

**A STRATEGY TO IMPROVE FORMATIVE ASSESSMENT PRACTICE OF
FINANCIAL LITERACY IN ECONOMIC AND MANAGEMENT SCIENCES IN A
GRADE 9 CLASS**

by

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MASTER OF EDUCATION IN CURRICULUM STUDIES



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DECLARATION

I, Madibone Degratia Molebatsi-Seipobi, hereby declare that the dissertation, **A STRATEGY TO IMPROVE ASSESSMENT PRACTICES IN ECONOMIC AND MANAGEMENT SCIENCES FINANCIAL LITERACY IN A GRADE 9 CLASS**, submitted for the qualification of Master's degree in Education at the University of the Free State, is my own, independent work; and that I have not previously submitted the same work for a qualification at any other university.

I declare, also, that no work of other scholars has been used without proper citation, and that all the sources have been acknowledged by means of references.

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MD Molebatsi-Seipobi

JULY 2019

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Finally, I wish to thank the Almighty God for granting me the opportunity and strength to complete this dissertation.

DEDICATION

I dedicate this dissertation to my late brother, PITSE MOLEBATSI, and my late dad, NTHEBA DAVID MOLEBATSI, who always believed in me.

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ETHICS STATEMENT



GENERAL/HUMAN RESEARCH ETHICS COMMITTEE (GHREC)

11-Jul-2019

Dear Mrs Molebatsi, Madibone M

Application Approved

Research Project Title:

A Strategy to Improve Formative Assessment Practices of Financial Literacy in Economics and Management Sciences in Grade 9 class.

Ethical Clearance number:

UFS-IISD2019/0328/1007

We are pleased to inform you that your application for ethical clearance has been approved. Your ethical clearance is valid for twelve (12) months from the date of issue. We request that any changes that may take place during the course of your study/research project be submitted to the ethics office to ensure ethical transparency. Furthermore, you are requested to submit the final report of your study/research project to the ethics office. Should you require more time to complete this research, please apply for an extension. Thank you for submitting your proposal for ethical clearance; we wish you the best of luck and success with your research.

Yours sincerely

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LETTER FROM LANGUAGE EDITOR

Declaration

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Master's dissertation: A strategy to improve formative assessment practice of financial literacy in economic and management sciences in a Grade 9 class

I confirm that I edited this dissertation, audited the references, and made recommendations for changes to the text, which the student could accept or reject.



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ABSTRACT

Classroom-based assessment has a major role to play in the education of learners. Learners spend the best part of their young lives at school with their teachers, and it is through classroom assessments that their capabilities can be understood better. The study aimed to design a strategy to improve formative assessment practices of financial literacy of economic and management sciences in a Grade 9 class. Participatory action research was the research approach used to generate data. The data of the study was solicited from subject advisors, Grade 9 economic and management sciences teachers, student teachers, a district school-based assessment coordinator and a deputy principal responsible for curriculum, and economic and management sciences learners from different schools around Mangaung. Data generated through discussions during meetings and on WhatsApp groups was analysed using Van Dijk's critical discourse analysis, by means of three levels of data analysis: textual, social and discursive. It was deduced from the findings that the success of the strategy is reliant on internal support, and the capabilities of the teachers. The study, therefore, recommends that careful teacher training is provided, and that teacher support is prioritised, so that they can implement correct formative assessment practices.

Keywords: Formative assessment practices; financial literacy; economic and management sciences

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LIST OF ABBREVIATIONS/ACRONYMS

CAPS	Curriculum and Assessment Policy Statement
CDA	Critical discourse analysis
CPT	Critical pedagogy theory
DBE	Department of Basic Education
EMS	Economic and management sciences
FET	Further Education and Training
HOD	Head of department
NQF	National Qualifications Framework
PAR	Participatory action research
PLC	Professional learning community
SWOT	Strengths, weaknesses, opportunities, and threats

CHAPTER 1: INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 INTRODUCTION

The study aimed to design a strategy to improve assessment practice of financial literacy in economic and management sciences (EMS) in a Grade 9 class. This chapter will present the backdrop of the study and give an overview of the literature associated with the problem that was investigated. A summary of the narrative of the research problem and research question will be provided. The focus of the study, as well as the six objectives of the study, will be presented. The critical pedagogy theory (CPT), as the theoretical framework underpinning this study, will be briefly outlined in this section. Participatory action research (PAR), the research methodology used in this study, will be explained, as will the reasons why it was regarded as a relevant methodology for data generation. A brief description of critical discourse analysis (CDA), the process employed to examine empirical data generated by the study, will follow, together with reasons why CDA was regarded as a suitable tool for analysing data. Lastly, the chapter will briefly discuss the practicality of the study, the ethical considerations that were applied, as well as the limitations of the study. The layout of all the subsequent chapters of the study will be given.

EMS is a practical subject that equips learners with real-life skills for personal and community development; the subject is offered from Grade 7 to Grade 9 (America, Asmal, Johnson, Adu & Tshelane, 2016: 1). EMS covers three disciplines: financial literacy, economics and entrepreneurship. Financial literacy is regarded the most important in the whole EMS Curriculum and Assessment Policy Statement (CAPS), as it covers 40% of the curriculum. The subject of EMS includes accounting content, which encompasses monetary accounting, executive accounting of auditing fields (DBE, 2011: 8). These fields encompass an extensive range of accounting perceptions and skills, the achievement of which prepares learners for a range of career opportunities (DBE, 2011: 8). To ensure that learners possess an understanding of these fields, teachers must assess learners' progress regularly.

In Finland, financial literacy was introduced in the school curriculum to achieve two major goals; first, to improve quality, effectiveness, and fairness of financial education and, second, to offer “basic skills to students who may not have the opportunity to learn from their families or through personal experience” (OECD, 2019: 8). Financial literacy in Finland is integrated across different other subjects and grades to ensure that students acquire appropriate content that is relevant to their ages (OECD, 2019: 8).

In Nigeria, a similar subject (business education) was introduced for learners to develop skills, competencies, attitudes and attributes necessary for the economic system, and to meet the requirements of the corporate business world (Okoli & Azih, 2015: 93).

In Botswana, financial literacy is incorporated into the commerce and accounting syllabus in secondary education, where emphasis is on the development of business skills and to “provide learners with the understanding of how commercial organisations function, their roles in society and the opportunities they generate” (Ministry of Education and Skills Development, 2010: i).

Bennet and Checkel (2015: 1) describe assessment practice as an intentional, planned process that is employed by teachers and learners during teaching, which provides an actionable response that can be employed to amend ongoing teaching and learners’ attainment of curricular learning targets. Formative assessment is an ongoing assessment used in schools at all levels of education to check learning progress; it is used by teachers to diagnose learning difficulties to identify areas requiring remediation (MoET, 2008: 19). As stipulated by the MoET, formative assessment “comprises both diagnostic and continuous assessment/classroom based assessment, monitoring of educational progress through educational assessment carried out at regular intervals” (2008: 2).

In South Africa, the notion of continuous assessment was introduced as an underlying policy of the National Curriculum Statement by the South African Department of Education in 2001. Continuous assessment is regarded as an “ongoing diagnostic and school-based process that uses variety of assessment tools to measure learner performance” (Kapambwe & Mulenga, 2008 in Ramalepe, 2015: 578). Therefore, in

South African schools, continuous assessment, as an element of formative assessment, remains to function as an assessment strategy used to ascertain the knowledge, skills and values accomplished by learners in both formal and informal tasks, through the use of various assessment methods and tools (Ramalepe, 2015: 578). This study aimed to formulate a strategy to improve assessment practices in financial literacy, a part of EMS, in order to improve learner attainment in a Grade 9 class.

Lemmer, Van Wyk and Berkhout (2010: 84) describe strategy as a process or design selected to convey a preferred future, for example, the success of an objective or resolution to a challenge. To improve involves the act of making better in terms of usefulness, quality or value (Oxforddictionaries.com, 2016: Online). To substantiate this study, an extensive literature study of international sources was conducted, with a specific focus on Finland; and on the African continent, where the focus was on Nigeria, within the SADC region, Botswana; and in South Africa, where the challenge addressed by this study was based. The study discussed challenges associated with teachers' formative assessment practices.

1.2 BACKGROUND AND LITERATURE REVIEW

Before 1994, the South African teacher training system was designed in a way that permitted commercial subject teachers to specialise in only two subjects. This limitation is still evident in the current teacher cohort, of which some members do not have a three-subject teaching combination (Witte, 2012:145). The EMS CAPS introduced EMS in South African education as a standalone subject in 2012 (DBE, 2011), irrespective of teachers' lack of expertise in this discipline, since few teachers had formal qualifications to teach it (Schreuder, 2009, in Rossouw & Greeff, 2020: 2). Therefore, the responsibility to interpret the EMS curriculum, and teaching and assessing it, was that of accounting, business economics or economics teachers. The main challenge facing the teachers was that of inadequate content knowledge, which prevented them from teaching all aspects of the EMS learning area, hence, teachers spent more time on their own area of specialisation (Rossouw & Greeff, 2020: 2). Current teacher education practices at schools are such that EMS is regarded as an easy subject that can be taught by any teacher, even one lacking a background in

commercial subjects (DBE, 2011). The National Senior Certificate results of 2017 examinations reveal concerns about accounting, due to a sharp decline in the quality of results (Rossouw & Greeff, 2020: 1). This is a systemic problem that impacts negatively on learner attainment of financial literacy (FSDoE, 2013). Another observable challenge is that the Grade 9 EMS curriculum is congested and overloaded (FSDoE, 2015). Furthermore, concepts, such as credit transactions and the general ledger, should ideally only be introduced in Grade 10, when sufficient foundation has been laid (FSDoE, 2015).

Formative assessment involves using measures being to gauge where learners are in their learning advancement, with the intention of developing their progress (Wiggins, cited in Witte, 2012: 114). The main purpose of assessment is to inform and advance learners' performance, not simply to review it (Witte, 2012: 115). Formative assessment helps with diagnosis of learning strengths and weaknesses, and to inform the financial literacy topics that need modification (OECD, 2019: 84). It is, furthermore, postulated that, when formative assessment serves as an ongoing teaching and learning process, it helps to inform not only teachers, but learners as well, to identify and test the level of performance in financial literacy, and whether there is improvement after the learning was modified (OECD, 2019: 84–85). Formative valuation must afford teacher-generated responses that are focused on increasing learners' comprehension and attainment in the classroom (Earl, 2013: 15, OECD, 2019: 84-85). Other notable challenges are that the quality and effectiveness of the information that is gained from teachers' formative assessment is highly questionable (Witte, 2012: 124). Countries, such as Finland, Nigeria and Botswana, face similar challenges to those confronting South Africa. Teachers are burdened with the need to acquire more skills, and to inform their understanding and transform assessment practices (Duncan-Howell, 2010: 324; Eze, 2014; Eze, Adu & Ruramayi, 2013: 26).

Assessment is a significant aspect in determining the future of learners' learning results. Bonner (2010: 187) argues that active assessment practice inspires maximum active learning, whereby learners are no longer submissive receivers of knowledge, but vigorously involved in their assessment instead. In Finland, practical exposure to financial institutions is regarded as highly valuable, as relationships between schools and local businesses are established at an early stage (Peña-López, 2012: 204).

These relationships help teachers to link their classroom teaching with the business environment. Nigeria offers financial literacy as a vocational subject, which implies that practical application is enforced (Ezeagba, 2014: 210). Botswana compares favourably with the other two countries, as assessments are presented throughout the course of the year, typically monthly in the form of formative assessment, to observe learners' learning improvement and to prepare them for the countrywide standardised examination (Duncan-Howell, 2010: 324, Eze, 2014; Eze et al., 2013: 26). The only time learners write standardised examinations is when they exit primary, junior and senior secondary school points (Duncan, 2010: 59). The current practice in South Africa's basic education schooling system involves schools receiving extensive support at district level from subject advisors (FSDoE, 2015). Schools are, furthermore, provided with standardised informal undertakings and official assessment tasks, with the purpose of ensuring that learners are exposed to quality assessments (FSDoE, 2015). The disadvantage of this strategy is that it leads to teacher dependency and deprives teachers of the opportunity to apply their creativity in setting own assessment tasks (FSDoE, 2015).

In order for the proposed strategy to be successful, the following conditions need to be present: teachers need to enhance, vary, and increase the quantity and quality of classroom assessment administered to learners (Steenkamp, Baard & Frick, 2009: 113-114). Financial literacy teachers should be experts at selecting, designing, and managing, scoring and deducing assessment methods suitable for instructional choices (Earl, 2013: 38). Additionally, teachers ought to be able to deduce the outcomes of both externally created and teacher-produced assessment techniques (Witte, 2012: 408). In South Africa and Botswana, there is evidence that classroom assessment can improve if teachers are trained and allowed to play their roles (Ajayi, Haastrup & Arogundade 2009: 42; Chikoko, 2007: 54; Mncube, 2007: 135-136). Teachers in these two countries are encouraged to allow learners to practise enough through daily assessment on items that are challenging and similar to those that will be assessed formally (Kotze, 2004: 59-60). Learners are challenged and stimulated throughout the assessment process. Researchers, such as Al Kharusi (2007: 9), Hamidi (2010:197) and McMillan (2003: 210), argue that teachers need to comprehend and be acquainted with a range of vital assessment models, ideologies,

methods, tools, plans, as well as processes; however, teacher training and development seem to be lagging behind. It would be ideal if EMS teachers could be skilled and knowledgeable about accounting content.

Possible threats that may hinder successful implementation of the strategy proposed by this study include teachers that display inadequate knowledge and skills regarding financial literacy. The current CAPS allocates two hours per week for instruction and evaluation of EMS. Therefore, considering the congested curriculum, teachers will not be able to cover all topics sufficiently, or assess them in a fair and equitable manner. Teachers seem to delay offering timeous feedback to learners, as a strategy to disguise teachers' inability to interpret the content.

