

International Journal of Learning, Teaching and Educational Research
Vol. 21, No. 11, pp. 357-373, November 2022
<https://doi.org/10.26803/ijlter.21.11.20>
Received Aug 5, 2022; Revised Oct 2, 2022; Accepted Oct 22, 2022

Teachers' Experiences of Teaching Financial Literacy in Economic and Management Sciences (EMS) in Preparing Learners for FET Phase Accounting

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Abstract. Given that the South African school curriculum offers Accounting subject at a secondary education level in the Further Education and Training (FET) Phase, the content of this subject requires that learners should acquire its basics in the Economic and Management Sciences (EMS) subject in the General Education and Training (GET) phase through the effective teaching of a Financial Literacy component, which forms part of the EMS content. This article explores teachers' experiences of teaching Financial Literacy in EMS in preparing the learners for FET Phase Accounting. The participants, comprising Grade 9 EMS teachers and Grade 10 Accounting teachers from five schools, were conveniently and purposively sampled. A qualitative case-study approach was employed along with an interpretivist paradigm to underpin the study and allow for an in-depth understanding of the teachers' views by talking to them directly. Reflective activities and semi-structured interviews were adopted as data-generation instruments. This article is framed using the curricular spider-web theory, which through its application aided in describing in detail the concepts around the discourse of the EMS Financial Literacy component and its role in preparing the learners for FET Phase Accounting. Data generated was analysed thematically. The findings revealed the elements and importance of EMS, hindrances to the effective teaching of EMS, and strategies to minimise the reported hindrances. Additionally, the data was generated from five schools in one province; hence, it is

recommended that other studies focusing on other provinces can be conducted. Future researchers can then build up from these findings and address the limitations of this study as presented in this paper.

Keywords: Economic and Management Sciences; Financial Literacy; Accounting; Teachers' Experiences; curricular spider-web

1. Introduction

The introduction of the National Curriculum Statement (NCS) for Grade R to Grade 12 in 2003, followed by the Curriculum and Assessment Policy Statements (CAPS) in 2012, as the amendment of NCS, led to the implementation of Economic and Management Sciences (EMS) as an integrated subject that is taught in the General Education and Training (GET) Phase (Grade 7 to 9). EMS is a unique South African school subject and comprises three components, namely: Economy, Entrepreneurship and Financial Literacy (Department of Basic Education, 2011). It is offered as a foundational subject to prepare learners for the Business, Commerce and Management Sciences (BCMS) stream in the FET Phase. Accounting is introduced in Financial Literacy while Economics is introduced through Economy. The Entrepreneurship component introduces Business Studies. This suggests that the acquisition of knowledge in EMS supports the learners' choice of subjects when transiting from the GET to the FET Phase. The Financial Literacy component is aimed at introducing learners to Accounting concepts. In Accounting, the introduction of these concepts at an early stage is essential since understanding concepts is the preliminary skill that equips learners with the knowledge required in analysing financial information and solving problems (Abbott & Palatnik, 2018; Erasmus & Fourie, 2018). The expected outcome is that the learners who exit the GET Phase have attained an elementary knowledge of Accounting (Assan & Lumadi, 2012).

The desire to embark on this study emanated from our reflections on various experiences and observations within the BCMS department in a secondary school. We have closely observed that learners are struggling extremely in Accounting. It is noticeable that a large number of learners fail Accounting recurrently throughout the year. Also, during the teachers' workshops and cluster meetings, teachers in this department share the same concern about learners' unsatisfactory performance and their level of unpreparedness for Accounting. To quell our curiosity and concern, we decided to engage the learners to find out what the issue is. Some of them indicated that they do not understand Accounting; thus, they struggle to pass the subject. Also, Msimanga (2017) and Modise (2016) report that learners are facing difficulties in handling Accounting in the FET Phase. Consequently, this has resulted in a drastic decline in the number of learners who select Accounting as they reach the FET Phase (Msimanga, 2017; Letshwene & Du Plessis, 2021). Findings of the study conducted by Letshwene (2014) report that the key reason the learners struggle to do well in Accounting is partly due to an insufficient exposure to basic understanding of Accounting, which ought to have been gained in EMS Financial Literacy component in the GET Phase. This implies that the Financial Literacy part is frequently neglected during the content delivery and hence learners enter FET Phase with minimal understanding of Accounting

basics. Although teachers may understand how important the Financial Literacy component is in EMS to prepare learners for Accounting, it is not taught effectively.

