lessons became creative, experiential, and successful only when the teachers had experience and knew the topic. As a result, teachers use pedagogical approaches that differ depending on their subject experience and understanding, rather than the content requirements (Spaull, 2013). The ramifications of this, as well as the study’s recommendations, are described below.

**Conclusions**

The findings indicate that schools and the Department of Basic Education should stop assuming that EMS, particularly FL, is a simple topic. It is clear from the findings of this study that it is not, as some teachers need help to teach the topic properly. The findings suggest that the teachers are able to teach using the methods they are familiar with despite needing more training in the subject. The researcher discovered that most teachers without experience provide poor teaching, while those with expertise may not be interested in or equipped to teach younger learners. Teachers with higher expertise and subject area content knowledge showed greater alignment with the CAPS curriculum and implementation in their classrooms and the ability to teach creatively. As a result, teachers’ competency and knowledge of various pedagogies must be seriously examined when considering adopting new curricula innovations.

Given that the curriculum requires learners to have standard abilities and competence within their framework of economic management sciences, resources become increasingly important. Schools’ primary obligation is to ensure that learners are entirely equipped and able to demonstrate an acceptable level of abilities and competencies since this will aid them in selecting the appropriate subjects in high school. This necessitates the provision of essential support services and resources. For example, according to the report, learners would benefit if the school could organize extracurricular events such as field trips or EMS excursions to get real-world experience of FL outside of the classroom.

Teachers must be trained in all aspects of EMS by Higher Education Institutions (HEIs). EMS subject advisers should provide pedagogical content knowledge and approaches in EMS to teachers already teaching the subject. Teachers must be well-versed in all subjects within the learning area to teach in EMS. Teacher training should be mandatory for teachers who have been recognized as needing more pedagogical content knowledge or EMS teaching techniques due to a needs analysis. Induction is required for newly hired EMS teachers. Teachers should not be shifted from one subject to another; instead, they should teach the subject in which they are proficient and confident. Learners must be allowed to work in groups and be assisted by their peers, which will help them learn the material better.

**Acknowledgements**

The authors would like to acknowledge, with gratitude, the valuable support that the Walter Sisulu University Institutional Research Office continues to provide.


**Funding:** This research will be funded by Walter Sisulu University after acceptance.

**Informed Consent Statement:** Informed consent was obtained from all subjects involved in the study.

**Data Availability Statement:** The data presented in this study are available on request from the corresponding author. The data are not publicly available due to restrictions.

**Conflicts of Interest:** The authors declare no conflict of interest.

**References**


Rajoo, T. (2012). 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 (Doctoral dissertation, University of the Witwatersrand, Faculty of Humanities, School of Education).


**Publisher’s Note:** SSBFNET stays neutral with regard to jurisdictional claims in published maps and institutional affiliations.