Earl (2013: 47) is of the view that, in order for the assessment strategy to be successful, financial literacy teachers must apply relevant taxonomies on assessment that are appropriate for their learners' level and provide timeous feedback. At systemic level, additional personnel have to be employed to assist teachers with the implementation of annual assessment programmes in schools (Earl, 2013: 58). Ideally, teachers should be encouraged to further their studies on their subject majors, instead of relying solely on 'microwave' teacher development sessions that are offered externally.

1.3 MOTIVATION FOR CONDUCTING THE STUDY

It was anticipated that this research study would add to teacher knowledge and understanding in relation to what classroom assessment entails, so that classroom facilitation can take place smoothly and teachers are enabled to handle the initial hurdles pertaining to assessment in teaching and learning. For policymakers, this will mean full comprehension of how teachers from both well-resourced and less-well-resourced schools perceive assessment in the classroom setting.

1.4 THEORETICAL FRAMEWORK

This framework utilised CPT, which is heavily influenced by the work of Freire (1970: 7), to articulate strategies to develop professional curriculum practice in EMS, predominantly for financial literacy. Critical pedagogy comprises relationships amid

teaching and learning. Its advocates assert that it involves a constant progression of unlearning, learning, and relearning, reflection and assessment, which assures development of each learner's academic personality, rather than a simple "mimicry of the professorial style" (Freire, 1985: 45). CPT favours specific credence claims, not mainly as propositions to be evaluated for their true content, but as portions of systems of belief and action that have collective effects on the power structures of society (Summers, Cox, McMurry & Dewey, 2019: 269-287). The chief preoccupation of critical pedagogy is becoming conscious of and problematising social injustice, and determining how to transform inequitable, undemocratic, or oppressive institutions and social relations (Camangian, 2015: 427; Freire, 2000: 40). This theory was used because South Africa is a diverse country, with people from all spheres of life.

1.5 RESEARCH PROBLEM

Financial literacy is generally considered to be an essential, key aspect of education, as it equips learners with real-life skills for personal and community development (America et al., 2016: 1) and for learners to develop competencies, attitudes and attributes for self-reliance and survival in the economic system (Ministry of Education and Skills Development, 2010: i; OECD INFE, 2011 in Rossouw & Greeff, 2020: 2; Okoli & Azih, 2015: 93), as well as to grant learners opportunity to obtain a financial education (OECD, 2019: 8). For learners to be able to display the aforementioned skills, attitudes and attributes, teachers are expected to unpack essential elements by teaching financial literacy content, which includes teaching and assessment of learners' ability to determine how much of the transmitted knowledge has been acquired (Dagnew & Asrat, 2016: 248). Therefore, the assessment strategy that enables teachers "to ascertain knowledge, skills and values attained by learners", informally or formally, is formative assessment/continuous assessment/school-based assessment, due to its benefits (Ramalepe, 2015: 578). The benefits of formative assessment are outlined as:

- It develops knowledge, skills and values;
- It promotes frequent classroom interactions;
- It motivates and encourages learners, and

- It allows constant assessment of learners' strengths and weaknesses and informs remedial programme (DoB, 2008a in Ramalepe, 2015: 578).

Regardless of the benefits of formative assessment, the challenges relating to assessment of financial literacy prevails. It is argued that inappropriate, unplanned teacher classroom assessment practices in EMS lessons in Grade 9 continue to lead to poor learner attainment, especially in financial literacy (FSDoE, 2015: 25). A robust subject or content comprehension and skill base has long been acknowledged as essential prerequisites for expert teachers. Along with other recognised competencies, such as the ability to plan and deliver effective instruction, and understanding and respecting the diversity of learners, doing classroom assessment has now been added to the list of professional characteristics required of teachers (Witte, 2012: 2), hence, the need for this study to design a strategy to improve formative assessment practice of financial literacy in economic and management sciences for a Grade 9 class. This study will discuss the possible relationship between Grade 9 teacher assessment practices in financial literacy, and learner performance.

1.6 CRITICAL PEDAGOGY

This study will employ critical pedagogy, which is profoundly influenced by the works of Freire (1970:7), to devise strategies to develop specialised curriculum practice in EMS, predominantly in financial literacy. Critical pedagogy includes interaction amid teaching and learning. Its proponents assert that it is a constant process of unlearning and learning, along with relearning, reflection and evaluation. This process inspires the development of individual learners' intellectual temperaments, contrary to simple "mimicry of the professorial method" (Freire, 1985: 45). CPT regards explicit principle claims, not primarily as propositions to be assessed for their true content, but as parts of systems of principles and action that have comprehensive effects within the authority structures of the social order (Summers et al., 2019: 269-28). The primary preoccupation of critical pedagogy is the becoming of human beings in the construction of their knowledge, moreover, problematising social injustice with ways to transform inequitable, undemocratic, or oppressive institutions and social relations (Camangian, 2015: 427; Freire, 2000: 40). This theory (critical pedagogy) fits this study

and it was, hence, utilised, because South Africa is a diverse country, with people from all walks of life, and who require liberation from previous education systems.

1.7 RESEARCH QUESTION

According to Leedy and Ormrod (2010:22), researchers usually divide a problem into sub-problems, to make the research problem more manageable – resolving the sub-problem will ultimately resolve the problem. It is against this background that the following pertinent questions were formulated.

In order to address the limitations mentioned in Section 1.5, this study answered the following question:

How can formative assessment practices be used to improve financial literacy in a Grade 9 class?

1.8 RESEARCH AIM

The overall aim of this study was,

- To explore challenges faced by EMS teachers using assessment practices in financial literacy; and
- To design an assessment strategy that can be used to assist teachers to improve quality assessment practices in financial literacy.

1.9 RESEARCH OBJECTIVES

In relation with the aim of the study, the objectives of the study were as follows:

- To demonstrate and justify the need for a proposed strategy;
- To identify the main components of a proposed strategy;
- To discuss conditions conducive to the successful implementation of a proposed strategy;
- To identify the possible risks of managing the implementation of the proposed strategy;
- To find ways that could mitigate those threats and overcome the identified barriers; and

- To monitor the implementation of the proposed strategy.

1.10 RESEARCH DESIGN AND METHODOLOGY

This section presents PAR, as a both a methodology and design underpinning this study. The discussion will include the following subheadings: research design, data generation, sampling, and data analysis.

1.10.1 Research design

PAR is an action research premise and a method of research that involves a group of individuals who experience the same need or challenge, who collaboratively work to bring about change (Morales, 2016: 158; Pain, Whitman & Milledge, 2010: 2; Savin-Baden & Wimpenny, 2007: 331). The PAR method is participant driven, as it enables both the researcher and the participants (co-researchers) to be actively involved in the research process, through which mutual respect is cultivated and equality is valued (Tshelane, 2013: 413); thereby, each member is valued and empowered (Savin-Baden & Wimpenny, 2007: 333; Tshelane, 2013: 416). Solutions to the needs or challenges that are being investigated are, thus, designed through community input or by those affected. It is a democratic model of knowledge production and usage, involves discussions through collaboration, and is engaged in social transformation (Morales, 2016: 160; Pain et al., 2010: 2).

This study is centred in PAR, because it is a vigorous research method that embraces action research's spiral of planning, action, observation/evaluation and reflection (Kornbluh, Ozer, Allen & Kirshner, 2015: 870-871) during research. The notion of PAR, through its underlying concepts of open-ended objectives, active participation, teamwork/collaboration/commitment of research participants, enables active learning while working together to co-create practical solutions to the identified mutual problem (Morales, 2016: 160). The researchers comprised a team of three Grade 9 learners from different schools, five EMS teachers, subject advisors, a deputy principal responsible for curriculum, two student teachers and one district school-based assessment coordinator. Teachers were able to attend to assessment matters that concerned them in a participatory way and, in doing so, promoted ownership of the strategy (Kemmis & McTaggart, 2005: 273, Mahlomaholo, 2013: 4614). Dworski-

Riggs and Langhout (2010: 216) elucidate further, by stating that power disparities should not be perceived as barriers to participation, but rather, as opportunities for the researchers to improve their methods.

1.10.2 Data generation

The PAR approach was used as a data generation method for this study. Data was generated throughout the discussions that took place during meetings with research participants. The team utilised the action research spiral to generate data through participants' discussions, observation of team meetings and dialogues as they collaborated to explore practical, new and innovative solutions (Zuber-Skerritt, 2017: 190). The research participants were informed that the data they generated would be audio recorded. Therefore, the data was captured using audio recordings and audio-visual devices (video camera), which were transcribed into text for analysis purposes.

1.10.3 Sampling

The whole population of the whole school community could not be involved, thus, the researcher resorted to the reduction method. This method was used since the study required a team that was knowledgeable about the subject matter. The research involved a team of three Grade 9 learners from different schools, five EMS teachers, a subject advisor, a deputy principal responsible for curriculum, two student teachers, and one district school-based assessment coordinator, an administrative clerk, two student teachers and two parents. PAR, as an active research process, embraces action research's spiral of planning, action, observation and reflection (Kornbluh et al., 2015: 870-871). Teachers were able to address assessment issues that concerned them in a participatory way and doing so promoted ownership of the strategy (Kemmis & McTaggart, 2005: 273, Mahlomaholo, 2013: 4614).

1.10.4 Data analysis

At all the gatherings of the team, an audio-visual device (video camera) was used to capture the events. Data was analysed using Van Dijk's (2009:88) CDA approach, which seeks to make meaning of the way people convey messages (Rogers, Malancharuvil-Berkes, Mosley, Hui & Joseph, 2005: 367). CDA is a type of discourse analysis that primarily studies the manner in which social power abuse, dominance

and inequality are enacted, reproduced and resisted by text and talk in social contexts (Macgilchrist, 2016: 2; Tshelane, 2015: 120; Van Dijk, 2004: 354). CDA allows the researcher to extract the relevant information from the generated; the relevant data was transcribed into text for interpretation and analysis.

1.11 LIMITATIONS OF THE STUDY

The pronouncements of this study cannot be generalised to all schools, since schools function differently under different circumstances. However, in a school where comparable challenges are experienced under conditions similar to those of the school under study, the results of this study could be applied.

1.12 ETHICAL CONSIDERATIONS

The researcher obtained permission from the Free State Department of Education to conduct the research study at the chosen schools, and ethical clearance from the University of the Free State. The participants were assured that their identities would not be disclosed, and no one was coerced into taking part in the study. The informed consent of all participants was obtained, and data thus obtained was kept confidential and destroyed at the end of the study.

1.13 LAYOUT OF CHAPTERS

This thesis follows a structure of six chapters, and the content of each chapter is organised as follows:

Chapter 1: Introduction and background to the study

This chapter presented a general overview of the study, including the background of the study, the research problem and research questions. The aims and objectives of the study were also presented in this chapter. Furthermore, this chapter announced the theoretical framework, the research design and methodology, as well as that CDA was the tool used to analyse the data that was generated. Finally, this chapter briefly explained the value of the study, the limitations of the study and the ethical considerations.

Chapter 2: Theoretical framework and related literature informing the study

This chapter is divided into two sections. The first section presented the theoretical framework underpinning this study, and the second section will present the related literature. The first section, thus, present CPT as the theoretical framework that couched this study. A detailed description of CPT will be presented, with the main focus on what it is, its historic origin in relation to its three generations, and a discussion of its relevance to this study. The second section of this chapter will be on related literature. This section will commence with definitions of operational concepts that are used contextually. Thereafter, the literature relating to the six objectives of this study will be discussed in order to make meaning in the form of constructs.

Chapter 3: Research design and methodology

This chapter will present the research design and research methodology, as well as the intervention strategies that were applied.

Chapter 4: Data presentation, analysis, and interpretation

This chapter will present PAR as a research methodology and design. PAR will be discussed extensively, and its principles will be explained to justify why the particular activities were undertaken, especially when discussing PAR as a research design (for empirical data generation). An overview of the data generation process, the role of researcher, and CDA as a tool for data presentation, analysis and interpretation, will be provided.

Chapter 5: Discussion of findings and recommendations

This chapter will give a brief background to the study and, thereafter, present the findings, recommendations, and suggestions for future research.

Chapter 6: Presentation of the proposed strategy

This chapter will give a brief account of the background of the study and present a proposed strategy.

1.14 CHAPTER SUMMARY

This chapter presented an introduction and background to the study and an overview of what the researcher sought to execute throughout the chapters, to act in response to the aim and objectives of this study. It was revealed that the study enquired into ways to improve formative assessment practices of financial literacy in EMS in Grade 9 classes.

**CHAPTER 2:
THEORETICAL FRAMEWORK AND RELATED LITERATURE
INFORMING THE STUDY**

2.1 INTRODUCTION

This study aimed to design a strategy to improve formative assessment practice of financial literacy in EMS in a Grade 9 class. This chapter will be divided into two sections. The first section will present an explanation of CPT, as the theoretical framework steering this study, and will also justify its relevance for this study. The historical background of CPT will also be presented; first, through an explanation of the way it arose from the critical theory of the Frankfurt School in the late 1920s. Furthermore, the objectives of CPT will be probed in accordance with the stages of this research. The role of CPT in achieving the objectives of this study will be elucidated thoroughly. This chapter will also explore the ontology of CPT, and how it the ontology concept helped the study to achieve its objectives. The role of the researcher and her relationship with the research participants will be explained.