Since EMS is an integrated subject, teaching of it places an obligation on teachers to teach all components competently and effectively using the necessary techniques and approaches (Doyle & Bozzone, 2018; Kelley & Knowles, 2016). In support of this, Assan and Lumadi (2012) stress that learners who are specialising in commerce subjects must sense a relationship between the components. Therefore, teachers must be very knowledgeable because the extent to which the learners can attain this outcome lies completely with teachers' ability to facilitate EMS using an integrated approach. Moloï and Molise, (2021) add that it is imperative to implement an integrated curriculum like EMS in a way that shows the link between different learning areas. If a teacher understands and approaches the subject in an integrated way, it becomes easier for learners to view and approach the subject in the same manner. Also, Ngwenya and Maistry (2012) and Letshwene and Du Plessis (2021) affirm that when learners enrol in Grade 10, they must have already grasped Accounting basics through the EMS Financial Literacy component (Ngwenya & Maistry, 2012; Letshwene & Du Plessis, 2021).

Furthermore, it is noticeable that the literature drawn from studies, such as those of Letshwene (2014), Msimanga (2017) and Letshwene and Du Plessis (2021), reveal that there is a scarcity of studies in EMS in general and particularly research that includes the teachers' views. In addition, since the implementation of the NCS in the FET Phase in 2007 and the amended policy statement (DBE, 2011) in South Africa, very few studies have been undertaken in EMS education. Although there are studies on teachers' views on integrated subjects, most studies concentrate on subjects like Natural Sciences and Social Sciences, but minimal research has been conducted in EMS. Hence, this paper seeks to explore the teachers' experiences of teaching the Financial Literacy component in EMS in preparing learners for FET Phase Accounting. To achieve this objective, the following three key research questions were formulated to assist in addressing the research problem: What are teachers' experiences of teaching Financial Literacy in EMS in preparing the learners for the FET Phase Accounting? Why do teachers experience the teaching of EMS Financial Literacy in preparing the learners for FET Phase Accounting in the way they do? How do teachers apply their experiences towards factors that hinder the teaching of Financial Literacy in EMS in preparing learners for FET Phase Accounting?

2. Literature review

2.1 The nature of Economic and Management Sciences (EMS) as a subject

EMS is a compulsory subject introduced in the GET Phase. It contains the basics of Accounting, which are taught through the Financial Literacy component. Accounting is one of the major subjects offered in the FET Phase (DBE, 2011) and is accessible to all learners who intend to pursue Accounting-related careers. However, even without career intended purposes, Accounting knowledge is useful and applicable in personal life regarding finances in general (Samkin, Low & Taylor, 2012). According to the Curriculum Assessment Policy Statement

(CAPS) document, Accounting is dominated by Financial Accounting content as its weighting is 50% to 60%. This affirms that the Financial Literacy component in EMS should be effectively taught to prepare learners for Accounting as the more technical subject (Samkin et al., 2012).

2.2 Accounting knowledge and skills acquired in Financial Literacy

Financial Literacy is a major component of EMS and is intended to equip learners with the elementary knowledge and skills required for the study of Accounting. In the context of the EMS curriculum, Financial Literacy is described as an acquisition of the set of skills and knowledge, and the learners' ability to effectively apply these skills in order to make well-informed decisions about their financial resources (DBE, 2011). This implies that the various financial skills that are taught in Accounting are acquired as basics in the EMS Financial Literacy component. Accounting is the FET subject that endeavours to provide learners with the "knowledge and skills to collect, organise, record, analyse and critically evaluate financial information" (Alamry, 2020, p. 78). It is vital for learners choosing to do Accounting in the FET phase to have a basic understanding of concepts and the bookkeeping process. According to the DBE (2011) and Umalusi (2015), learners entering the FET Phase must have acquired an understanding of the purpose of Accounting, including preparing financial statements for informed decision-making; as well as an ability to conceptualise and explain the elements of Assets, Liabilities, Capital, Drawings, Income, Expenses and Owner's Equity. Moreover, the basics of the Accounting Equation, Accounting Cycle, Financial Statements and the bookkeeping process must have been understood. These basics also help learners to decide prior to the FET Phase whether to select Accounting towards their National Senior Certificate as they acquire skills that are necessary to start FET Phase Accounting successfully (Letshwene, 2014 & Umalusi, 2015). This suggests that it is critical that the Financial Literacy topic is effectively taught, since it is intended to prepare learners for a more technical subject, such as Accounting, in the FET Phase.

2.3 Teachers' experiences of teaching Financial Literacy in Economic and Management Sciences

Various studies confirm that teachers often struggle to implement the integrated curriculum since it requires teachers to adjust their teaching strategies and assessment practices (Babatunde, Benedict & Adu, 2016; Kelley & Knowles, 2016; Moloji & Molise, 2021; Owoyemi, 2014; Phakathi, 2018). These studies show that teachers frequently find it difficult to improve their teaching strategies since they lack adequate training in developing content knowledge and skills in an integrated curriculum (Izci, 2017; Reynolds & Macqueen, 2018).

