



Beyond the Balance Sheet: Grade 9 EMS Teachers Navigate Financial Literacy in Hammarsdale Classrooms: A case of three selected schools in one township, South Africa

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Abstract

Globally, financial literacy is recognised as an essential skill that must be understood by all. Using the context of one country, South Africa, we sought to better explore the factors influencing Grade 9 Economics and Management Sciences (EMS) teachers' experiences in teaching Financial Literacy. The proposed research was conducted using a qualitative research method, employing a case study approach. We drew on a conceptual lens based on Pedagogical Content Knowledge (PCK). Data were collected through individual interviews with three purposefully selected teachers ($n = 3$). A thematic analysis technique was employed to analyse the generated data, which was crucial in identifying and analysing patterns from the dataset. The findings point to the complexity of the various factors that collectively hinder EMS teachers' ability to teach financial literacy. The insights from the findings further the call to support teachers' capacity to navigate the hurdles to teaching financial literacy as an essential component of EMS education in South African township schools.

Keywords: Financial Literacy, EMS, Grade 9 teachers, Experiences, Hammarsdale

Introduction and background

Financial literacy education is an important integral component of the economic and management sciences (EMS) subject in the South African curriculum, particularly at the senior

phase. It holds a significant position, as it provides learners with the knowledge and skills to understand and navigate everyday financial decision-making, as well as to prepare for and introduce key learning concepts for Further Education and Training (FET). In the senior phase, the financial literacy topic is delivered as an integrated EMS curriculum comprising economics, accounting, and business studies. Understanding financial literacy extends beyond classroom learning and financial calculations; it involves the ability to interpret financial information and apply it to everyday situations, helping them make informed financial decisions. The introduction of financial literacy to learners can therefore be understood as both a curricular mandate and significant preparation for learners' financial lives. (Nivrutti, 2024), identified that knowledge gained from EMS as a subject provides learners with the necessary skills to engage in informed decision-making in these rapidly changing economic conditions. Strydom et al. (2012) agreed and further argued that incorporating financial literacy into the subject and school curriculum not only enhances learners' ability to engage in financial activities but also prepares them for studies in accounting at both secondary and tertiary levels. Casaalan (2024) added that broader financial literacy education can improve learners' sense of responsibility and their ability to make independent decisions. Taken together, these views highlight the importance of financial literacy within EMS as a subject and its role in promoting financially literate citizens.

In South Africa's schooling system, the significance of financial literacy must be understood within the context of the post-apartheid financial systems. Changes in the education program were intended to address educational inequalities that were perpetuated by the apartheid system (Kallaway, 2015). Agumba and Dasoo (2024) noted that another part of this change has been the integration of accounting and business economics into EMS, which were previously taught as separate subjects in both the senior and intermediate phases. This change was further stated by Kallaway (2015), Msila (2007), and Lyer (2018), who stated that it was intended to reduce the fragmentation of economic knowledge and to enhance learners' access, particularly black learners', to critical economic knowledge. Consequently, the senior and intermediate phase EMS combines the subject components of accounting, economics, and business studies, and requires learners to understand the relationship between these concepts (Mathebula et al., 2024; Nzuza, Ngwenya & Ndovela, 2022; Maboko, 2012; DBE, 2011)

The EMS Curriculum and Assessment Policy Statement (CAPS) allocates 40% to financial literacy, with economics and business studies each allocated 30%. This classification demonstrates that financial literacy is a significant topic and a foundation for the subject. Learners' ability to work with financial numeracy, understand accountancy, and engage in economic decision-making depends on the quality of financial literacy teaching and learning in classrooms. Sentsho and Mudau (2023) agreed that Quality teaching of financial literacy is important for preparing learners for the accounting subject in the FET band and for enhancing economics and business skills. Although the initial introduction of EMS as a subject was intended to strengthen economic education, its classroom implementation still faces several challenges. In contrast, Siyaya (2019) points out that teaching the EMS subject in an integrated manner places great demands on teachers, as it now requires a teacher with strong knowledge of all three integrated subjects. Witch (2021), Schreuder (2009), and Doyle and Bozzone (2018) agree and emphasise, in their studies, the importance of teachers' content knowledge and their