The second section of this chapter will review literature related to classroom assessment techniques and the related literature, which was gathered to address the research questions, aim and the objectives. The chapter will unfold by, firstly, providing definitions of operational concepts and indicating how these concepts were applied in the study. Secondly, I will explore the literature related to the objectives of this study. I will, first, demonstrate and justify the need for a proposed strategy; identify the main components of a proposed strategy; discuss conditions conducive to the implementation of a proposed strategy; identify possible risks of managing the implementation of the proposed strategy; and find ways that could mitigate those threats and overcome the identified barriers; and to monitor the implementation of the proposed strategy. The purpose of this chapter is also to design own constructs that served as organising principles to guide the study to achieve its aim. The preliminary findings from the related literature will be compared with the empirical data and be presented in Chapter 4 for data presentation, analysis and interpretation. Lastly, a summary of the chapter will be provided.

2.2 THEORETICAL FRAMEWORK INFORMING THE STUDY

For the purpose of this study, the critical pedagogy framework was selected to coach this study. As a theoretical framework, critical pedagogy was used to attain the aim and objectives of this study. A theoretical framework has its textual reference points, its favoured authors, and its desired audiences. A theoretical framework is a set of theories that have been combined to provide a basis or support for explaining, viewing or contemplating phenomena (Lassa & Enoh, 2000: 3). According to Labaree (2013: Online), the role of a theoretical framework is to connect the researcher to existing knowledge, enabling the researcher to move from simply describing a phenomenon that was observed, to generalising about various aspects of that phenomenon. It is, therefore, significant for a researcher to choose a theoretical framework that will coach a study, because it provides predominant viewpoints and direction to research (Groenewald, 2004: 2).

CPT is a theory that was popularised by the work of Freire (1970: 7). CPT is a theory that critiques the oppressive practice of passive learning, hence, it advocates for the identification of educational barriers, so as to solve problems that hinder teaching and learning progress (Kareepadath, 2018: 38). When it comes to classroom practice, CPT scholars, such as Freire and bell hooks, argue for a pedagogy that excites and liberates – an exciting pedagogy serves as an aspect of liberation from any structure of oppression (hooks, 1994: 7), so that the oppressed become “conscious of the objective realities that restrict their freedom of life” (Kareepadath, 2018: 38). bell hooks (1994: 7), furthermore, argues that an exciting pedagogy can be attained when every individual’s presence and contribution is valued and teaching and learning experiences are flexible, and can change depending on the social context. Therefore, assumptions of CPT, namely, liberating practices, democratic and exciting pedagogy, problematising social injustice, social transformation, to mention a few, enable teachers to become not only problem-posers, but also problem-solvers who are capable of critiquing the classroom practices that that cripple their daily teaching and learning processes. This means that critical pedagogy comprises relationships amid teaching and learning, as it involves a constant progression of unlearning, learning, as well as relearning, reflection and assessment, which assure development of each

learner's academic personality, rather than a simple "mimicry of the professorial style" (Freire, 1985: 45). The chief preoccupation of critical pedagogy is becoming conscious of and problematising social injustice, and determining how to transform inequitable, undemocratic, or oppressive institutions and social relations (Camangian, 2015: 427; Freire, 2000: 40). Therefore, CPT fits into this study, because its principles enable teachers to seek ways of addressing the challenges they encounter in their daily practices; hence CPT was used as a theoretical framework for this study, to guide the research proceedings throughout. This theoretical framework also fits this study because it affirms that teachers can create environments conducive to teaching and learning and that shape the way teachers understand their teaching practices in classrooms, and those extending beyond the classroom boundaries (hooks, 1994: 29; Dagnew & Asrat, 2016: 248). Therefore, CPT was used as a theoretical framework in this study to design a strategy to improve formative assessment practice of EMS in a Grade 9 class.

2.2.1 Historical background and origins of critical pedagogy theory

Abrahams (2004) explains that critical theory originated from neo-Marxian literature on critical theory. CPT can be traced to a group of German social theorists, known as the inner circle at the privately financed Institute for Social Research at Frankfurt, Germany, in 1923. The Institute came to be known for the Frankfurt School, which was a group of philosophers, sociologists and cultural critics who published their work in the Institute's *Journal for Social Research*. The early critical theorists believed that Marxism had underemphasised the importance of cultural and media influences for the persistence of capitalism; and that maintaining conditions of ideological hegemony were important for (in fact, inseparable from) the legitimacy and smooth working of capitalist economic relations.

2.2.2 Critical pedagogy theory

CPT invokes the term critical as a valued educational goal, urging teachers to help learners become more sceptical about commonly accepted truisms. In its own way, CPT says, "Curb yourself from being misled", as it grasps and impacts on specific groups of teachers, at all stages of education, through workshops, professional

learning committees, subject committees, lectures, as well as pedagogic texts (Henning, Van Rensburg & Smit, 2004: 243).

McLaren (1995: 34) defines the term pedagogy as a more difficult, though more widely used term than command; pedagogy refers to the assimilation in practice of precise curriculum content as well as intention, classroom plans and methods, assessment, purpose and techniques. All those facets of instructive practice come together in the truths of what occurs in a classroom. McLaren explains, furthermore, that the term pedagogy refers to the procedure by which teachers and learners discuss and yield meaning. This, in sequence, takes into deliberation how teachers and learners are positioned regarding discursive practices and authority/knowledge associations.

The word critical pedagogy, by peculiarity, emphasises the partisan nature of learning and scuffle; it affords an initial point for connecting knowledge to power, as well as assurance for designing forms of public life that take earnestly the struggle for equality and social justice. Based upon a project of empowerment, critical education becomes condensed to a process of participating that takes equality as an end, not a means.

Critical pedagogy must be distinguished from teaching (McLaren, 1995: 34). Critical instructors are explicitly concerned with the impacts of educational knowledge, in addition to cultural realisations, generally, that disseminate or legitimate an unfair status quo; therefore, nurturing a critical capability in citizens is a way of allowing them to struggle against such authority effects (Stanley, 1992).

2.2.2.1 First generation

Freire's thinking about education invoked various education practices. The application of Freire's philosophies of education to the truths of educational settings often happened in tandem with critical inquiry. Ira Shor was intensely influenced by Freire, and situates his classroom practice within Freirean viewpoints. In his pedagogical examination, *When Learners Have Power* (1996), Shor describes the truths prevalent in the application of liberating practices in the classroom with astonishing effect. The author focusses on English lessons at his community college, CUNY, Staten Island. The critical pedagogy in action validates that, while there are evidently benefits to be gained, the practices are not always forthright.

2.2.2.2 *Second generation*

The complexities faced by critical pedagogy gave rise to diverse elucidations of the idea. hooks (1994: 6) refers her “engaged pedagogy” openly to motivation delivered by Freire who, she asserts, was her “mentor and guide”. In addition to an evidently Freirean focus in her writing, she does not endorse the term critical pedagogy, but prefers to describe an engaged pedagogy as one that advocates a mixture of “anticolonial, critical, and feminist pedagogies ... for interrogating biases in curricula that rein scribe systems of domination ... while simultaneously providing new ways to teach diverse groups of learners” (hooks, 1994: 10). One of the vital features of hooks’ pedagogy is an analysis of the exclusive conceptualisation of understanding practiced in the academy, comprising the use of cultured language, which produces an obstruction in the learners as well as their teachers. As a substitute, hooks endorses a robust link between theory and practice, consequently, endorsing a greater applicability for learners. The Freirean influence is obvious.

2.2.2.3 *Third generation*

Feminist evaluation is not the only expression in the discussion above of critical pedagogy. Bowers (1987: 127) acknowledges the work of Freire and his cohorts while recognising the important role played by Freire. Nevertheless, Bowers claims that Freire’s pedagogy “is based on Western assumptions about man, freedom, progress, and the authority of the rational process”. Furthermore, Bowers proposes that Freire’s pedagogy underwrites a modernising way of philosophy, and, consequently, runs the risk of strengthening Western morals and assumptions. Moreover, perhaps even more unsafe is the use of discourse as a tool for liberty. Bowers (cited in Keesing-Styles, 2003: 129) proposes that the mode of thought implicated in discourse “shifts the locus of authority from that of community and tradition to the individual who unifies thought and action in a new praxis”. This study clearly distinguish a struggle between the intent of Freirean pedagogy and what Bowers observes as the potential result. In essence, Bowers is evaluating much of the works of critical pedagogy that had been planned out of the philosophies of Freire.

2.2.3 Reasons for doing critical pedagogy research

All critical thinking advocates being more critical and having a general humanity, and social development (Kareepadath, 2018: 35). There is frequently an implied hope that improved critical rationality would have a common humanising result, through all societal groups and classes. Using this logic, critical pedagogy authors claim that, by serving to make society more critical in thought as well as action, gradually, like-minded teachers can help to free learners, so that they can see the world as it is, and also act accordingly; in doing so, critical schooling can escalate autonomy and enlarge the range of human potentials (hooks, 1994: 7).

In reviewing a critical pedagogical method in relation to evaluation, there are a number of subjects that should be merged, so as to “shape pedagogy within a context” (Kareepadath, 2018: 34). A critical education of assessment includes an utterly new direction – one that embraces a number of values that may not be accustomed to being included in the general assessment literature. To attain a critical method in assessment, it must be focussed on dialogic relations, so that the roles of the educator and learner are common and all voices are confirmed (hooks, 1994: 7). It must nurture a combined method for investigating theory and practice, or what Freire terms, praxis-theory in deed. CPT must assess and authorise the experience learners take along to the classroom and, significantly, position this experience at the heart of the classroom content and procedures in ways that problematise classroom assessment and make explicit links with oppressive and dominant classrooms. It must reinterpret the intricate ecology of relations in dialogues.

Critical pedagogy should reinterpret the intricate ecology of relations in the classroom, to evade unjust power relationships and to create a negotiated curriculum comprising assessment that is possessed equally by teachers and learners. Such a method, no doubt, generates trials and uneasiness, but it unlocks creative potential for the reinvention of evaluation. It also houses some of the facets of postmodernism that are perceived to address the theoretical ‘deficits’ in critical pedagogy.

While it is simple enough to make these conjectural connections in Freire’s approach to pedagogy and evaluation, whether this Freirean approach to assessment is conceivable in an official context in a environment remains to be seen. With the

present dependence on standardised assessment and externally compulsory principles, it is not easy to validate such a learner-centred and dialogic approach to evaluation.

After the discussion of this history, it is my argument, therefore, that critical pedagogy philosophy is reinforced by doctrines that are vital for working to the design of plans to assist teachers to implement assessment practices efficiently. Having offered opinions for using critical pedagogy philosophy as the hypothetical framework, it is now essential to define and discuss active concepts used in this framework.

This framework will enlighten analysis and guide examination, towards gaining more profound meaning from several viewpoints offered in response to the research question. Critical pedagogy philosophy is considered suitable for making over the status quo of the education structure in South Africa, since it liberates and permits classroom assessment, redresses disparities, and promotes individual sovereignty within a democratic civilisation. Being aware of the critical academic's role, therefore, CPT develops, obviously, that assessment plans will be geared to yielding the required results. All the participants will be engaged and function with equivalent power in their relationships and, consequently, own the curriculum that is put in place.

2.2.4 The role of the researcher

Informed by the background in the preceding section, the researcher's contention regarding critical emancipatory theory is that CPT is underpinned by principles that are essential for formulating strategies to assist teachers to implement effective formative assessment practices to enhance financial literacy. CPT is participative and collaborative, since it ensures that the researcher and the participants take part in the process of change (Kareepadath, 2018: 38; Ledwith, 2007: 111). This means that they will engage, together with all the stakeholders concerned, in the process of finding innovative strategies that teachers can employ to improve learner attainment in financial literacy.

Campanella (2009: 4) calls upon critical researchers to be genuine, thus, to adhere to ethical concerns and to, ultimately, establish mutual trust among the participants. She believes researchers should be empathetic, accepting, and mindful of the issues

teachers are faced with, and must allow participants to voice these issues in a manner convenient to them. She also maintains that critical researchers work 'with' people rather than 'on' people, thereby allowing them to be more human, and encouraging them to listen to and respect one another. Doing so maintains reflexivity and humility among participants. Mahlomaholo and Nkoane (2002: 2) argue that the researcher is tasked with the role of interpreting other people's interpretations and trying to make sense of them.

2.2.5 Relationship between the researcher and the participants

Critical theory, according to Campanella (2009: 2), enables the researcher to work with the participants as their co-researchers. The researcher becomes aware that they are in the best position to analyse and understand the strategies required for the implementation of formative assessment, and to share power amongst all stakeholders. Hence, having all stakeholders work together is vital for the improvement of learner attainment; however, for effective results to be achieved, conditions have to be appealing to the stakeholders. Critical theory will help the researcher to minimise obstacles that will emerge during the study, because critical theory promotes praxis, and the researcher and co-researchers will strive to find solutions in a more participatory mode, together, rather than dwell on the problems. Campanella (2009: 5) advises that the researcher and participants should take cognisance of the power differentials between them, by ensuring that autonomy and responsibility are maintained. She adds that the researcher and participants should work collaboratively, as equal partners throughout the entire research process, to change their position by challenging their marginalisation.

2.3 ONTOLOGY

According to Kincheloe (2005: 105), ontology has to do with what it means to be a teacher, and considering the forces that shape our teachers' personalities. There is nothing new in asserting that the ways a teacher teaches and the pedagogical purposes a teacher pursues are directly connected to the way teachers see themselves. Too infrequently teachers are encouraged to confront why they think about themselves as teachers in relation to the social, cultural, political, economic, and

historical world around them. Ontological assumptions are concerned with what we believe constitutes a social reality, in this case, to express, nurture and expand learners' learning capabilities in a shared praxis (Denzin & Lincoln, 2011: 711). Contrary to previous understandings, critical pedagogical researchers believe that all knowledge relating to the world is subjective. Moreover, social reality is structured on the basis of individuals' perceptions, but once created, it influences individuals, who are the engineers of their own social worlds (Boog, 2003: 428). Thus, the nature of reality is socially produced through social interaction (Barry, De Blasio & Karamacoska, 2019: 18), and the cultural conditions under which we live and learn shape our knowledge and the way we view the world around us. This statement challenges the strategy that this study planned to formulate. I conclude that an individual's ontological position is their answer to the following question: What was the nature of the social and political reality to be investigated in relation to formulating formative assessment strategies to improve financial literacy challenges?