These teachers end up teaching in a disciplinary manner by isolating components or topics they were not trained to teach. For teachers to be able to implement integrated subjects, they need to be up to date with the changes in terms of content knowledge of the subjects. The reports from various studies concur that most South African teachers experience limited content and pedagogical knowledge in teaching subjects like EMS, Social Sciences and Natural Sciences (Assan & Lumadi, 2013; Babatunde et al., 2016; Modise, 2016 & Phakathi, 2018). As a result, teachers are often reluctant to implement an integrated curriculum due to

insufficient training and an overloaded curriculum emanating from the grouping of subjects. Babatunde et al. (2016) found that in Social Studies, learners lacked understanding because they were not learning Social Studies as an integrated subject. This lack of understanding was aggravated by teachers' failure in drawing links between History and Geography. Most EMS teachers experience problems teaching Financial Literacy because they are not trained as Accounting specialists. This results in teachers leaning towards preferred subjects.

In Turkey, Izci (2017) mentioned that a lack of curriculum materials and the need for creating engaging experiences for students were viewed as the main obstacles inhibiting successful integration in science disciplines. Fu and Sibert (2017) found that although American teachers knew how to integrate engineering into their physical science classrooms, they often grappled with effective integration of physics concepts, and this hindered the in-depth teaching and learning of physical science content. In Canada, Drake and Reid's (2018) study shows that inadequate support and training offered to teachers led to confusion and anxiety during implementation of an integrated curriculum.

3. Conceptual framework

This study is framed using the curricular spider-web theory by Van den Akker (2003), which is adopted based on its nature and design as it outlines the important concepts that aid in answering the research questions of this paper. The phenomenon of the article is closely grounded within the elements of the curricular spider-web, namely, accessibility, goals, content, learning activities, teacher role, material and resources, location, time, and assessment. The discussion of these elements is positioned within the EMS and Accounting since the study is centred on these two subjects. In support, Makumane (2020) indicates that conceptual framework can be described as a theory that contains concepts that relate to the currently conducted study. Also, Henning, Van Rensburg and Smit (2004) concur that the framework must correlate with the research phenomenon because it must be used as a perspective or lenses that the study is positioned within. Mpungose (2016) adds that the curricular spider-web comprises conceptual ideas that help guide the study towards having a specific concentration.

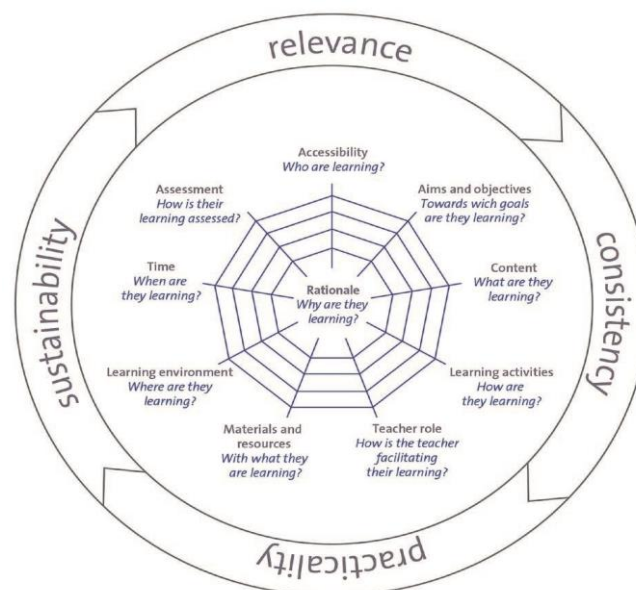


Figure 1: The curricular spider-web

4. Methodology

4.1. Research design

This study uses a qualitative research design through an interpretative paradigm. The interpretive paradigm was employed to generate and interpret data. Cohen, Manion and Morrison (2018) indicate that interpretivism is about how one understands human experiences in the world. Teachers draw meanings and understandings from their lived experiences. The qualitative approach was used and assisted in adding questions that were triggered by the responses during the interview process, hence a qualitative case study was adopted as a research design. Through case study, teachers were investigated on a specific and in-depth phenomenon that is being studied in its actual setting, therefore the real-life events and behaviours were studied (Cronin, 2014; Yin, 2018).

4.2 Sampling

The participants were purposively and conveniently sampled from five schools offering Accounting as a school major subject in the FET Phase and offering EMS in the GET Phase. The intention was to generate rich data since these participants could provide responses from their real experiences (Creswell & Clark, 2017). Also, the sampling was convenient because the selection of schools was based on the ease of access (Creswell, 2014), hence the neighbouring schools were considered (Remler & Van Ryzin, 2014). Ten participants comprising EMS and Accounting teachers were selected from five schools to participate in the study.