ability to select relevant teaching methods that align with learners' needs. This makes pedagogical content knowledge (PCK) essential in the teaching and learning of the EMS subject. Teachers must not only know the subject content but also be able to demonstrate it in a way learners can understand and apply in real life. The challenges with PCK are particularly evident in the discipline of financial literacy teaching and learning. Ngwenya and Nzuza (2022) noted that teachers continue to experience challenges in teaching EMS, particularly in financial literacy. Moloi and Molise (2021) added that a lack of adequate content knowledge can reduce teachers' ability to demonstrate accounting concepts. Over-reliance on traditional teacher-centred teaching methods can threaten learners' contribution to effective learning.

Studies indicated that the challenges with teaching financial literacy are not limited to content knowledge. Sentsho and Mudau (2023) stated that teachers typically focus on EMS subject components in which they feel most competent, neglecting financial literacy, which is assumed to be a challenging topic. This can lead to learners not having the opportunity to gain a solid understanding of basic accounting concepts and to enter the FET band while poorly prepared. (Moldise, 2016). This problem underscores the need for teachers to be balanced in all areas of the EMS subject. The school environment also affects teachers' ability and experience. Letshwene and Du Plessis (2021), Fakude and Mdhlalose (2021), and Jonda and Modise (2022) identified challenges including inadequate teacher training, lack of content knowledge, negative teachers' attitude derived from lack of interest in learning new content knowledge, time-constrained allocation to teaching and learning, lack of educational support programmes and lack of teaching and learning material. Lopez, Manguib le Bouyot (2024) and Fakude (2022) also agreed that limited opportunities for professional development and a lack of resources can limit teachers' ability to implement an education program successfully. These contextual factors are important as the teaching and learning of financial literacy requires more than the transfer of theoretical knowledge. Learners must be able to use the knowledge gained in the classroom to solve real-life problems, analyse financial information, and make informed decisions. Therefore, teaching and learning strategies that actively involve learners are essential. Moloi and Molise (2021) note that collaborative work among teachers can foster integrated learning, whereas working in isolation can reduce opportunities to share knowledge and teaching practices. This shows the difference between the intentions for EMS as an integrated learning and the conditions teachers experience in classrooms. The problems have implications for Grade 9 learners, as they are at a critical stage in their preparation for FET subjects. Sentshoa and Mudau (2023) reported a decline in grade 9 learners' achievement related to several operational pedagogical factors. Many EMS teachers find the financial literacy aspects challenging when teaching in the classroom (Sibisi, 2019). This makes teachers' experiences an important factor in understanding why the implementation of financial literacy does not meet the objectives set by the subject policy. Studies have demonstrated that teachers' experiences of teaching grade 9 financial literacy and its relationship to FET band subjects have not been fully explored, and these experiences formed the foundation of this study. Consequently, this study aims to explore the factors shaping the experiences of grade 9 EMS teachers teaching financial literacy in South African schools. This aim stems from the need to understand the problems teachers experience in their actual teaching environments. Understanding those experiences can help identify areas where teachers' skills need

development. This study also presents the opportunity to reflect on the relationship between teachers' PCK, school climate and learners' ability to acquire financial literacy. The study will contribute to the understanding and improvement of financial literacy education within EMS at the grade 9 level and strengthen learners' preparation for FET subjects.

Problem statement

Although financial literacy is recognised as the most important component of the Economic and Management Sciences subject, its implementation in grade 9 continues to face several challenges (Sentshoa & Mudau, 2023; Nzuza et al., 2022). FL is allocated 40% by the CAPS document; however, learners still progress to the FET phase without a strong foundation in accounting (DBE, 2011; Ngwenya & Nzuza, 2022). Studies have identified that a lack of content knowledge constrains the quality of FL instruction (Modise, 2016). These problems are exacerbated by limited time allocated, crowded classes and a shortage of educational materials (Sibisi, 2019; West & Meier, 2020). Research also shows that some students have difficulties with mathematics content, prior knowledge, and the language of teaching and learning, which can make it difficult for teachers to teach accounting and FL concepts (Mkhize & Maistry, 2017). While these factors have already been reported, there is still a need to understand how teaching, learning and contextual factors integrate to shape the experiences of grade 9 FL teachers in township schools. This study, therefore, explores the experiences of EMS teachers in three selected Hammarsdale schools to understand the factors that hinder the FL implementation