Different perspectives on what is real were determined by the diverse values and life experiences of the co-researchers. Co-researchers undergo a variety of different, socially constructed experiences, and were required to specify the social, political, cultural, economic, ethnic, gender and disability values that defined their realities (Mertens & Wilson, 2012: 172). The habit of relying almost entirely on words as a means of communication in classrooms does not challenge thought in important areas of experience.

2.4 DEFINITIONS OF OPERATIONAL CONCEPTS

This section will provide definitions for operational concepts used in this study by clarifying or defining them extensively, and thereby ensuring that their meanings are clear. These terms are the focal pillars on which this study was anchored.

2.4.1 Strategy

In developing a strategy to optimise the performance of learners in financial literacy, a common understanding of what strategy means needs to be established. The term, strategy, therefore, must be defined before strategy can be analysed as a concept. This will provide a backdrop against which the application of strategy in the context of

secondary schools can be investigated to determine an appropriate strategy for this study.

The concept of strategy is immersed in widespread debate (Wang, Wang, Wang & Huang, 2006: 207). Burke (2013: 1) concurs, by explaining that strategy is a cloudy word that is overused, misused and characterised by misconceptions. It is, therefore, not unexpected, as claimed by Feng, Figlio and Sass (2018:9), that an estimated 60% of strategies are not implemented successfully. Strategy, thus, needs to be defined to obtain clarity about its meaning.

Formisano (2004: 2) refers to strategy as the business word for game plan, which suggests that strategy can be described as a plan to achieve a major goal or solution (Businessdictionary.com, 2019: Online; Oxforddictionaries.com, 2016: Online). Nickols (2013: Online) adds detail to the definition, and states that the plan includes how a given objective will be achieved. A strategy is concerned with the relationships between ends and means, that is, the results we seek and the resources at our disposal.

2.4.2 Formative assessment

Earl (2013: 45) defines assessment as the action of making a judgement of something. MoET(2017: viii) on the other hand defines assessment as a process of facilitating learning by providing feedback to learners and teachers on how much learning has occurred. It is further stipulated by the MoET that assessment can either be formative or summative. Formative assessment is an informal and continuous process of obtaining information about learners' attainment of learning objectives, and is embedded in teaching and learning (Melki, Bouzid, Haweni, Fadhloun, Mrayeh & Souissi, 2017: 227). In contrast, summative assessment is undertaken to make a judgement on learner's overall attainment. It is offered at the end of a learning objective, week, month, unit/quarter or year (Scottish Qualifications Authority, 2017: 60). It is characterised by grading learner's overall performance in relation to the set teaching and learning objectives.

Formative assessment plays a vital role in teaching and learning, as it enhances student learning through timely, frequent and immediate feedback, and allows

teachers to modify their classroom practice in a manner that improves learner performance (Melki et al., 2017: 227). Arauz (2014:23) asserts that assessment that is formative is an ongoing (continuous) process, and is clinical, as it is used to eliminate learning barriers. Formative assessment is characterised by provision of immediate feedback regarding learners' progress, and enables teachers to make appropriate decisions about further instructional activities that respond to specific learners' learning needs. Formative assessment follows a continuous diagnostic route to determine the extent to which learners have achieved learning outcomes; while summative assessment determine learners' achievements at the end of the course or programme (Amua-Sekyi, 2016: 1; MoET 2017: viii).

Formative assessment is a learning opportunity, and not just a test of learners' performance; it assists in planning future learning and provides feedback to learners (DoE, 2002:19; MoET, 2008: 3). It is argued that formative assessment should be at the centre of teaching and learning experiences, since the results obtained from formative assessment can be used to identify learners' strengths and weaknesses, so as to assist an individual according to their learning needs (Melki et al., 2017: 227). Formative assessment comprises both diagnostic and continuous assessment/school-based assessment (Kapambwe & Mulenga, 2008 in Ramalepe, 2015: 578; MoET, 2008: 3). Continuous assessment is an ongoing process that tracks what a learner knows, understands, values and can do. It provides information that can be used to support the learner's development and enable improvements to the process of teaching and learning (DoE, 1998: 10). Other scholars contend that continuous assessment is an "ongoing diagnostic and school-based process that uses a variety of assessment tools to measure learner performance" (Kapambwe & Mulenga, 2008 in Ramalepe, 2015: 578).

The rationale of continuous assessment for learning is monitoring the development of the learner towards a required goal, thus, seeking to close the gap between a learner's current status and the desired outcome. "This can be achieved through process such as sharing criteria with learners, effective questioning and feedback" (Scottish Government, 2016). The goal of formative assessment is monitoring student learning, to provide ongoing feedback that can be used by teachers to improve their teaching and by learners to improve their own learning. Formative assessment helps learners

identify their strengths and weaknesses and target areas that need work, and it helps the education department to recognise where learners are struggling and to address problems immediately.

Formative assessment should be understood in this study as teacher support to learners in order to improve learners' achievement of learning outcomes. It has been widely promoted by scholars as a means to support student learning and motivation. This practice has the potential to communicate to learners the value of what they are learning, both in the classroom and beyond. To achieve this potential, however, requires an understanding of the connections between formative assessment practices and the realities of the social systems in which they are employed.

2.4.3 Financial literacy

In the South African context, financial literacy is incorporated within EMS. EMS as a subject deals with the content of accounting, business studies and economics (Msimanga, 2017: 80). Financial literacy encompasses accounting knowledge, skills and values that focus on the financial accounting, managerial accounting and auditing fields. These fields cover a broad spectrum of accounting concepts and skills, and prepare learners for a variety of career opportunities (DBE, 2011: 8). Financial literacy is not a stand-alone subject, but is incorporated within the subject EMS.

EMS is a practical subject that equips learners with real-life skills for personal development, and the development of the community. EMS constitutes three topics, namely, the economy, which weighs 30%, financial literacy (accounting), which weighs 40%, and, finally, entrepreneurship, which weighs 30% of the subject (DBE, 2011: 8).

An important aim of financial literacy education is to produce graduates who "have learned how to learn and are capable of continuously adapting themselves" (Callender, Franco-Watkins & Roberts, 2016: 296). However, financial literacy has been faced with challenges related to effective teaching-learning and assessment since the introduction of EMS as a subject, mainly as a result of a shortage of qualified teachers. Research indicates that the task to teach and assess EMS is intended solely for accounting, business economics or economics teachers, which indicates that some aspects of EMS face bias, whilst other aspects will be taught and assessed effectively

on the basis of teachers' expertise (Schreuder, 2009 in Msimanga, 2017: 81). Regardless of the conditions confronting EMS and, particularly, financial literacy, teachers should prepare their teaching and learning and assessment in a way to promote learner performance in financial literacy.

2.5 RELATED LITERATURE INFORMING THE STUDY

In this section, the related literature will be discussed in relation to the following objectives of this study:

- To demonstrate and justify the need for a proposed strategy;
- To identify the main components of a proposed strategy;
- To discuss conditions conducive to the successful implementation of a proposed strategy;
- To identify the possible risks of managing the implementation of the proposed strategy;
- To find ways that could mitigate those threats and overcome the identified barriers; and
- To monitor the implementation of the proposed strategy.

2.5.1 The need for a proposed strategy

The South African teacher training system has been and is still designed in a way that permits commercial-subject teachers to specialise in only two subjects, which means some teachers do not have the three-subject teaching combination (Witte, 2012: 145) that is a requirement in the context of EMS as a subject. EMS CAPS was introduced in South African education as a standalone subject in 2012 (DBE, 2011), irrespective of the lack of expertise of teachers in this discipline, since teachers who had formal qualifications for teaching it were few and far between (Schreuder, 2009 in Rossouw & Greeff, 2020: 2). EMS is a three-subject combination consisting of accounting, business studies and economics (Msimanga, 2017: 80). Therefore, financial literacy is embedded in accounting, as one of the subjects integrated in EMS.

The National Curriculum Statement of South Africa introduced continuous assessment as an underlying concept for assessment in schools (Ramalepe, 2015: 578). The

notion of continuous assessment comprises diagnostic and school-based/formative assessment and is defined as an ongoing classroom assessment that allows a variety of assessment strategies and tools to be used to gather information on student learning (Ramalepe, 2015: 578-579). Ramalepe furthermore asserts that since the introduction of the South African National Curriculum Statement in 2001, continuous/formative assessment has served as a classroom-based assessment strategy that “teachers apply to ascertain the knowledge, skills and values attained by learners using both informal and formal tasks” (2015: 578).

Therefore, the assessment strategy for financial literacy in Grade 9 is based on the principle of outcome-based education, while assessment is now criterion-based. Thus, learners should be assessed against criteria that indicate whether an outcome has been attained. The additional purposes for assessment in Grade 9 are to improve teaching; to provide information about learners, teachers and schools; to drive curriculum and teaching; and to act as a selection and certifying device (Maree & Fraser, 2004; Van der Horst & McDonald, 2003: 172). As in all the other grades, assessment in Grade 9 is a process of collecting, synthesising and interpreting information to assist teachers, parents and stakeholders in making decisions about the progress of learners (DoE, 2005: 5).

The responsibility to interpret EMS curriculum, and teaching and assessing it was that of accounting, business economics or economics teachers. The main challenge for the teachers was that of their inadequate content knowledge, and their inability to teach all aspects of the EMS learning area; hence, teachers spent more time on their own area of specialisation (Rossouw & Greeff, 2020: 2). A challenge that manifested in formative assessment of financial literacy is connected to teachers’ inability to integrate teaching and learning experiences with assessment practices, due to their lack of skills in some aspects of financial literacy (Duncan-Howell, 2010: 324; Eze, 2014; Eze et al., 2013: 26).

The literature, including Earl (2013: 45) argue that formative assessment is the connection between teaching and learning, and it is only about assessment if it can be shown whether the instructional activities that learners were involved in resulted in the expected learning. Additionally, Killen (2015: 94) indicates that assessment is

becoming a vital part of instruction, rather than something that is assumed to happen at the end of the teaching. Carr (2007: 13), Cordiner (2011: 1), Goode, Kingston, Grant and Munson (2010: 21), Mansell and James (2009:9) and Sebate (2011:19) agree, and state that formative assessment is a vital component of learning and teaching. In addition, Cordiner (2011: 1) asserts that formative assessment refers to all procedures used by academic staff to make decisions about learners' performance in their learning.

Formative assessment was the method of assessment that was researched by this study. The goal of formative assessment is to monitor learners' learning, and to provide ongoing feedback that can be used by teachers to improve their teaching, and by learners to improve their learning. However, teachers are accused of only designing assessment that "deals with management" (Msimanga, 2017: 88); they neglect the main purpose of formative assessment. Formative assessment helps learners to identify their strengths and weaknesses and target areas that need more practise, and it also helps the education department to recognise where learners are struggling with curriculum content and which problem areas need attention immediately. Msimanga asserts, furthermore, that assessment should be aligned with teaching and learning experiences, so that it is meaningful.

Formative assessment is connected by two impotent aspects, assessment for learning and assessment as learning. The purpose of continuous assessment for learning is to monitor the progress of the learner towards a desired goal, and to seek to close the gap between a learner's current status and the desired outcome. This can be achieved through processes such as sharing criteria with learners, effective questioning, and feedback (Scottish Government, 2016).

For more than three decades, researchers have been conducting research intended to improve understanding of the nature and scope of teacher classroom assessment practices. There is evidence that teachers don't have an adequate knowledge base regarding testing and measurement procedures. In their study, Daniel and King (1998) acknowledge the findings of Schafer and Lissirz (1987), who had hoped, more than a decade earlier, that teachers' knowledge of testing and measurement would improve. Daniel and King (1998) found that teachers still lacked an adequate knowledge base

for testing and measurement procedures. Another decade later, researchers found, when they evaluated learners' academic learning, that teachers failed to adhere to recommended classroom assessment practices (Campbell & Evans, 2000). Prior to 1994, the South African teacher training system was designed such that commercial subject teachers could only specialise in two subjects. This is still evident in the current teacher cohort, which does not have a three-subject teaching combination (Witte, 2012: 145). Based on this finding, it can be confirmed that, due to lack of content knowledge, teachers will be unable to conduct effective formative assessment of financial literacy. Currently, in teacher education practice at schools, EMS is regarded as an easy subject that can be taught by any teacher, even one without a commercial subject background (FSDoE, 2015: 21). This is a systemic problem that impacts negatively on learners' attainment of financial literacy (FSDoE, 2013: 16).

Teachers struggle to improve their assessment practices and make assessment decisions, mainly because the whole process of assessment is characterised by tension between teachers' beliefs about assessment and the values they bring along, as well as external forces, such societal and cultural beliefs that they have to consider (McMillan, 2003). Teachers often face major constraints when they attempt to achieve their goals across a wide range of teaching practices. Teachers use their expertise to work within the challenging environment of classrooms, for the purpose of bringing their teaching and assessment practices in line with their values (Akhmedina, 2017: 26).