4.3 Data-generation methods

Reflective activities and face-to-face, semi-structured interviews were used as the appropriate methods of data generation (Creswell, 2014). The participants were requested to complete the reflective activities in their own time and these were validated through 30-to-60-minute individual interviews (Cohen et al., 2018).

4.4 Data analysis

The data set obtained from semi-structured individual interviews and reflective activities was analysed using the thematic approach (Cohen et al., 2018). The process began by transcribing audio-data to textual data and reading the transcripts and reflective activities several times to identify units of meaning, in order to access the deeper meaning of the responses. A process of open coding was used and categories were established, reviewed and clustered into specific themes. The findings were arranged according to the various themes that emerged from the analysis and these were used to present and report the findings. The transcribed data was given to the participants to verify the authenticity, serving as member checking and adding to credibility and trustworthiness.

4.5 Ethical considerations

The ethical code of conduct was adhered to by acquiring permission to conduct the research from the university where the authors are based. Other ethical measures, which included confidentiality, anonymity, and voluntary participation, were elucidated to the participants and observed throughout the duration of the study. Teachers' consent was obtained to audio-record the interviews for transcription and storage purposes. Pseudonyms were used to observe the anonymity of the participants.

5. Findings

The following themes describe the teachers' experiences of teaching Financial Literacy in EMS in preparing learners for FET Phase Accounting that emerged from the analysis of reflective activities and face-to-face semi-structured interviews.

5.1 The Elements and Importance of EMS

Teachers viewed EMS as a foundation and performance indicator for the Business, Commerce and Management Sciences stream, particularly the Accounting subject. Although EMS was not taught by Accounting specialists in other schools, teachers were aware of the importance of EMS in laying a foundation for Accounting. Teacher A said EMS was taught by an Accounting specialist at her school. Hence those learners are well prepared for Accounting. According to Teacher A; *'EMS helps in preparing learners for Accounting because Grade 9 EMS is taught by Accounting teachers.'* Similarly, Teacher B indicated that the EMS syllabus contains a fair amount of Accounting basics. He believed that EMS gives learners the knowledge they need to do Accounting. Therefore, if learners are taught adequately, they will be well prepared for Accounting: *'Most of the syllabus outlined in CAPS for EMS, introduces learners to Accounting.'*

Teacher C agreed with Teacher B, adding that topics that are taught in Financial Literacy, Economy and Entrepreneurship provide learners with the basic concepts they need when doing BCMS subjects in the FET Phase. This is confirmed in what she said: *'When teaching EMS, we introduce learners to Accounting, Economics and Business Studies even though not fully. But almost all the basic knowledge of each subject is introduced in EMS.'*

From the above excerpts, all teachers perceived EMS as a combination of different subjects that are put together as one subject to provide learners with the foundational knowledge they need to pursue BCMS subjects in the FET Phase, and particularly Accounting.

5.2 Hindrances to the Effective Teaching of EMS

The findings revealed the impediments that affect the effective teaching of EMS, such as a lack of teacher knowledge, lack of staff development, time constraints due to poor curriculum structure, and timetabling problems. There were also concerns about the meagreness of curriculum content and a lack of practical activities in textbooks. Teacher B stated that teachers select topics and neglect the Financial Literacy component when they teach, and complain it is difficult. This affirms that they lack sufficient knowledge, which then leaves the learners unprepared for Accounting. He said: *'Teachers tend to skip the Accounting part in EMS or not teach it thoroughly because they say it is difficult. They only focus on other parts.'*

Teacher D alleged that EMS consists of different learning areas, but some teachers omit Financial Literacy. She is upset that the subject is not taught by Accounting specialists: *'Most of the EMS teachers are not Accounting specialists and end up not teaching Financial Literacy effectively.'* Additionally, Teacher A agreed with the some of the teachers by stating that some EMS teachers do not have basic Accounting background, therefore they do not teach the Accounting part properly. Teachers concentrate more on the theory part and neglect the practical part of the subject. As a result, learners are not given enough exposure to the subject when exiting the phase: *'There are EMS teachers who do not have Accounting background. They can easily do other theory parts, but the Accounting part is more practical, which makes it difficult.'*

Teacher C added: *'Some EMS teachers do not do Accounting in the early Grades. They put focus on what they know and neglect the important aspects of Accounting due to lack of knowledge.'*

Teacher E said it becomes a burden to Grade 10 Accounting teachers because learners come to Grade 10 unprepared for Accounting. She asserted that: *'Some EMS teachers have no background knowledge and that gives a problem for Grade 10 Accounting teachers.'*

Moreover, teachers were vociferous on the issue of time constraints, poor curriculum structure, and problems with timetabling in the teaching of EMS. This leads to a lack of continuity in the timetable.