Theoretical framework

Pedagogical Content Knowledge (PCK)

Shulman's concept of Pedagogical Content Knowledge (PCK) offers a useful framework for deepening our understanding of how Financial Literacy (FL) is taught and learned. Shing, Saat, and Loke (2015, p. 40) describe PCK as the "blending or amalgamation of pedagogy and subject content knowledge." This framework serves as a specialised lens for examining how teachers convert their subject matter knowledge into instructional forms that are pedagogically effective and responsive to learners' varied abilities and backgrounds. In the teaching of FL concepts, PCK includes teachers' understanding of these concepts, their knowledge of teaching and learning methods relevant to FL content, and their ability to identify the challenges learners encounter when learning specific concepts. It also includes knowledge of the subject content and overreach standards of instruction, as well as an understanding of assessment methods to be used during teaching and learning of LC concepts (Sentshoa & Mudau, 2023). Therefore, PCK provides an appropriate theoretical basis for understanding teachers' experiences in teaching FL. The theoretical integration perspective recognises that teaching and learning of FL content are social interactions shaped by the relationships among teachers, learners and educational components. It emphasises the importance of the relationship between content knowledge and pedagogical skills to successfully implement FL instruction. Applying PCK as the theoretical lens for this study also helps to analyse how teachers' experiences are shaped by the relationship between their professional knowledge, social relationships, and institutional contexts. In this way, the PCK serves as an analytical tool for identifying the challenges and

opportunities teachers face in teaching FL, particularly in the Senior phase and the FET Phase, and how these conditions affect the implementation of educational program objectives.

Study site

The study was conducted in Hammarsdale, KwaZulu-Natal. It is situated in the western outskirts of Durban. The selection of the three schools was centred on numerous factors, including, but not limited to, school quintiles, enrolment rates, school performance rates, and school infrastructure. The three schools are situated in different areas and have varying socio-economic contexts, which also shaped the EMS teachers' lived experiences in enacting FL in their own ways. Collectively, these factors promoted the identification of similarities and differences across the three schools.

Methodology

An interpretive paradigm underpinned the study and guided the choice of a qualitative research approach and methods (Pham, 2018). This qualitative approach enabled the investigation of socially constructed realities and the incorporation of diverse viewpoints on how teachers understood and enacted their roles in teaching financial literacy (Creswell, 2014). It was considered appropriate for enabling an in-depth exploration and for ensuring the researcher's access to participants' lived experiences within their natural settings (Cohen et al., 2011). A multi-site case study design further enabled comparisons across cases, offering a more fine-grained understanding of context-specific experiences (Brink, 2018). In this way, the design supported the production of rich and comprehensive data that extended beyond a single-case perspective (Brink, 2018).

Data generation method

Research participants were identified and recruited through purposive sampling, ensuring the inclusion of teachers experienced in teaching Grade 9 EMS, who could provide rich, relevant information to address the research questions (Rahi, 2017). Semi-structured interviews were used to generate data through, utilising individual telephonic interviews with the three EMS teachers. The use of semi-structured individual interviews was beneficial, given their flexibility to be conducted at the participant's convenience via telephone; in addition, this allowed for iterative and follow-up questions to clarify and elicit richer information (Mwita, 2022). Hence, the method's flexibility generated rich data that enabled a nuanced exploration of EMS teachers' experiences.

Sampling

The sample involved three purposefully selected EMS teachers from three high schools in Hammarsdale (Ahmed, 2024). They were chosen as representatives of a broader population because studying all grade 9 EMS teachers in Hammarsdale was impractical (Rahman, 2023). Their selection is grounded in their first-hand experience teaching FL in grade 9, providing significant insights into their lived experiences of implementing FL within their school contexts (Ahmed, 2024). A smaller sample enabled a thorough exploration of each teacher's experiences within their respective contexts. As a result, the three EMS teachers played a critical role in

making assumptions about the population of interest and deriving insights, particularly from their experiences in grade 9 FL instruction (Rai & Thapa, 2015).