Research confirms that teachers' classroom assessment practices have been taken for granted. Teachers place more emphasis on research meant to improve the use and quality of standardised examinations and have paid minimal attention to the quality of classroom assessment (Heitink, Van der Kleij, Veldkamp, Schildkamp & Kippers, 2015: 56). "Measurement professionals are more interested on issues related to test development and the technical quality of standardized measures than in classroom assessment and grading practices" (Shepard, Penuel & Pellegrino, 2018: 21–34). This situation leads to arguments about how teachers view learners' assessment practices.

Teachers' main complaint about notional time is that the syllabus cannot be covered in the time available. Currently the teaching time allocated for EMS is two hours per week, whilst the allocated time for financial literacy is one hour per week (DBE, 2011 in Msimanga, 2017: 81). There is not enough time to teach all the financial literacy topics, and if outcomes are not achieved, the complaint is likely to be that there are too many outcomes and assessment criteria to assess properly. It is difficult, if not impossible, to give advice about time allocation, as the teaching time is allocated by the Department of Basic Education.

Another challenge manifested in formative assessment of financial literacy in Grade 9 is the absence of a coordinated plan. According to Sancho-Gil, Sánchez-Valero and Domingo-Coscollola (2018: 310-325), coordination refers to the synchronisation and integration of activities, responsibilities, and command and control structures to ensure that the resources of an organisation are used most effectively in pursuit of the specified objectives. A plan explains in detail what needs to be done, when, how, and by whom. This means that a coordinated plan is a plan that shows explicitly how the activities and responsibilities are being synchronised in pursuit of the specified organisation's objectives, by elucidating what needs to be done, when, how and by whom. The EMS annual teaching plan is not correctly coordinated, as topics do not flow, but are spread out over all the school terms.

Certain countries have designed standards for financial literacy content, making it possible to define precisely what content is to be taught, and what content is to be assessed. Although content varies from country to country, financial literacy usually includes categories such as money and transactions, interpreting source documents, recording transactions into different subsidiary journals, posting to the general ledger, trial balance and financial statement, planning and managing finance, risk and rewards, and an understanding of the financial landscape, including economics concepts and consumer rights and responsibilities (OECD, 2014). With inadequate content knowledge, skills and experience, teachers are not only faced with challenges relating to teaching, but also experience barriers to using formal assessment practices suitable for financial literacy, thereby hindering learner performance (Akhmedina, 2017: 27).

In conclusion, a strong subject or content knowledge and skill base has long been identified as an essential characteristic of a professional educator. Along with other recognised competencies, such as planning and delivering effective instruction, understanding and respecting the diversity of learners, professional collaboration, and being an active member of learning community, classroom assessment has been added to the list of professional characteristics required of teachers. The question is, why does a teacher need to be competent and skilled in the assessment of student learning?

2.5.2 The main components of a proposed strategy

The formative assessment plan in South Africa supports the school's commitment to the use of integrated assessment, which permits learners to demonstrate an applied competence, and which uses a range of formative and summative assessment methods (DoB, 2008a in Ramalepe, 2015). Formative assessment comprises both diagnostic and continuous assessment and is used to gather information on learners' learning and, therefore, enables teachers to identify learners' areas of strength and weakness (Harlen, 2014: 6; MoET, 2008: 3). For Msimanga (2017: 90), formative assessment "is a cyclic process because is used to identify the gaps in teaching and learning and the results of assessment determine what should be taught again". There is no doubt that formative assessment is an important aspect of improving learners' attainment of results, since it provides feedback on learners' progress, so that remediation can be considered immediately for improvement purposes (Ndalichako, 2015: 326).

The feedback made possible by formative assessment does not only benefit learners, but teachers too. This assessment requires that assessment practices and activities are planned from the outset, when both the critical and specific outcomes of a programme are formulated in the South African schooling system. It provides an opportunity to assess various competences (skills, knowledge, and attitudes) (Ramalepe, 2015: 578). Teachers must ensure that learners' attributes and critical cross-field outcomes are embedded in all teaching and learning activities and materials, and that they are assessed appropriately.

Based on the preceding discussions, I conclude that, if assessment is at the heart of the teaching and learning process, it will not escalate the workload of teachers, and learners will be motivated to be actively involved in their learning, rather than being disconnected. Teachers should be allowed to become familiar with the implementation of the strategy, so that it suits their teaching styles and practices. The implementation of the strategy should be integrated in the teaching and learning process, done systematically, be well coordinated and should address the content of the teaching plans.

2.5.3 Conditions conducive to the successful implementation of a proposed strategy

The 21st century has seen various education reforms, which have had a profound impact on what teachers have to teach and the way they impart new knowledge to their learners (DBE, 2014:1). The effect of these changes was aggravated by the introduction of the CAPS, of which the purpose is to strengthen the National Curriculum Statement. South Africa, like other countries of the world, has undergone education reforms, of which the currently advocated continuous assessment was one. Continuous assessment serves as an underlying policy of the National Curriculum Statement (DoE, 2008a in Ramalepe, 2015). Continuous assessment is an “ongoing diagnostic and school-based process of that uses variety of assessment tools to measure learner performance” (Kapambwe & Mulenga, 2008 in Ramalepe, 2015: 578). In the Kingdom of Lesotho, also, there has also been a conceptual shift in education. The Lesotho’s Curriculum and Assessment Policy of 2009 advocates a move, from traditional teaching practice that involves the transfer of facts, to learner construction of knowledge, and a move from assessment of learning to assessment for learning/formative assessment (MoET, 2008: 6). Furthermore, formative assessment comprises diagnostic and continuous assessment/classroom-based assessment, which are regarded vital for promoting effective teaching and learning.

The construction of knowledge has long been a topic of concern in education systems, like Biggs’ concept of constructivism (Biggs, 2003: 121). The theoretical perspective of constructivism emphasises that learning is defined by learners, not by teachers. This means that learners should be given the opportunity to learn content “based on

their needs, interests, abilities and their learning styles” (Darsih, 2018: 33), so that learners become independent. In contrast, the teacher’s role is to provide opportunities for learners to design new understandings based on new learning; to encourage learning through facilitation and provide them with feedback whenever formative assessment is employed (Darsih, 2018: 34). The second theoretical perspective of constructivism emphasises that knowledge is constructed by learners, not by a teacher’s direct instruction (Biggs, 2003: 107). The notion of constructivism is simply a process of constructing new knowledge from experiences, as well as the ability of an individual to relate such knowledge with the world (Kapur, 2019). Kapur posits that constructivism in the teaching and learning process can be exercised effectively through learner-centred approaches to teaching, because some “individuals may not notice the events, but may understand the input from others”. Learner-centred approaches to learning have certain merits, such as self-assessment, peer assessment done by learners, and immediate feedback by the teacher while facilitating teaching and learning process (Darsih, 2018: 33–35). Therefore, both conceptions recognise the importance of learners’ perception of learning activities (Biggs, 2003: 111).

For any change to be implemented, it needs thorough clarification, which can be made possible through leadership support, such as pre-service and in-service training, conferences, workshops and seminars, so that the changes can be implemented effectively (Ololube, 2013: 40). Khechane (2016: 4) is of the view that, since education policies are developed to transform teaching and learning, as well as assessment processes, policies need to be clarified by simple language and monitored for effectiveness, because failure to do so might cause policies to be misread and then they might not serve the premise on which they are based. Therefore, support should be provided by the Department of Education in the form of subject meetings, workshops, and other training, although research indicates that this approach does not have much impact on teacher learning (DBE, 2014: 2).

It can be concluded that, in South Africa, support and training is aimed at the professional growth of EMS teachers. Financial literacy teachers are faced with demands to incorporate new content and assessment demands into their subject, which means they now have to acquire new knowledge, skills, approaches and

assessment practices that are relevant to financial literacy. The Department of Education has to offer in-service training to teachers who lack knowledge of content of financial literacy, and of its assessment.

2.5.4 Managing the implementation of a proposed strategy

The notion of professional learning communities (PLCs) has become a topic of concern in different education systems. A PLC is

an inclusive group of people, motivated by a shared learning vision, who support and work with each other, finding ways, inside and outside their immediate community, to enquire on their practice and together learn new and better approaches that will enhance all pupils' [learners'] learning (Stoll, Bolam, Wallace & Thomas, 2006 in Antinluoma, Ilomaki, Lahti-Nuuttila & Toom, 2018: 77).

PLCs are purposely implemented to escalate learners' well-being, and improve teachers' professionalism and well-being when they are employed in an innovative setting (Antinluoma et al., 2018: 76–77), hence impact positively on students' learning (Owen, 2015: 57–74). However, conceptualising and operationalising PLCs depend on the context and preference of a school community. In the context of a school, PLCs are categorised as possessing the following characteristics, among others: culture, leadership, capacity building, and professional development (Antinluoma et al., 2018: 77). For the purpose of this study, the PLCs' concept of school culture will be considered and what it entails will be explained. School culture is positive when 1) it "is conducive to professional satisfaction, effectiveness, morale, and creates an environment that maximises student [learner] learning and fosters collaboration" (Glossary of Education Reform, 2013: Online); 2) it "is critical in implementing PLC because [it] school culture influences readiness for change and effective schools establish professionally collaborative cultures" (Fullan 2001 in Antinluoma et al., 2018: 77).

Chan and Chandler (2012:43) argue that PLCs are important for improving quality and developing organisational capacity to boost school improvement and enhance learners' learning. While teaching is the major responsibility of a teacher, learning plays an important role in the support of it. A teacher will become outdated if he/she

does not put continuous effort into learning, which confirms that being a lifelong learner and researcher is one of the seven roles a teacher should fulfil.

Teachers' attitudes and beliefs, as successful practices, need to be reinforced by meaningful follow-up training sessions, to ensure that they stay up to date. In addition to all teachers needing to learn, they must also learn together if they are to be effective in promoting student learning. According to Dufour and Marzano (2011: 22), PLCs involve an "on-going process in which teachers work collaboratively in recurring cycles of collective inquiry and action research to achieve better results for the learners they serve". Hargreaves (2004:48) writes that PLCs cannot involve a programme that can be purchased, but rather a process to be pursued and never quite perfected. It is not an appendage to existing structures and cultures, and profoundly impacts structure and culture. Also, it is not a meeting, but an "ethos that infuses every single aspect of a school's operation". PLCs do not demand that teachers work harder at what they have done traditionally, but rather calls upon all stakeholders to redefine their roles and responsibilities and to do so differently.

It can be concluded that independent schools need to take appropriate action to create an environment conducive to the implementation of PLCs. Each school is unique with regard to its context; what works at a particular school might not work at another school. The discussion in this section calls for schools to take appropriate action to take into account their own school's culture, to empower teachers with professionalism and well-being. Once teachers are empowered, they will likely improve their teaching and learning practices and, in turn, empower learners.

2.5.5 Ways to mitigate threats facing a proposed strategy

Li, Gouhui and Eppler (2008: 3) state that many factors that influence the success of strategy implementation, from the people who communicate or implement the strategy to the systems or mechanisms in place to provide direction and management. Thus, Chemwei, Leboo and Koech (2014: 119) recommend that, before trying to implement any strategy, school management and education stakeholders must carry out a SWOT (strengths, weaknesses, opportunities, and threats) analysis and identify deliberate issues that affect the school. Doing so will assist in finding the schools, identifying the problems they encounter and also the chances they have to reduce the problems.

Furthermore, Chemwei *et al.* (2014 in Msimanga, 2017: 101) state that schools should put a lot of importance on the training and development of its human resources, which will increase the adoption of any planned change in the institution. In support, Dan (2013:246) recommends that strategy implementation teams undergo continuous training and capacity development, to allow them to be confident and competent about taking the steps that are essential for strategy implementation. These steps include fundraising, planning and implementing strategic activities, and enhancing financing. Based on the assertions of the authors, in order to overcome the challenges in the implementation of teach and assess as a strategy for effective teaching and learning in financial literacy, there should be communication among the people who implement the strategy. The systems for coordinating and controlling the implementation of a strategy should be in place. When a strategy is designed, a SWOT analysis should be carried out to understand the present situation, so that change can be planned. People who are part of the strategy implementation team must be trained on the strategy.

The major determinants of success in strategy implementation are shared internal support and the capacities and knowledge of personnel who are to carry out the strategic plan (Kohtamäki, 2010:14). In addition, Chukwumah and Ezeugbor (2015:1388) encourage school principals to collaborate with appropriate stakeholders to encourage capacity development of teachers through intensive and regular in-house seminars or workshops to increase knowledge, pedagogical skills and competence of teachers in various subjects, and to manage instructional materials for designing the teaching-learning process. Zeps and Ribickis (2015:936) suggest that a detailed activity plan, with clear tasks and deadlines for all units, should be created, that management is motivated to cascade the tasks to lower units, and avoiding too frequent changes in strategic targets – doing so will enable overcoming challenges in the implementation of a strategy.

Brinkschröder (2014:7), lists the most significant solutions gained from practice that can be applied to overcome the challenges facing the implementation of a strategy as follows:

- Ensuring information exchange and meeting points between personnel of the different subsidiaries or departments.

- Making communication interesting, short, and flexible to clearly convey overall objectives; and
- Improving atmosphere and motivation; giving support to increase understanding and enthusiasm; building teams; holding meetings to organise; allocating leadership; and giving responsibility to improve commitment and identification.

According to Hofman, Goodman and Kahl (2015:6), formative assessment goes to the heart of where learning and teaching happen, and effective implementation of formative assessment will improve teaching practice and engage and motivate learners to take ownership of their own learning. In turn, Black and Wiliam (2018:20) postulate that different teachers will find different aspects of classroom formative assessment more effective for their personal styles, their learners, and the contexts in which they work; therefore, each teacher must decide how to adapt the use of formative assessment for their particular practice. Looney (2010:5) declares that formative assessment is most effective when it is practiced systematically, i.e., when it is integral to the teaching and learning process. Lumadi (2013:220) suggests that teachers should be continually focussed, therefore, they need to have teaching plans, so that their classroom assessment activities are well coordinated.