Teacher F stated that the teaching time of EMS is not sufficient and it is difficult to cover the stipulated syllabus in the given time. She said: *'EMS has two periods per week [per grade], which makes it difficult to cover the chapter per day.'* Teacher G and Teacher H raised similar concerns and noted that EMS the curriculum is not structured correctly as the teacher has to jump from component to component; hence the smooth continuity is lost. Teacher G further stated that due to limited time, he often opts to teach one component and finish it before going onto another. This is what they said: *'EMS is allocated two hours per week to teach Financial Literacy and the other two parts, which is not enough. Normally, I teach one component until I*

finish it before moving to other parts. For example, only Financial Literacy in the first six weeks and it is the one that takes more time.

'Since the syllabus is fixed as we have to constantly jump from component to component, the smooth continuity is lost and this poses an issue because the child is not looking at, for example, Accounting for a period of three hours.'

Correspondingly, Teacher I agreed by stating that the timetable has no smooth continuity as it does not allow the teaching of one component sequentially and consecutively to conclusion, therefore the learners end up forgetting what was done in the previous lesson. He said: *'I find it even very hard to teach Financial Literacy because it deals with numbers. If you teach learners today and tomorrow and expect them to remember all this the other week since you keep jumping and coming back; normally, the learners easily forget what was done last week.'*

Teacher J and Teacher D stressed that in addition, the teaching time allocated to EMS is insufficient, especially for the Financial Literacy component. Teacher J said: *'We are given two periods per week to teach three components and that time is not enough. Sometimes it becomes necessary to violate the policy requirement. At least allocate two periods per section, like having six periods for EMS per week instead of two. I think when they did the policy, they did not give enough time, especially for Accounting part.'*

'Time allocated for Accounting part is not sufficient. A lot has to be taught in a short period of time while there are many topics to be covered.' (Teacher D)

Teacher E and Teacher B added that there is too much work to be covered in the EMS syllabus, with insufficient time allocated in the timetable. Teacher E further stated that it is difficult to spend much time on teaching the Financial Literacy component because there is too much work to be covered within a limited time: This is what she said: *'EMS has too much content with less time, which makes it difficult to place a focus on Financial Literacy.'*

Teacher B asserted that the Financial Literacy component needs more time than other components because learners have to be given activities to review what they have learnt and to reinforce understanding of new content. They do not have time to give learners more remedial activities because they are rushing to complete the syllabus, which is what is encouraged by the Department of Basic Education. *'There is a lack of time to groom the learners enough. The department's policies emphasise more on finishing the syllabus than instilling the content to a learner.'*

Furthermore, the lack of teacher development programmes for EMS teachers was considered another challenge to effective teaching of this subject, and the Accounting subject is plagued with recurring changes due to global developments in the Accounting profession. Teachers stressed that for quite a long time, there has never been a workshop organised for EMS teachers in the aforementioned district. Teacher H stated that for the past five years, there have never been any staff development programmes and subject advisers for EMS. She said: *'There are no workshops and we have not had a subject adviser for a while. It has been over five years*

because I have been here for 10 years. We only attended a number of workshops while the subject was introduced.'

All teachers agreed with Teacher H and affirmed that there had been no EMS subject adviser or workshops in a long while. Seemingly, teachers cope by themselves when teaching EMS. This is what Teacher F stated: *'EMS workshops are not convened like the same way as other subjects. Sometimes we go beyond two years without a subject adviser. There has been no subject adviser for quite some time.'* Similarly, Teacher G raised a concern that ever since he started teaching the subject, he has never been invited to a workshop because there is no Department of Basic Education official who is responsible for providing support to EMS teachers. This is what Teacher G said: *'I have never heard of any workshop for EMS for almost three years since I started teaching. There is even no subject adviser for this subject.'*

Teacher J added that *'There is no EMS workshop we are attending and there is no subject adviser. As EMS teachers we are on our own to try and cope.'* Teacher I explained that he used to meet with other teachers in neighbouring schools to discuss their challenges pertaining to content and other teaching strategies. He also relied on textbooks. *'I last attended the workshop more than three years back. I just cope by using the textbooks. We also meet as EMS teachers in the ward to discuss our challenges.'*

There is also a huge concern regarding the insufficient content in the EMS curriculum. Teachers indicated that Accounting content in the EMS curriculum is lacking due to some important topics being left out. They felt that financial statements are a huge omission, and it needs to be added because learners need background knowledge on the preparation and the importance of financial statements before they get to Grade 10. This is confirmed by Teacher H: *'Financial statements need to be added in Grade 9 EMS as it was before because they are a massive content in Grade 10 Accounting.'*