Data analysis

Thematic analysis was harnessed to recognise patterns and derive themes from the interview transcripts. The six phases of the thematic analysis were followed to thoroughly analyse the data generated (Braun & Clarke, 2012). The transcripts were read repeatedly to identify recurring phrases, ideas and experiences, which were then coded and grouped into categories (Braun & Clarke, 2012). This iterative procedure continued until data saturation was achieved (Fusch & Ness, 2015). In other words, themes were generated, reviewed, defined and named to produce the final report (Braun & Clarke, 2012). The thematic analysis was deemed appropriate for identifying themes and patterns that arose from the generated data, facilitating the production of trustworthy findings.

Ethical considerations

The University of KwaZulu-Natal approved the ethical clearance application for the study. Permission was also granted by the Department of Education in KwaZulu-Natal and by the three participating schools. The three respondents provided informed consent, confirming their voluntary participation in the research, and pseudonyms affirmed the privacy and anonymity of the respondents.

Findings and discussions

The respondents demonstrated a clear understanding of the factors they consider to influence their mediation of Grade 9 FL teaching as a component of the EMS. They shared individual experiences of the challenges hindering instructional practices, and the findings revealed the common challenges they faced. The following themes were identified: insufficient teacher training, inadequate time allocation, overcrowded classrooms, learners' lack of prior knowledge, the adoption of English as the language of instruction, limited support from subject advisors, inadequate parental involvement, which limits learners' opportunities, resource shortages, and the presence of learners with learning difficulties.

Limiting PCK factors

In implementing FL, the successful utilisation of Pedagogical Content Knowledge (PCK) may be hindered by numerous factors, including inadequate teacher training, limited prior knowledge among learners, the use of English as the teaching medium for second-language learners, and learning difficulties within the student population.

Insufficient teacher training

The participants were asked about the professional development programs they had undergone for teaching EMS. Some highlighted attending training sessions organised by the Department of Education that discussed changes in the EMS curriculum, strategies for introducing topics, and the materials to be used. However, the training sessions were short-lived for some teachers due to the emergence of COVID-19 and its restrictions. This is reflected in the following interview responses:

“I attended workshops organised by the Department of Basic Education, where we were trained on teaching EMS and the changes that have been implemented in this subject. Currently, there is Paper one and two in EMS, which is something that was not there before. Paper one focuses on Financial Literacy, and Paper two focuses on Entrepreneurship and the Economy. During trainings we were also provided with teaching materials that are helpful in our classrooms.” [T1]

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

The results reveal limitations ranging from structured, pedagogical, and contextual factors that constrain the effective teaching of EMS, especially in FL, for pupils in Grade 9. A significant drawback appears to be the lack of adequate teacher training, which adversely affects educators' Pedagogical Content Knowledge (PCK) in Financial Literacy, as defined by Shulman (1986). Although workshops organised by the Department of Basic Education (DBE) have provided some benefits, their limited frequency and range, worsened by COVID-19 restrictions, have compelled teachers to depend heavily on informal peer support and their own teaching experiences (Ramrathan, 2021; Jonda & Modise, 2022).

Further, these results reinforce Nkabinde et al.'s (2021) claim that EMS teachers require robust, subject-specific pedagogical training, such as a course that will expose them to financial concepts to support effective FL enactment. The limitations of continuous capacity development programmes remain problematic, particularly for teachers in the General Education and Training (GET) phase. This shortage highlights systemic deficiencies in teacher preparation that may compromise the quality of EMS education (Geldenhuys & Oosthuizen, 2015; Spaul & Jansen, 2019). Modise and Letlhonyo (2020) emphasised that EMS teachers must be provided with professional training that is specifically relevant to teaching this subject, as without adequate training, teachers struggle to deliver the curriculum effectively, especially in responding to the diverse needs of learners (Modise, 2021). Thus, inadequate teacher training results in the lack of updated modalities and current knowledge.