Quyên and Khairani (2017:169) recommend that carefully training teachers and providing support to them should be a priority if formative assessment is to be implemented efficiently. Correspondingly, Lumadi (2013:220) states that teachers should be afforded more chances to undergo professional development, and that training of teachers should be a process that takes place over an extended time. Hofman *et al.* (2015:5) state that formative assessment should aim to drive intrinsic motivation for learning by asking and answering why learners ought to learn something, making it relevant for them, and giving learners the feedback, they need.

Regarding feedback, Looney (2010:5) elaborates that feedback is most effective when it is provided in a timely manner, and when good feedback is based on explicit criteria related to expectations for performance. I concur with Quyên and Khairani (2017:169) and Lumadi (2013:220) that teachers should be trained and supported over an extended period of time in order for them to implement the strategy effectively. I also

concur with Hofman *et al.* (2015:5) and Looney (2010:5) that the strategy must be based on things that are relevant to learners. Learners must get feedback that is timely and based on learning goals, in order to motivate them to participate actively in their own learning. The teaching period for EMS is two hours per week and, as financial literacy includes the improvement of accounting skills of learners in Grades 8 and 9, one hour each week is used for financial literacy in terms of the Annual Teaching Plan (DBE (2011: 10).

According to the DBE (2011: 24), assessment in EMS should focus on the knowledge, skills and values integral to the activities of production, consumption, exchange and making significant as well as informed financial decisions in economic and social environments. EMS covers esteemed skills, such as economic, entrepreneurial, financial and managerial skills, that prepare learners for success in several economic and business environments. Teachers should reflect on all these skills when they prepare teaching, learning and assessment actions. Informal assessment, formal assessment, programme of assessment reporting, and recording and moderation of assessment, as argued below, to elucidate how assessment activities must be planned and managed.

Based on the discussions above, I conclude that the success of a strategy is reliant on internal support and the capabilities of the teachers who will implement the strategy. To improve the capacity of EMS teachers who will implement the strategy, intensive training is necessary. A flawless plan of strategy implementation needs to be developed and communicated to teachers who will then have the responsibility of implementing the strategy.

2.5.6 Monitoring the implementation of the proposed strategy

“Monitoring is [the] regular collection of information about all the organisational activities indicating whether or not, things are going according to plan” (Headington, 2013: 45). Khechane (2016: 7) asserts that, even before the implementation of any change, there should be training on how the strategy to be implemented should unfold. Laurikainen, Da Silva, Schlemper, Soares & De Melo (2018: 343) agree with the view of Khechane, that for teachers to be able to implement the strategy, they need to be developed continuously, so that they improve their pedagogical practices effectively.

It is further elucidated that a variety of support models should be considered for the empowerment of not only teachers, but learners as well. Continuous support is vital in the implementation of a strategy, since support enables the personnel responsible for strategy implementation to address challenges as soon as and as they surface (Khechane, 2016: 7). For example, assessment policy monitoring in a school setting can be done by school personnel in positions of authority, such as the principal, deputy principal, subject head of departments, and the teachers.

Whenever teachers focus on teaching, they must also focus on assessment, because teaching and assessment are directly connected (Comber, 2012:121). Assessment, as a process, serves as an important decision-making tool that teachers can use to enhance the learning progress of their learners. Since assessment must function as a seamless part of teaching processes, several interconnected parts or components should be present and operational during any formal lesson plan or planned learning activity, in order to maximise instructional impact.

As explained by Adu and Ngibe (2014: 983), the education course of action has been revised time and time again since Curriculum 2005 was announced in 1997, the Revised National Curriculum Statement in 2002, the National Curriculum Statement in 2007 and the CAPS in 2012. In the overview of Curriculum 2005, EMS was presented as a learning area, which incorporates the content of accounting, business economics (now business studies), computer studies and economics. Presently, after the application of CAPS, EMS is a subject that deals with the content of accounting, business studies and economics. According to the DBE (2011: 8), the subject EMS deals with the effective and efficient use of diverse kinds of private, public or collective means to gratify people's wants and needs.

In conclusion, using continued support as a monitoring mechanism to re-service teachers, provides the unique advantage of being able to construct and refine their classroom assessment systems before they start their teaching careers. Clearly, much can be learned, designed, and formulated before a system becomes operational in a real classroom setting.

2.6 CHAPTER SUMMARY

This chapter introduced and explored the theoretical framework through which this study evolved. CPT was discussed as the theoretical framework. This discussion included a discussion of critical theory as the theory that gave birth to CPT. Objectives of CPT that are relevant to this study were also explained. The discussion of CPT was finalised by outlining its role in achieving the objectives of this study, among which, the intention to bring enlightenment, emancipation and empowerment. It was also explained how important it is for stakeholders to learn to be conscious and to avoid allowing others to subject them to dominance and control, so that stakeholders can participate actively in their own development. The ontology of the study was also explored. Furthermore, operational concepts relevant to this study were defined.

The six objectives of the study were used to review related literature. Firstly, I explained the need to design a strategy in which challenges that prompted the study to consider designing a strategy to improve formative assessment of financial literacy in EMS in a Grade 9 class to improve learner performance. Secondly, various solutions that have been attempted by several countries, including South Africa, were discussed and gaps identified. Thirdly, conditions conducive to designing the envisaged strategy were revealed, as were threats that may hinder the successful implementation of the strategy. Next, measures that could possibly mitigate the identified threats were unfolded. Lastly, the chapter outlined how the functionality of the strategy will be monitored by noting evidence of success. The literature review was based on four countries relevant to this study, i.e., South Africa, Botswana, Nigeria and Finland.

CHAPTER 3: RESEARCH DESIGN AND METHODOLOGY

3.1 INTRODUCTION

This study aimed to design a strategy to improve formative assessment practice of financial literacy in EMS sciences in a Grade 9 class. Consequently, this chapter will present a detailed research design and methodology that underpinned this study. To achieve the aim of this study, therefore, this chapter will describe the PAR research design and methodology applied in order to achieve this purpose. The previous chapter provided a review of literature in this context. In systematising the discussion, the theoretical framework that guided the study will be explored in detail. This chapter will describe PAR as a methodology by paying attention to the principles and characteristics underlying it, and their pertinence to CPT, as a paradigm that supports the arguments of this study.

This chapter will, furthermore, outline the reasons behind the selection of PAR over other research methodologies, such as other quantitative and qualitative methodologies, as a methodology for generating data, and I will outline how PAR was used to generate the data for this study. The conditions prior to the commencement of the intervention will be explained, and I will describe how operations that the team engaged in during planning, action, observation and reflection ensued regarding the refinement of the current situation. The discourses around SWOT analysis, the identification of priorities and the drawing up of the action plan also will receive attention. Furthermore, the data generation procedures and data analysis will be outlined briefly, as it will be detailed in the next chapter. Lastly, the chapter will summarise the important points embedded in this study.

3.2 PARTICIPATORY ACTION RESEARCH AS A RESEARCH METHODOLOGY

This study is positioned in the qualitative research premise of PAR. PAR is collaborative research, education and action that is used to gather information on social or environmental issues. It involves people who are concerned about or affected

by an issue; they take leading roles in producing and using knowledge about the issue (Morales, 2016: 158; Pain et al., 2010: 2), hence, this study employed PAR as a research methodology. PAR is a research method that involves a group of individuals who experience the same need or challenge, and collaboratively work to bring about change (Savin-Baden & Wimpenny, 2007: 331). This method allows both the researcher and the participants (co-researchers) to be actively involved in the research process, through which mutual respect is developed, and equality is valued (Tshelane, 2013: 413); therefore, each member of the research team is valued and empowered (Savin-Baden & Wimpenny, 2007: 333; Tshelane, 2013: 416). Empowerment is ensured when co-researchers learn from one another as they share their knowledge and experience on the matter of concern to them and, as such, learning is encouraged through active participation, and all research participants become co-researchers. Whilst the co-researchers work on the research problem, they weigh alternatives to address the problem at hand, and they engage in the cyclical process of PAR, namely planning, action, observation/evaluation and reflection (Kornbluh et al., 2015: 870–871). Solutions to the needs or challenges are, thus, designed through community input, or by those affected by the needs or challenges (Morales, 2016: 160; Pain et al., 2010: 2-3).

PAR is collaboration-oriented, hence, in this study, the various stakeholders in education took part in the discussion in order to co-create solutions for the challenges manifested in the assessment of financial literacy. Therefore, in line with the principle of PAR's collaboration orientation, this study's PAR method involved a team of three Grade 9 learners from different schools, five EMS teachers, a subject advisor, a deputy principal responsible for curriculum, an administrative clerk, two student teachers, two parents and one district school-based assessment coordinator. As PAR is active research, it embraces action research's spiral of planning, action, observation and reflection (Kornbluh et al., 2015: 870-871). Teachers were able to address assessment issues that concern them in a participatory way and this promoted ownership of the strategy (Kemmis & McTaggart, 2005: 273, Mahlomaholo, 2013: 4614). Dworski-Riggs and Langhout (2010: 216) elaborate further, by stating that power differences should not be seen as roadblocks to participation, but rather as opportunities for the researchers to refine their methods.

3.2.1 The relevance of participatory action research to this study

The choice of PAR as both a research design and methodology was relevant to this study, as it fits well with my choice of CPT as a theoretical framework to underpin this study, since they both seek to transform and emancipate communities on the basis of identifying and addressing common challenges, so as to co-create the working solutions to societal problems. This framework acknowledges that PAR is not the only methodology that can be used to gather data, as there are other methodologies, quantitative and qualitative, that could have been used to conduct this study. However, because this study not only pursued knowledge, but also attempted to change the current situation of the 'oppressed' and to inspire a logic of ownership by all involved, PAR was considered relevant for this study.

The participating character, democratic instinct, and simultaneous contribution to societal science (knowledge) and social alteration (practice) are the three philosophies of PAR (Koshy, Koshy & Waterman, 2010: 10). To report on the feature of democratic instinct, members must be perceived as equals (Tshelane, 2013:4). The researcher works as an enabler of transformation, by checking with participants, not only on the participatory action procedure, but also on how it will be evaluated. A benefit of this approach is that it improves the worth of research and its outcomes for professionals, by presenting it in the truth of day-to-day practice.

Throughout the study process, the results are fed back to participants for verification. It was vital, therefore, in this research that the researcher did not show prejudice. As a principal researcher, I did not integrate with co-researchers as the sole knower (Zuber-Skerritt, 2015: 5). Issues of individualism and association surface throughout observations and reflection, and it is suggested that the researcher does not to show preference, or endorse any philosophy above another (Koshy, 2010:11). Maree (2008: 74) has the same view as Koshy (2010:23) when he contends that action research draws attention to its supportive or participative aspect and focusses on a tangible challenge practiced by the participants, from whom a concrete response is required.

In comparison with other research methodologies used to generate data, PAR was specifically chosen for this study, firstly, because it embraces community engagement principle. This means that PAR, through community engagement, recognises that

individuals cannot be separated from the context within which they live; furthermore, the contexts of human lives are inseparable from the individual (Savin-Baden & Wimpenny, 2007; Zuber-Skerritt, 2015: 14). This is a crucial point that this study valued and upheld, since we believed that no individual could make the formative assessment practices of financial literacy functional; instead, success depended on a collaborative effort of the collective. The belief was, therefore, that, through our social interactions and deliberations, we would be able to come up with effective strategies that would enhance the functionality of formative assessment practices of financial literacy in EMS in Grade 9.

Tshelane (2013) adds that PAR is a process in which all individuals in a group work to determine the ways in which their knowledge shaped their sense of identity and agency, and to reflect critically on how their current knowledge frames and constrains their action. This view also aligns well with CPT (see Section 1.6), as it seeks to engage human beings critically to problematise social injustice/oppression, and enhance personal growth and learning in terms of the construction of their knowledge to transform inequitable, undemocratic, or oppressive institutions and social relations (Camangian, 2015: 427). This means that the people engaged in this study, through conversations and thinking, shaped their knowledge as they learned and critically reflected on what they were doing.

Maree (2008) argues that this collaborative approach is an instrumental strategy for implementing appropriate outcomes for historically marginalised groups. By adding a caveat to include marginalised people or groups, it could be argued that, in PAR, the participants are assigned greater responsibility to assume the role of co-researchers – they are not viewed merely as a researched population. In PAR, the role of researchers is refined and simplified to that of facilitator and, to a certain extent, they become participants in the action being undertaken. This evolution in the research process democratises the research process, so that it becomes one through which power struggles are erased, and everyone involved assumes their roles from an equal position.

When compared to positivistic inquiry, PAR places no boundaries on human participation, acknowledges and highly regards people's perceptions, and values their

participation during the research process, because, in this genre of research, the “research is done with, for and by the people affected” (Zuber-Skerritt, 2015: 14). Furthermore, unlike a positivistic line of enquiry, PAR seeks to interpret the feedback of people, as agents who provide knowledge and who are also important subjects in the processes of reflection, rationality, discursive communication, and social interaction (Denzin & Lincoln, 2000: 244). Koshy (2010) is of the view that PAR is an empathetic approach, because it is based on the concerns of human beings, interpersonal relations, personal values, meanings, beliefs, thoughts, and feelings. The PAR approach, therefore, allows individuals who are involved to deliberate issues and observe the challenges that are being experienced in real time. Against this background, PAR was an appropriate methodology for this study, as it inspires active participation by all participants who are affected by the issue being considered (Hertz-Lazarowitz, Zelniker & Azaiza, 2010: 271), with the goal of producing a space for power sharing between participants.