Teacher I is of the same view that the omission of financial statements is the major shortfall in the EMS curriculum since the topic is critical in laying the foundation for other topics in the FET Phase. *'I think financial statements need to be introduced just as basics in Grade 9 so that when learners reach FET Phase Accounting, they have a good foundation to do the financial statements. They need this foundation knowledge because in Grade 10 they have to analyse the financial statements.'*

Teacher A is concerned that if learners are only introduced to financial statements in Grade 10, it takes time for them to grasp the process followed in preparation and analysis of financial information. She is also worried about the overloaded curriculum to an extent that if financial statements are only introduced in Grade 10, it adds to the length of the curriculum. *'Financial statements have been taken out and I do not think that was a good move. Therefore, learners are only exposed for the first time to this topic in Grade 10 Accounting. It is difficult to teach financial statements and ratios in Grade 10 because the syllabus is too long.'*

Additionally, Teacher C submitted a similar view as the above participants on the inclusion of financial statements in Grade 9 EMS. This is what she said: *'Learners should be introduced to financial statements in EMS; this will make it easier for them to prepare the General Journals when they come to Grade 10 Accounting.'*

Teachers also critiqued the shortage of practical activities in the prescribed EMS textbooks with regards to the Financial Literacy component. Consequently, this affects the effective preparation of learners and the expected outcomes for FET Phase Accounting.

Teacher H said: *'Some textbooks have inadequate practical activities.'* Teacher G submitted a similar concern that textbooks do not favour the Financial Literacy component when it comes to the number of activities. He commented: *'Textbooks do not favour the Financial Literacy as there is only two activities. Especially if you rely on one textbook.'*

Similarly, Teacher J agreed with the above teachers. He stated that sometimes teachers are forced to create their own activities. It was also indicated that some activities are difficult for the learners to understand. *'The textbooks we have do not contain enough activities for Accounting part in Grade 9 EMS, to a point that we as teachers are forced to come up with our own activities.'* Teacher I added that: *'The textbooks do not have enough Financial Literacy activities, instead those few activities are difficult for learners to understand.'* This implies that the textbooks do not provide adequate support to an extent that it is difficult for a teacher to entirely rely on the prescribed textbooks because learners will be disadvantaged.

5.3 Strategies to minimise the hindrances to effective teaching of EMS

Teachers suggested a need to allocate EMS to specialist teachers for effective teaching of this subject. Teacher H averred that EMS must be taught by somebody who is knowledgeable in all the components of EMS, especially in the Accounting part which is Financial Literacy. This implies that incompetent teachers neglect some components of EMS; the Accounting part is seen to be the most neglected one due to a lack of knowledge and therefore the learners remain unprepared for FET Phase Accounting. Teacher H said: *'EMS should be taught by somebody who has Accounting knowledge, so that the learners will be well prepared for Accounting.'*

Teacher F and Teacher J pointed out a closely related view to Teacher H by stating that an EMS teacher must be knowledgeable on all three BCMS subjects, which include Accounting: *'The educator must have all three commercial subjects as majors, namely: Accounting, Business Studies and Economics in order to teach EMS.'* Teacher J explained that: *'Basically, EMS must be taught by someone who is a commerce specialist, especially who can teach Accounting. For example, I am a qualified BCom graduate that can teach Accounting and I have a good understanding of teaching EMS.'*

Teacher I and Teacher B agreed with the other teachers, emphasising the Accounting knowledge an EMS teacher should have so that the basics of this subject can be effectively introduced to the learners in Grade 9. He said: *'The Accounting part in EMS needs someone who specialised in Accounting and who understands what Accounting is about, so that learners will be well prepared for Accounting. The EMS teachers must have the Accounting knowledge because half of the content done in EMS is the Accounting.'*

Furthermore, Teacher D, Teacher C and Teacher E indicated that EMS is normally given to any teacher who is a non-specialist in Accounting in the BCMS stream,

and this results in poor performance by Accounting learners in Grade 10. It must be taught by competent teachers so that learners can perform well in Accounting. *'The consideration of Accounting specialisation is important because you find that EMS ends up being taught by just anyone in BCMS stream and that leads to poor performance in Grade 10 Accounting.'* (Teacher D)

'EMS teachers must be competent and must have majored in Accounting specifically.' (Teacher C)

'The school management should consider Accounting specialisation in teachers before allocating EMS to a teacher, as this makes learners more efficient in Accounting.' (Teacher F)

Teachers are also of the view that EMS needs to be split into different components, and especially that the Accounting part be a stand-alone subject. Teacher D and Teacher C declared that the Accounting part must not be integrated with other components of EMS; instead it should be an independent subject because the size of its content coverage makes it difficult to teach within a specific given time.