Learners' lack of prior knowledge

When the participants were asked about the learners' prior knowledge of FL, they elucidated that the learners' struggles in mastering and understanding this aspect are linked to their low performance in mathematics, the lack of in-depth teaching of EMS in primary, and the problematic issue of learner progression. The following responses from detailed interviews illustrate this:

“Many learners are not performing well in Mathematics, and this has an impact on EMS (Financial Literacy). I think it goes back to the primary school level. I do not think they are doing justice. What is also causing poor performance in Mathematics is that

learners are progressed. You will find that learners have failed, but they are taken to the next Grade.” [T1]

“I had a challenge where learners had no prior knowledge of accounting. So, it meant I had to take the learners step by step. That is a problem because in primary there is a system that learners are progressed when they see that the learner is old. The teachers also do not do justice to their work, because learners arrive without knowing how to write their names.” [T2]

The findings point to a troubling problem: learners lack sufficient prior knowledge, a situation worsened by the “progressed learners” system and limited accounting background. The data underscores how inadequate foundational knowledge in Mathematics and Accounting, often resulting from progression policies and poor instruction in earlier grades, negatively affects learning (Stott et al., 2015). This deficiency in basic concepts creates serious obstacles for FL instruction, as learners find it difficult to understand more advanced material without the required groundwork (Hailikari et al., 2008; Ngwenya & Nzuza, 2022; Mkhize & Maistry, 2017). These results align with Sentsho and Mudau (2023), who emphasize that effective FL teaching requires EMS teachers to be properly qualified and experienced, with strong subject matter knowledge and pedagogical content knowledge. Nevertheless, Molise (2021) contends that many EMS teachers lack adequate accounting expertise, which may undermine the quality of FL content delivered to learners. Similarly, Ngwenya and Nzuza (2022) confirm that EMS teachers appear to struggle with guiding learners to transfer new knowledge to different contexts and to develop the key skills needed in later grades.

The adoption of English as the teaching medium

The participants were asked about their experiences in teaching FL in English. They revealed that the difficulties encountered by learners hinder them, as they must first grasp English before they can comprehend the financial concepts taught. The following responses from in-depth interviews critically discuss this:

“When learners are not taught in their mother tongue, they miss out on important concepts, especially those from my school, where English is a first additional language for them. That means that learners must first understand the language before they can understand the subject. In FL, the major problem is interpreting what is written in English. It means that I must do a lot in terms of explaining concepts and their meaning so that learners can understand them.” [T1]

“A learner can read a sentence but do not know what is happening. They do not understand because the problem is English. For example, if the question instructs the learner to prepare a certain ledger, but to the learner the term “prepare” is a problem. If a learner hears that “draw” a CRJ, they can see that they are required to draw. That is why I ensure that when I set a paper, it includes an answer book whereby the structure has been drawn for the learner and what is left for them is to complete.” [T2].

The findings indicate that employing English as the language of instruction poses obstacles for learners, especially for those who speak it as an additional language (Ngwenya, 2019). This is

reinforced by Litshwene and du Plessis (2021), who observed that many learners experience difficulties with English, which can impede their grasp of accounting concepts. The results also highlighted the need for code-switching to clarify complex ideas, aligning with Modise's (2017) conclusions regarding linguistic barriers in accounting education. Consequently, the data analysis implies that delivering the curriculum in learners' home languages can enhance both understanding and participation, particularly in subjects that rely on accurate, consistent terminology and strong conceptual clarity (Modise & Letlhonyo, 2020).