Subsequently, in my interpretation, PAR as a methodology holds and imparts basic values that contribute to the construction of a more unified humanity. It teaches that experts should not claim glory for themselves, but should recognise that other people are also skilled in doing things, and that PAR labours can contribute meaningfully to bringing about the desired change. Koshy (2010), consequently, claims that PAR nurtures the culture of working together, understanding others and respecting their interpretations, thus, eliminating continuous behaviours that lead to disrespect of the knowledge of others, by endorsing confirmation of the significant contribution others can make to attain transformation.

3.3 ROLE OF THE RESEARCHER

In this section, I explain the role of the researcher in establishing a research team and relationships with co-researchers, and the importance of the research participants. As defined by the Cambridge Online Dictionary (n.d.: Online), a researcher is someone who studies a subject, especially in order to discover new information or reach a new understanding, whilst, for other scholars, a researcher is a person who is in charge of the research process and works interactively with the research participants, who are directly bound by a common problem, and whose role is to facilitate the whole research

process (Kearney, Wood & Zuber-Skerritt, 2013: 115). In response to the view of the role of a researcher described by Keaney et al., I identified the school-community problem, shared it with other people (research participants) and invited them to work on the problem to find a solution. Consequently, the role of the researcher in this study was motivated and influenced by the role of researcher in the context of the CPT theoretical framework (see Section 2.2.3). This study was conducted to design a strategy to improve formative assessment practice of financial literacy in EMS in a Grade 9 class.

3.3.1 Establishing a research team with participants

Once permission to conduct this research study had been given, I invited Grade 9 EMS teachers to a face-to-face workshop, where I recruited participants and shared with them my concerns regarding the research question. I did this to gain a broader perspective on the problem associated with improving formative assessment of financial literacy in a Grade 9 class. I was aware that, in PAR, community engagement is valued (Zuber-Skerritt, 2015: 14). I invited the school's teaching and non-teaching staff members, Grade 9 learners, student teachers, parents and a school-based assessment coordinator to start building working relationships, since my intention was to recruit potential research participants among this population. I shared with them the reason for inviting them, and it was in this first and informal meeting that I began to identify 16 potential participants (see Section 1.10.3). Our meeting place was at a secondary school in Motheo district, Bloemfontein.

3.3.2 Relationships between participants

I was aware that the research participants had different personalities, different understandings of research, and different knowledge regarding the research in question. So, before the research process started, I discussed with participants what the research would involve (Tshelane, 2015: 118) – I explained the PAR paradigm and its inclusion principle (Wood & Zuber-Skerritt: 2013: 17). We also discussed how we could work together in a respective manner, by accommodating each other's views and sharing experiences and responsibilities, since we were bound by a common problem (see also Section 2.2.4).

3.3.3 Importance of participants

Diversity is an important element of PAR paradigm. Diversity comes with rich, existing knowledge, which can be used to improve societal problems (Wood & Zuber-Skerritt, 2013: 7). While working together, the co-researchers learn from one another's experiences through recognition of effort (contribution) and achievement, and by bringing uniqueness to the success of the research study (Fletcher, 2015: 67). Each participant has a specific role to play in an action research study, and each has the right to share their views, and have them accepted equally (Fletcher, 2015: 67–69, Zuber-Skerritt, 2015: 9).

3.4 PARTICIPATORY ACTION RESEARCH AS A RESEARCH DESIGN

Denzin and Lincoln (2000: 573) argue that PAR is suitable for situations in which people are enthusiastic about effecting change, especially after thorough reflection. Koshy (2010) and Zuber-Skerritt (2015: 15) argue that PAR is applied in contexts where people want to be pragmatic about their perceptions of their current situation, how the current situation came to be what it is, and the steps that could be taken to alleviate their situation. Eruera (2010: 2) adds to this line of thought and argues that a PAR project often begins with a process of reflection by participants, during which participants attempt to determine the problems they are facing and, thereafter, collaborate to formulate solutions for their struggles. Collaboration is, therefore, underpinned by this participation and serves as the inspiration to effect change that can resolve challenges. Then, the PAR group constructs the task with the researcher, as they are professionals of their own public. This building starts with reflection and planning, which comprises such matters as identification and clarification of the issue, who should be involved, how the research process (including research activities) should take place, where it could take place, and so on. The next stages are action and observation, whereby the investigation procedure is trialled and revised with a pilot group from the community and feedback collected about its efficiency, influence and results.

3.4.1 Informal meetings

This study's PAR method involved a team of three Grade 9 learners from different schools, five EMS teachers, a subject advisor, a deputy principal responsible for curriculum, an administrative clerk, two student teachers, two parents and one district school-based assessment coordinator. Teachers were able to address assessment issues that concern them in a participatory way and this promoted ownership of the strategy (Kemmis & McTaggart, 2005: 273, Mahlomaholo, 2013: 4614). Dworski-Riggs and Langhout (2010: 216) elaborate further, by stating that power differences should not be seen as roadblocks to participation, but rather as opportunities for the researchers to refine their methods.

Because PAR allows for the disenfranchised to be included and to be heard (Eruera, 2010: 2), the invitation to participate was extended to the participants listed in the previous paragraph. This was done to enable them to take part in a research project to improve formative assessment practices of financial literacy in EMS in Grade 9. The participants were the people who we thought could contribute to turning such a situation into a success.

The first meeting was held on 18 July 2019 at a secondary school in Motheo district, Bloemfontein, with a group of Grades 9 EMS teachers. The principal researcher explained to the group why there was a need to conduct the research. She explained that the research could not be conducted by the researcher alone, and that a team of co-researchers was needed to obtain a broad view on the challenge (Zuber-Skerritt, 2015: 14). She provided details of the research process: that it would be conducted through PAR, which believes that, when a group of people identify a thematic concern or issue, they can turn it into a common goal (Tshelane, 2015: 118). The researcher also explained to the teachers that the strategy that would be designed would not only benefit the team, but all EMS teachers teaching Grade 9.

The discussion unfolded with the potential research participants (see Section 1.10.3). The set-up was informal to allow maximum participation. During the action planning and observations that were intended to engage the participants in the discussions, the following question was asked: How can we refer to the (mentioned team) to improve

formative assessment practices of financial literacy in EMS in Grade 9? Participants freely deliberated on this question.

Introduction

The learners were seated in groups of five in a classroom (set-up of the class). The facilitator recapped what had happened in the previous observation session. The facilitator introduced the topic that needed to be discussed on that day.

Discussions

The facilitator asked questions to initiate discussions.

Learners did not respond to any of the questions.

Solving a problem

The facilitator applied a strategy to solve the problem (hereby, the facilitator showed how he deals with such a problem).

After the dramatisation

The facilitator explained to the participants:

What was the problem?

Why was it a problem?

Why was it supposed to be solved?

How was it solved?

Why was it solved that way?

All these questions were clarified with reference to precise actions through the discussion. For example, worksheets can be distributed and tasks assigned to every learner in the session, as a way to involve the learners in problem-solving and to inspire contributions in class. The winning plan in this scenario was to inspire learners and EMS teachers to participate and, through participation, they were able to study

and comprehend the course content better. In line with the expectation that participation would make it possible for participants to learn and understand, scholars, such as Koshy (2010) and Kearney et al. (2013: 114) argue that participation is important for making participants gain a better understanding of ways to solve their problems collectively.

During this meeting, we agreed to hold our data generation discussion through face-to-face meetings, supplemented by WhatsApp group chats, to involve all research participants, even those who could not make it to the research meetings, due to individual daily schedules.

At the end of the action planning and observations, the team agreed to meet to engage in a SWOT analysis (see Section 3.4.3 and Table 6.4), to identify priorities, and to draw up a strategic plan (see Section 3.4.4).

3.4.2 Formal meeting: Research questions

On 20 March 2019, a WhatsApp group discussion was held with all involved. The group had been established to take the discussion further. The researcher introduced the research question (see Section 1.7) and explained it to the group to stimulate the discussion. The co-researchers introduced themselves and gave a short explanation of what their challenges were regarding the use of formative assessment in financial literacy. A specialist was invited to explain what PAR is and why this study needed to use it to achieve the goal and objectives of the study.

A question was posed to the group to ensure that everyone agreed: What do we understand by formative assessment? Participant No. 1 explained it as a range of formal and informal assessment applied in a learning process to improve the results. The researcher highlighted the use of the word 'range', which meant that teachers must administer not only one, but many assessment methods to the learners to ensure that the content that was taught is understood by the learners. Participant No. 2 indicated that formative assessment is used not only to improve results, but also to check achievement, which should be followed by improvement, or to gauge where learners are from time to time. Participant No. 3 said that formative assessment is

associated with “learning”, as learners must get feedback and learn from their mistakes, hence, it also referred to as “assessment for learning”.

3.4.3 SWOT analysis: Profiling research participants

In a PAR research approach, everyone who shares an interest, particularly in the common goal of transforming an undesirable situation, can be selected for the research project. Hence, out of a population of 1 640 participants (EMS teachers), a team was constituted comprising of a variety of school stakeholders, which included:

- Three Grade 9 learners drawn from different schools.
- Five EMS teachers (also from different schools, though in the same cluster);
- A subject advisor (attached to the same cluster);
- A deputy principal responsible for curriculum in one of the schools (from the cluster);
- An administrative clerk from school where meetings were conducted.
- Two student teachers.
- Two parents; and
- A district school-based assessment coordinator.

This selection was made because PAR is active research and embraces action research’s spiral of planning, action, observation, and reflection (Kornbluh *et al.*, 2015: 870–871).

3.4.4 Strategic plan

A strategic plan is a structure that is designs to document and establish a direction that will facilitate the achievement of the set objectives (Vo, 2018: Online). For Tshelane (2015: 101), a strategic plan is a frame that serves to provide direction and guides all the activities that can be done to achieve the objectives. A strategic plan is regarded as a prerequisite that ensures that the research objectives are attained. Since this study adopted a PAR approach to data generation, the principles of community engagement and collaboration lead to co-researchers sharing roles and responsibilities, so as to create conducive working conditions, and to ensure that all participants’ contributions are valued (Wimpenny, 2016: 4). Our strategic plan was

designed in accordance to the objectives of this study (see Section 1.9). The strategic plan unfolded as follows:

- **Action planning:** We deliberated on ideas for ways to formulate practices, as we realised that there was a need for better practices to be implemented.
- **Discussions:** We discussed the need to formulate such assessment practices.

In order to identify and analyse the components that constitute improved assessment practices, we used the following:

- **Observations:** We observed the proceedings with the facilitator, thereby identifying what could constitute an improved assessment practice.
- **Document analysis:** We analysed previous intervention documents to find out what had happened in terms of improving formative assessment practices. We determined who the key players were, what they did, how did they did it, how long did they did it, etc.
- **Discussions with previous implementers:** We had discussions with people who knew about the programme to find out more about what would constitute improved formative assessment practices.

In trying to understand the conditions conducive to enhancing the functionality of improved assessment practices, the following steps were taken:

- **Observations:** We carefully observed the operation of existing practices, identified what did not work, and how to find solutions. Through observations, we were able to realise and identify conditions under which the practices could operate, and we could produce the desired results.
- **Discussions:** We had discussions with different people involved in implementing the assessment practices, to establish what could be done to refine the situation.

To recognise and anticipate possible and plausible threats, and to put in place a risk management plan for the successful implementation of the assessment practices, we followed the following steps:

- **Discussions:** We had discussions with various stakeholders involved in teaching financial literacy in EMS, to discuss the plan to improve assessment practices. Through intense discussions, we were able to identify factors that could impede our plan to improve existing assessment practices.
- **Action planning:** We planned for what could possibly go wrong during the implementation of planned improved assessment practices.

To monitor the implementation of the improved assessment practices, we used the following:

- **Observation and feedback form:** We observed what stakeholders did, and recorded what had happened on the form, to provide feedback to the teachers.
- **Evaluation form:** We evaluated learners on a quarterly basis and evaluated the effectiveness of the new assessment practices on half-yearly basis.

3.5 DATA GENERATION PROCEDURES

Data was generated through discussions during meetings. The team utilised the action research spiral to generate data through stakeholder discussions, observation of team meetings and dialogues. Therefore, this section will present the data generation procedure under the following sub-sections: research site, data generation and instrumentation.

3.5.1 Research site

This study was meant to address the challenges associated with formative assessment practice of financial literacy in a Grade 9 class. Therefore, this study was based at a secondary school in Motheo district, Bloemfontein. This school was used as a research site because most of the participants were this school's stakeholders.

3.5.2 Data generation process

Flick, Kvale, Angrosino, Barbour, Banks and Gibbs (2007: 8) explain that, if a researcher wishes to know and understand how people understand their world, then

the researcher needs to talk to them in person. According to these scholars, the researcher will be able to understand how these people understand their world through intense discussion processes with these people, and by listening to what they are saying about their world in their own words and according to their own interpretations.

For this reason, data for this study needed to be generated through discussions that involved the co-researchers, and which required their participation. According to Eruera (2010: 3), PAR suggests a variety of methods and activities that can be used to maximise active participation and achievement of thorough data generation. Eruera notes, furthermore, that there can be variations between PAR projects, and that some do not appear to be research at all. Nevertheless, PAR projects generally use PAR groups and include a range of information-gathering methods, such as community theatre, focus groups, brainstorming, group activities and individual exercises (Kearney et al., 2013: 190; Wimpenny, 2016: 6; Zuber-Skerritt, 2017: 13).

Since this study sought understanding of what people say about their own worlds and how they make sense of it, a platform that allowed the participants to narrate their experiences, fears and hopes was created (Zuber-Skerritt, 2015: 8). This platform helped the team to move away from discovering knowledge through primarily external observation and experimental manipulation of human subjects, and to use conversations with the human beings to be understood to gather data, instead (Thusi, 2004: 39).