'Accounting must be made a stand-alone subject because there are many topics to cover in a short period of time.' (Teacher D)

'I will prefer to teach Accounting on its own as a subject, as it was done years back then. Split the three subjects and make Accounting a stand-alone subject.' (Teacher C)

All teachers corroborated the above views and said EMS curriculum formulators should rather combine Economy and Entrepreneurship, keeping Financial Literacy as a stand-alone subject. In their view, it was also suggested that the components be taught during different school terms and that exam papers be split. This would also give the Accounting part (Financial Literacy) in EMS a long enough period for teaching.

6. Discussion

The findings revealed EMS as an integrated subject, a view that is supported by Makumane (2020) and Wall and Leckie (2017), who state that curriculum integration is an application of the combined related disciplines in one theme. The findings also revealed that EMS teachers know that EMS differs from other subjects like Maths and Technology, where the focus is purely on one subject. Teachers agreed that in EMS, learners can relate and identify the interconnection of subjects.

The lack of teacher knowledge is a huge concern as Grade 10 Accounting teachers lament that justice is not done in the teaching of EMS in Grade 9. This leaves learners inadequately prepared for Accounting because the basics seem to be neglected. Some EMS teachers are not sufficiently knowledgeable or competent in teaching all EMS components, especially Financial Literacy. This finding is affirmed by Kelley and Knowles (2016), who state that when a curriculum is integrated, it becomes complicated if the teachers are not competent to teach all the integrated subjects. Fu and Sibert (2017) and Moloï and Molise (2021) concur that there are difficulties in implementing an integrated curriculum due to a 'teacher knowledge problem'. While the curricular spider-web indicates the content as one of the concepts that must be reflected when implementing the

curriculum, the findings of the study revealed that some teachers lack EMS knowledge, and especially the Financial Literacy component.

Similarly, teachers were concerned that the prescribed teaching time allocated for EMS was insufficient compared to the massive syllabus that needs to be taught, which forces teachers to combine topics that ought to be taught separately. In their study, Doyle and Bozzone (2018) and Reynolds and Macqueen (2018) made a similar finding that in the context of an integrated approach, time allocation places too much pressure on teachers. Teachers could not finish the syllabus within the stipulated timeframe; hence they integrate or omit other topics. Drake and Reid (2018) affirm that when the curriculum is integrated, it becomes complex, resulting in the failure of the integration approach. Fu and Sibert (2017) also report that when various subjects are associated and integrated, it demands extraordinary time and a lot of energy when applied.

Teachers lamented that the structure of the EMS timetable lacked continuity. This severely affected the quality of teaching, interrupting the flow when teaching the EMS components. Teachers indicated that the learning of new concepts lacks consistency and continuity as the sequencing of topics is not chronological. This reduces the focus on each content area (Drake & Reid, 2018; Kelley & Knowles, 2016). Teachers further pointed out that it is difficult to teach the whole component in one period as explanation requires sufficient time. For example, teaching a particular component today and coming back the following period (or day) to teach another component when the previous one was not finished, is a challenge because by the time you return to that component, learners have already forgotten the material. This has negative effects on conceptual understanding of basic Accounting concepts in particular. This affirms that the prescribed sequence of teaching EMS components, according to the timetable, is ineffective and therefore affects the teachers' quality of teaching. This finding aligns with the curricular spider-web through the time concept as it is presented and described as one of the important elements that must be reflected when implementing the curriculum.

The findings revealed that EMS teachers had no regular teacher development to ensure the effective delivery of the subject as they have had no workshops and subject adviser for a long time. Phakathi (2018) states that teachers must be trained to retain expanded knowledge to teach an integrated subject like EMS, because without training, the goals of the subject cannot be achieved. This finding contradicts the curricular spider-web concepts such as content, goals, learning activities and teacher role, which are always informed by the ongoing teacher development programmes. Lack of staff development leads to ignorance about the goals of the subject and ineffective implementation of the subject curriculum (Letshwene, 2014; Modise, 2016). This means that the curricular spider-web principle is violated as it states that all these concepts must be reflected when implementing the curriculum.

Teachers made the submission that since Grade 10 Accounting includes a financial statements topic that the learners get exposed to for the first time in this grade,

this topic must start in EMS as it was before so that the learners are introduced to this topic at an early grade (Msimanga, 2017; Modise, 2016). This aligns with the curricular spider-web through the 'content' concept, which must be reflected when implementing the curriculum. This finding affirms that EMS teachers are aware of what they teach in terms of the subject content as they have been able to identify the content inadequacies.