Learners with learning difficulties

The participants were asked about their experiences with teaching learners with special educational needs in EMS. Some revealed that specialised support should be directed toward learners experiencing barriers to learning, such as those who return a question paper without completing any part. This is reflected in the following responses from detailed interviews:

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

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

The findings demonstrate how learners with learning difficulties can challenge a teacher's ability to implement adequate pedagogical content knowledge, especially when the learner is not diagnosed with learning difficulties, the teacher lacks training in inclusive teaching, and the learning environment is not designed to promote differentiated instructional practices. These findings are supported by Phala and Hugo (2022), who expressed great concern that some learners are enrolled in mainstream schools yet face learning barriers that are not accommodated in such schools. The findings point out that the existence of learners with learning difficulties, including those with conditions such as Down syndrome, highlights the importance of needing specialised support and inclusive education practices. It is imperative because the findings suggest that public schools often struggle to provide sufficient preparation to address the diverse needs of these learners, thereby requiring systemic reforms aligned with the core principles of White Paper 6 (DoE, 2001; Donald et al., 2002; Phala & Hugo, 2022).

Limiting contextual factors

Limiting contextual factors such as inadequate time allocation, overcrowded classrooms, limited support from subject advisors, insufficient parental involvement, and scarce resources significantly hinder the quality of FL instruction in grade 9.

Inadequate time allocation

The respondents were prompted to describe their experiences of the one hour allocated for teaching FL each week. They lamented that the struggles of teaching this aspect effectively while covering the broad content and catering to learners' individual learning requirements stem from the one-hour allocation. This is reflected in the detailed responses from interviews discussed below:

"I do not think one hour is enough for teaching FL because it has a large volume of work. Most of the learners in my Grade 9 class are progressed learners and need even more time. In Accounting there are journals where we post and go as far as preparing the trial balance. The learner must see the whole process until it balances. Other learners are struggling, and as a teacher you must go to them individually to show them how to write. That requires time." [T1]

"The hour is not enough at all for teaching FL because many things must be done in the classroom. Accounting requires you to draw the columns and all the journals, while learners are also required to draw all columns and journals, which takes a significant amount of time. The board is also a problem because it is shared with other teachers. If time runs out, everything that is written will be erased. That is wasted time. With the time allocated for EMS, it becomes difficult for a learner to keep up, considering the different subjects they are learning, as well as Accounting. So, the hour is not enough for that." [T2]

The findings reveal that inadequate time allocation for FL is a significant challenge, with only one hour per week allocated to cover an extensive curriculum (Banda, 2023; Siyaya, 2019). The findings suggest that the limited time allocated to each aspect does not adequately accommodate the subject's extensive content, including the need to support and attend to each learner, as well as advanced learners who require additional time (Banda, 2023). These findings are supported by Letshwene and du Plessis (2021), who explained that some teachers are unable to provide sufficient support to learners with different learning abilities due to the overloaded curriculum that must be covered within the outlined timeframes. For that reason, the instructional process becomes undermined. Additionally, the findings highlight that the prescriptive structure of CAPS offers limited opportunities for meaningful learner engagement, critical thinking, or addressing individual learning needs (Du Plessis & Marais, 2015). This misalignment between curriculum content and time allocation undermines the development of 21st-century skills such as problem-solving and critical thinking (Gumede, 2020). Thus, Msimanga (2017) concluded that there is a misalignment between the content prescribed by the CAPS and the time allocated for teaching EMS.

Overcrowded classrooms

When participants were asked about overcrowded classrooms and their influence on effective FL teaching, some noted their leading role in hindering the constant monitoring of learners' work. They also acknowledged that overcrowded classrooms are a root cause of the learners' bad behaviour. This is reflected in the detailed responses from interviews outlined below:

"I think the bad behaviour of learners is caused by overcrowded classes because, I remember in 2020, when COVID-19 broke out, learners used to come when there was a rotational system. In the classroom, there were 20 learners only. During that time, a person was able to teach well because there was no bad behaviour that we got from the learners. Teaching is difficult in a class that has 70 to 77 learners. I am not able to monitor class activities. You will find that I need a day to focus on activities of learners." [T1]

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

The findings raise significant concerns about the negative influence of overcrowded classes, which significantly impede the teaching and learning process in FL and are also a leading factor in learners' disruptive behaviour (Ayub et al., 2018; West & Meier, 2020). These findings align with Sentsho and Mudau (2023), who echoed that factors such as class sizes, overcrowded classrooms and a high rate of learners affect the teaching of FL. The participants expressed their frustration that teaching in large class sizes is challenging and makes it difficult to oversee class activities while accommodating diverse learning needs. (Ayub et al., 2018; Johnson & Van Wyk, 2016). Accordingly, the results emphasise an immediate need for comprehensive interventions that respond to both behavioural and environmental determinants to establish conducive learning environments.

Shortage of resources

The respondents were asked to reflect on the availability of critical learning materials instrumental for successfully enacting FL in their classrooms. Some revealed the challenging issue of a shortage of textbooks, linked to theft and a high enrolment rate, resulting in overcrowded classrooms. This is reflected in the following responses from detailed interviews:

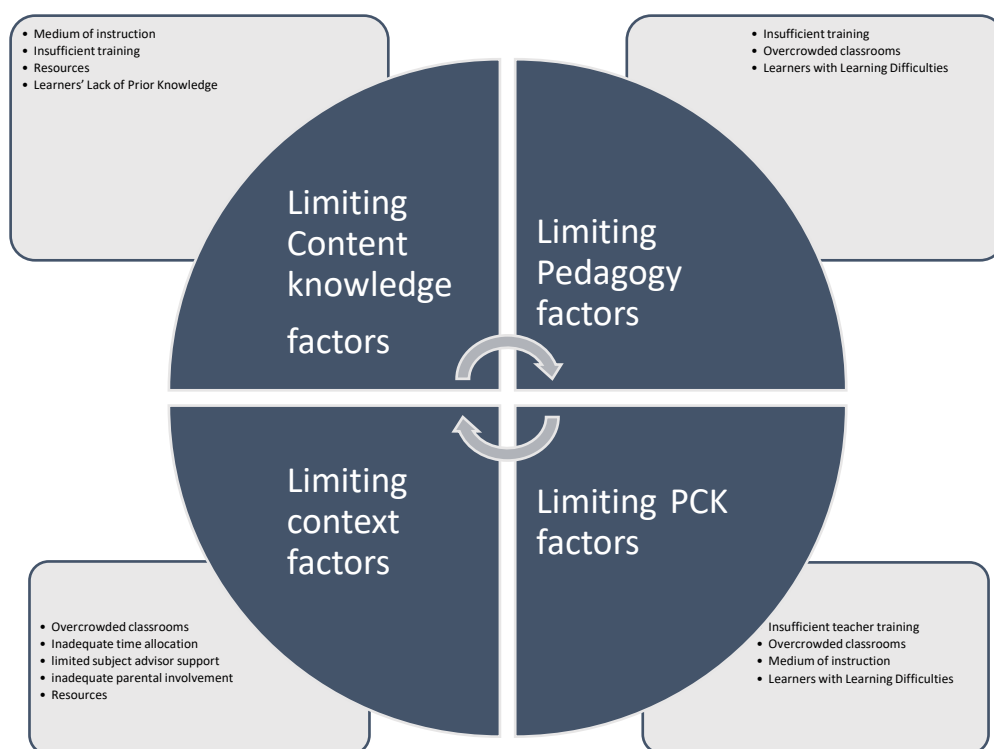
"The books for EMS are not enough. In my school, the books are bought, but the admission rate exceeds the number of books we ordered. The school is overcrowded. That is one of the reasons why we often find ourselves lacking books. Another thing that I can highlight is that books were ordered, but learners lose them, especially in Grades 8 and 9, and then we end up suffering." [T1]

"The learners share books, and it is their responsibility to keep, use and exchange them. The reason we do not have enough textbooks is due to the budget limit. You find that I

want 80 textbooks, but when I place an order, I receive 50 because we consider the budget allocation. The other reason is that learners are not trustworthy; they often lose the books, while others steal them.” [T2]

The results indicate that a lack of resources, especially the limited availability of EMS textbooks, impedes effective teaching and learning. This problem is exacerbated by budget limitations and learner carelessness and is particularly acute in overcrowded classrooms where sharing materials is not feasible (Mupa & Chinooneka, 2015; Ifeoma et al., 2017). Participants also referred to this difficulty in their responses, emphasizing how these shortages have a direct effect on the quality of instruction and learner performance in EMS. These conclusions align with Sibisi’s (2019) findings, which showed that many schools face challenges in meeting CAPS requirements for EMS due to barriers such as inadequate textbook provision and an insufficient number of classrooms.