Furthermore, a concern was raised about EMS textbooks that have content omissions and insufficiencies, particularly for the Financial Literacy component. Also, Bloom's Taxonomy, which is the cognitive levels of questions, is not considered in the structure of the activities. This suggests that the textbooks are not properly structured, making it difficult for teachers to fully rely on textbooks and placing learners at a disadvantage (Assan & Lumadi, 2012). Yang and Sianturi (2017) add that as textbooks cannot be fully relied upon, teachers' knowledge must be broad and not only focused on what is in the textbook when delivering lessons. This finding is corroborated in the curricular spider-web through the 'material and resources' as one of the concepts that must be reflected when implementing the curriculum. This suggests that teachers understand the material and resources they are using to teach, as prescribed by the curricular spider-web.

7. Summary of the findings

The summary of findings presented below answered the three key research questions, namely: What are teachers' experiences of teaching Financial Literacy in EMS in preparing the learners for FET Phase Accounting? Why do teachers experience the teaching of EMS Financial Literacy in preparing the learners for FET Phase Accounting the way they do? How do teachers apply their experiences towards factors that hinder the teaching of Financial Literacy in EMS in the preparing learners for FET Phase Accounting?

Research question one revealed EMS as an integrated subject. This was evident in the participants' views on the reasons and visions for teaching EMS and the content taught in the subject. The way in which teachers view the EMS is also evident in the location for teaching and assessment in the subject and the Accounting knowledge and skills acquired in EMS.

The findings for research question two stressed the elements and importance of EMS. It is evident from the findings that EMS is seen by teachers as a subject that equips the learners with the basics of FET Phase Accounting and other BCMS subjects in the FET Phase. The Financial Literacy component in EMS is acknowledged by teachers as one that is aimed at preparing learners for Accounting. Furthermore, it was alleged that EMS may contribute to learners' performance in FET Phase Accounting, and there are many shortfalls that confirm the unreadiness of learners for FET Phase Accounting.

Research question three revealed the hindrances to effective teaching of EMS. The participants stated many factors that lead to unpreparedness of EMS learners for FET Phase Accounting. The issue of a lack of teacher knowledge, which can be caused by teacher unskilfulness due to lack of staff development, was raised.

There are also concerns about time constraints because of poor curriculum structure and timetabling of EMS, which affects the teaching of the subject. Teachers also raised concerns about the shortage of topics in the EMS curriculum content, as well as insufficient practical activities in the textbooks.

8. Delimitations

The study was conducted using five schools in one district and one province. Therefore, the findings cannot be used to make a sweeping statement for all other schools in South Africa and across the borders of the country. The study employed qualitative approach and an interpretivism paradigm to collect data through reflective activities and semi-structured interviews. Hence, the findings only emerged from the aforementioned methods, they cannot be generalised and assumed for other methods of data collection until proven. Also, this article explored the teachers' experiences of teaching Financial Literacy in EMS in preparing the learners for FET Phase Accounting; therefore, the findings focused more on the Financial Literacy component, which is the Accounting foundation in EMS. On that note, little attention was given to other components such as Economy and Entrepreneurship in the same subject. Hence, we recommend that researchers who want to embark on the study of the same scope for future studies can extend the research to different methods and contexts; and also, the further study may be conducted on the experiences of teachers in teaching the Economy and Entrepreneurship components in EMS in preparing the learners for FET phase Economics and Business Studies subjects.

9. Conclusion

This article sought to explore teachers' experiences of teaching Financial Literacy in preparing the learners for FET Phase Accounting. Findings revealed that teachers understand that the subject EMS is an integrated subject that combines three BCMS subjects. What emerged from the findings is that, although teachers were cognizant of the purpose of the subject EMS, their engagement with the subject content revealed a lack of deep conceptual understanding of the integrated curriculum. As a result, the teaching of some topics such as Financial Literacy seems to be neglected. Also, although learning in Accounting is developmental, teachers revealed that the sequencing of topics does not allow continuity in teaching and learning of new knowledge. This view shows a lack of understanding of interconnectedness of topics in an integrated subject like EMS. This discrepancy may hinder learners' opportunity to learn the core Accounting concepts required in preparation for further learning of Accounting in the FET Phase.

10. Recommendations

Since it is not always possible to allocate specialists who can teach all three BCMS subjects in EMS, it is therefore advisable to offer regular staff development programmes for EMS teachers as a support in order for them to effectively teach the subject. These programmes will also endeavour to supply enough teaching and learning resources, such as textbooks that will help in providing the sufficient practical activities, especially for the Financial Literacy component.

Teachers should be regularly monitored to ensure effective teaching of EMS so that the learners are sufficiently equipped with the solid foundation of BCMS subjects. It is also recommended that the EMS curriculum be reviewed and amended accordingly to cater for the missing Accounting foundational knowledge, such as financial statements.

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