In a nutshell, the factors discussed above can be understood as involving two mutually contesting but interwoven categories: context and Pedagogical factors, which the application of the PCK framework perspective helps illuminate, as Figure 1 below further illustrates. The results elucidated that determinants such as insufficient professional development training programs, learners' lack of prior knowledge, the adoption of English as a language of teaching, learners with learning difficulties, inadequate time allocation, overcrowded classrooms and shortage of resources limit learners' opportunities. Together, these factors, as revealed by the study’s findings, limit the effective teaching of FL in grade 9 classrooms in Hammarsdale.



Adopted from Shulman (1986)

Implications

Based on the data that was generated, analysed and discussed, the paper identified the following implications:

Firstly, the paper highlights that the provision of training programs designed to thoroughly equip EMS teachers with both critical subject content knowledge and pedagogical knowledge is crucial for teaching EMS, particularly in the FL aspect. The teachers' sufficient knowledge will ensure that a solid foundation is laid and that learners do not progress to subsequent grades, such as grade 10, with inadequate accounting knowledge, thus creating challenges for FET accounting teachers. There is also an urgent need for subject advisors to be actively engaged and at the forefront in supporting and guiding the EMS teachers to ensure that the implementation of EMS occurs without hindrances.

Secondly, the findings highlight that key role players in education, including the Department of Education, curriculum designers, teachers, parents, school management teams, and education researchers, should consider engaging in discussions and debates about the likelihood of introducing EMS as an additional subject that will be taught in learners' mother tongue. Teaching FL in the learners' home language will ensure that they do not experience difficulties understanding FL and do not feel excluded due to an English language barrier. Further, the findings point out the significance of collaborative effort among mainstream schools, parents, and special schools to ensure that all learners with learning difficulties are included and supported.

Thirdly, the time designated for enacting FL in Grade 9 is inadequate. This paper points out the shortcomings of the one-hour allocation for teaching this aspect, including the struggles teachers face in rushing to complete the extensive content within the prescribed time frame. The paper advocates for its revision to prevent the enactment of FL from being jeopardised. Thus, revising the curriculum remains essential to promote coherence and consistency in this aspect, thereby avoiding confusion among learners.

Finally, this paper highlights the need for collaboration among various education stakeholders, including, but not limited to, the government, private and public entities, religious bodies, and parents, to find feasible solutions to the persistent issues of overcrowded classrooms and a high learner enrolment rate, which greatly hinder teaching subjects such as EMS. The limited availability of resources, such as classrooms, desks, and stationery, restricts learners from fully realising the benefits of inclusive education, and thus turnaround strategies are required.

Limitations

The study was intentionally carried out in three selected schools in Hammarsdale. Given the small sample size of three EMS teachers, the study's findings cannot be generalised to all township schools in KwaZulu-Natal. The rationale for the study was to initiate a discussion among EMS teachers, subject advisors, curriculum developers, and other key players about the lived realities of EMS teachers and the shortcomings in the delivery of FL concepts in grade 9. Future research could consider conducting provincial or national studies with larger sample sizes, yielding results that can be generalised to all township EMS teachers in South Africa.

Concluding thoughts

The paper highlights the varied factors that constrain Grade 9 EMS teachers' experiences of enacting FL in schools in Hammarsdale. Tackling these drawbacks requires a strategic approach that includes intensified professional development training programs, optimised resource allocation, curriculum transformation, and increased support for both teachers and learners. By addressing the PCK, such as inadequate teacher training, limited prior knowledge among learners, the adoption of English as an instructional language for second language learners and contextual factors such as inadequate time allocation, overcrowded classrooms, limited support from subject advisors, insufficient parental involvement, and scarce resources, the stakeholders can develop a supportive educational environment, ultimately improving the outcomes of EMS in the classroom.

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