The crux of this study was that, whereas discussions are viewed as an important way of comprehending how individuals view the world, it is also important to note that this understanding could be arrived at by providing opportunities for participation for the individuals involved. Against this background, this study augmented action planning, discussions, and observations, in order to drive participation by the research participants and to ensure that data could be collected.

The following question was asked to initiate conversations during the action planning, discussions, and observation sessions: How can we improve formative assessment practices of financial literacy in EMS in Grade 9? Through the exchange of ideas and intense deliberations, captured by electronic devices, data was generated. Data was also generated through discussions.

All the meetings and brainstorming sessions took place in our usual venue (see Section 3.5.1), since the venue provided us with comfortable seating. Since there were different people, speaking different languages, involved, we agreed to speak a language we were all comfortable with, namely, English. All the people involved were told in advance about the nature of the research meetings and the appropriate ethical research principles to be observed. All the participants gave their informed consent, and all the forms were signed. The researcher informed the participants that they were not obliged to participate in the study and, therefore, they would not be forced to respond to any question. At the same time, the researcher explained the rationale behind the use of an audio recorder, namely, for the purpose of accurately recording the conversations for transcription later.

Since the participants engaged in verbal deliberations that came with different meanings, CDA was used as a tool to make sense of the data that was generated (Fairclough, 1992: 95; Van Dijk, 2009: 62–85). The audio-recorded discussions were transcribed word for word, to make sure that people were not misquoted. At a later stage, when the data was being interpreted, the participants were consulted, so that they could confirm if the interpretation provided was indeed what they had said. The participants were, furthermore, promised that their conversations would be kept safe and be used only for the purpose of this study.

3.5.3 Instrumentation

Eruera (2010) argues that, for a PAR undertaking to produce credible results, all the participants in the research project need to be informed about the long-term objectives of the research project. Krishnaswamy (2004: 2) states that the facilitator's goals must be made clear beforehand, so that they can be consolidated with that of the members of the action research team. The motivation for doing so is that, when clarity on the precise aims and objectives of PAR are lacking, new challenges will present themselves in relation to tabling a pragmatic and functional PAR project. Therefore, the principal researcher in this study, together with the research participants, collaborated on formulating a vision for the research that would guide the realisation of the ultimate objectives of the study. The researcher and co-researchers, thus, agreed on meeting at a convenient venue, where action planning, discussions and

observations took place, for the purpose of improving formative assessment practices of financial literacy in EMS for Grade 9. The researcher and the co-researchers were able to generate data through these activities.

When people engage in discourses, it is important to note what they are saying, and to report on it. Assigning someone to minute conversations does not guarantee that everything will be noted. Interruptions occur during discussions, and it can be difficult to note/capture all that transpires in discussions. Furthermore, the pace at which people talk can also hinder the process of taking notes. McLain and Kim (2018: 112) maintain that, while a participant is talking, the contribution must be recorded. However, they advise that, before using devices to capture the data, permission must be sought from the participants and participants should state that they do not have any objections to being recorded. They state that recording such conversations will enable the people to be heard, especially because their words will be transcribed verbatim. For the purpose of data generation for this study, devices such as audio recorders and video recorders were used to capture data. The researcher did not do this without the participants' knowledge, but first explained why such devices needed to be used and then asked participants to give permission for using the devices during the meeting. They granted me permission to do so.

3.6 DATA ANALYSIS: CRITICAL DISCOURSE ANALYSIS

As mentioned in Chapter 1, the generated data was presented, analysed and interpreted using CDA (see Section 1.10.4).

In all the gatherings, an audio-visual recording device was used to capture the events. Data was analysed using Van Dijk's (2009: 88) CDA approach, which seeks to make sense of the way people make meaning (Macgilchrist, 2016: 2; Maposa, 2015: 60–61; Rogers et al., 2005: 367; Tshelane, 2015: 120; Van Dijk, 2004: 354). Maposa elucidates that CDA is mainly used to describe, interpret and explain how text is represented in a way that enhances understanding of the world around us. Permission to do audio-visual recording was obtained from all the participants beforehand. In this section, I will provide a brief outline of the technique I used to analyse the generated

data, namely CDA, and of its linkage to CER – the theoretical framework couching this study.

Bloor and Bloor (2007:2) define CDA as a cross-discipline that encompasses the analysis of text and talk in all disciplines of the humanities and social sciences. In this study, we wanted to understand what people were saying and, therefore, using CDA was deemed appropriate. We used it to gain an understanding of the meaning, and also to make meaning (Fairclough, 2013: 3). In light of this need, we transcribed data that had been recorded, word for word, for coding, as Monyatsi, Steyn and Kamper (2006: 219) encourage. Using CDA in this study was also intended to assist in analysing verbal exchanges (and cues people provide), which had been captured by audio-visual recordings during the process of generating data. Furthermore, the use of CDA was deemed critical, because, when people engage in discourse, they use different texts, which could be interpreted differently in different contexts (Elsharkawy, 2016: Online).

3.7 ETHICAL CONSIDERATIONS

Ethics acts as a set of guiding principles to ensure that the researcher and co-researchers behave and interact in a moral manner (Muyengwa, 2018: 86). For this reason, the researcher asked permission from the Free State Department of Education to conduct a research study at the chosen school, and requested ethical clearance from the University of the Free State. The participants were assured that their identity would not be disclosed, and that no one would be coerced to take part in the study. The informed consent of all participants was also obtained, and data thus obtained was kept confidential, and will be used for the purpose of this study only.

The researcher could only start to invite participants for collaboration in the research process once ethical clearance had been granted. The participants were, then, informed about what would be researched, that their participation would be voluntary, that they will experience neither physical nor psychological harm, and that their identities would remain confidential and anonymous to the outside world. The participants' identities are known only by the researcher. The data generated,

including hard copies of data, were encrypted/secured, and used anonymously and confidentially for the purpose of this study.

The researcher obtained permission from the Free State Department of Education to conduct the research study at the chosen school; the ethical clearance number UFS – IISD2019/0328/1007 was issued by the University of the Free State. The participants were assured that their identities would not be disclosed, and no one was coerced into taking part in the study. The informed consent of all participants was obtained, and data thus obtained was kept confidential and destroyed at the end of the study.

3.8 CHAPTER SUMMARY

This chapter discussed PAR, as the methodology that was used to generate data. The chapter, furthermore, outlined the relevance of PAR for this study and explained how PAR, as an approach, was used to generate data in this study. The conditions prior to the commencement of the intervention, how the discourses with the team unfolded, as well as the profiling of the participants, also received attention. The data generation procedures and instrumentation were also described. Lastly, the chapter provided a brief explanation of the way data was analysed.

CHAPTER 4: DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

4.1 INTRODUCTION

This study aimed to design a strategy to improve formative assessment of financial literacy in EMS in a Grade 9 class. Empirical data for this study was generated using PAR as both a research design and method. This study's PAR method involved a team of three Grade 9 learners from different schools, five EMS teachers, a subject advisor, a deputy principal responsible for curriculum, two student teachers and one district school-based assessment coordinator. The contributions of the participants are presented under pseudonyms, that is, R1, R2, R3 and so forth.

This chapter will present, analyse, and interpret the empirically generated data. In order to achieve the aim and objectives of the study, the generated data sought to respond to the following question: How can formative assessment practices be used to improve financial literacy in a Grade 9 class?

In an attempt to respond to the research question, PAR was employed to generate data. The participants were informed about the ethical considerations underpinning this study. During data presentation, analysis and interpretation, the participants' real names were not used, to avoid disclosing their identity. Data was analysed using Van Dijk's CDA approach, which seeks to make sense of the way people make meaning. Later in this chapter, recommendations for further research will be provided, lastly, the chapter summary given.

4.2 RESEARCH OBJECTIVES

Sections 1.8 and 1.9 presented the aim of this study as to design a strategy to improve formative assessment of financial literacy of EMS in a grade 9 class; and the study objectives were outlined as:

- To demonstrate and justify the need for a proposed strategy;
- To identify the main components of a proposed strategy;

- To discuss conditions conducive to the successful implementation of a proposed strategy;
- To identify the possible risks of managing the implementation of the proposed strategy;
- To find ways that could mitigate those threats and overcome the identified barriers; and,
- To monitor the implementation of the proposed strategy.

The stated research objectives will be used to present, analyse and interpret generated data as discussed in Chapter 2, Section 2.5.1 to Section 2.5.6. The discussion will unfold in the next sections (Section 4.3 to Section 4.8).

4.3 THE NEED FOR THE PROPOSED STRATEGY

The South African education system has experienced curriculum reforms that brought remarkable changes to the way things were done in schools. The National Curriculum Statement of 2001 and EMS Curriculum and Assessment Policy of 2012 are two examples of reforms. During the meetings meant for data generation for this study, the discussions were based on the need to improve formative assessment of financial literacy in a Grade 9 class. This serves as the first objective of the study in question.

The literature review indicates that formative assessment is an ongoing classroom assessment that allows a variety of assessment strategies and tools to gather information on student learning (see Section 2.5.1). Formative assessment benefits teaching and learning by diagnosing learning barriers, and providing timely and immediate feedback for both learners and teachers, so that so that improvement procedures can be implemented. A considerable amount of literature indicated that formative assessment is essential for encouraging learners' acquisition of content, and that it cannot be separated from teaching (Black & William 2018:15; MoET, 2008: 3; Msimanga, 2017: 80-81; Ramalepe, 2015: 578-580). The literature also discovered that, when formative assessment is done effectively, it should indicate what the learner is able to do, and should be undertaken as a classroom-based assessment, rather than something that is assumed to happen at the end teaching.

Since improvement of formative assessment was the issue of concern to all the research participants, it was discovered that, as a method of assessment, the goal of formative assessment is to monitor learners' learning, to provide ongoing feedback that can be used by teachers to improve their teaching, and by learners to improve their learning. Formative assessment helps learners to identify their strengths and weaknesses and target areas that need more practise, and it also helps the education department to recognise where learners are struggling with curriculum content and which problem areas need attention immediately. The view of some of the participants on formative assessment were as follows:

R1: Formative assessment is a once-off procedure. It should be regarded as a continuous phenomenon that needs to be applied to continuously review progress of learners.

R4: Formative assessment helps to improve results. Teachers should use it to check the achievements of learners because achievement is usually followed by improvement on a financial literacy aspect.

It is evident from the comments of the two participants that they have an understanding of formative assessment; what it is, how it should be administered, and its benefits for the teaching of financial literacy. It can be deduced that participants are using formative assessment to support learners' learning and motivation. Findings from the literature argue that application of formative assessment practices has the prospect of communicating to learners the usefulness of what they are learning, both in the classroom and beyond (see Section 2.5.1). To make good on those promises, however, requires an understanding of the connections between formative assessment practices and the realities of the social systems in which they are employed.

This section considered the importance of classroom systems, including the purpose of assessment, their usefulness in the classroom social structure, including issues of power, identity and competing values, and teachers' multiple concerns with effects on learners learning and motivation, which are discussed in the literature, and which will receive attention in this chapter.

4.4 THE MAIN COMPONENTS OF A PROPOSED STRATEGY

In the context of South Africa, the notion of formative assessment is that it is a cyclical process of diagnosing learning barriers, providing feedback and using feedback to inform further teaching and learning practices. The literature focussed more on the importance of feedback for learners' work, and that of the teacher (see Section 2.5.2). Constructing assessment in a formative way enables interaction between an external stimulus and feedback, and internal production in the individual learner, which involves considering three aspects: the external, the internal and their interactions (Black & William, 2013: 15) (see Section 2.5.1). The participants in this study shared their experiences and one gave the following account:

R7: Formative assessment is associated with learning as learners must get feedback and learn from their mistakes hence it is also referred to as assessment for learning.

The findings from the literature argue that the objective of formative feedback is the deep involvement of learners in metacognitive strategies, such as personal goal planning, monitoring, and reflection, which support self-regulated learning by giving learners "the power to oversee and steer one's own learning so that one can become a more committed, responsible and effective learner" (Black & Jones 2006) (see Section 2.5.2).

Another respondent R8, added that,

R8: FA [formative assessment] is important so that the teacher can be able to establish whether the learners have understood the lesson presented or not. In addition, FA will help the teacher to do reflection throughout the lesson. This reflection enables the teacher to adjust the teaching strategies.

The next respondent seems to have a similar view of formative assessment as R8, and also provided examples that teachers can use to apply formative assessment strategies practically. This is presented in the extract below:

R5: We used formative assessment in a variety of ways. We often use observations, oral responses and tests to assess learners in financial literacy.

From the discussion in this section, it is evident that the respondents were aware of the premise on which formative assessment of financial literacy is based. The literature encourages the use of formal assessment, due to its benefits for both teachers and learners. The benefits of formative assessment for teachers include enabling diagnosis of learning barriers, permitting a review of teaching and learning for improvement purposes, and using various assessment strategies to elicit understanding on problematic content. For learners, formative assessment helps learners to improve their performance after timely and immediate feedback, helps them to focus on areas that they did not grasp and give them opportunities to be assessed on various competences (see Section 2.5.2). Therefore, the use of formative assessment is a national hope; if it is employed effectively, learners will be able to demonstrate an applied competence from a range of formative and summative methods (DoE, 2008a in Ramalepe, 2015).

4.5 CONDITIONS CONDUCIVE TO THE SUCCESSFUL IMPLEMENTATION OF A PROPOSED STRATEGY

The literature reviewed indicated that, for any strategy to be successful, a paradigm shift is required from the implementers. We were aware that each round of education reform brings new change, which corresponds with the demands of globalisation and civilisation. It is clear that an education system should not retain policy frameworks that do not benefit learners, communities, and countries. Generally, policies keep changing to strengthen education systems (see Section 2.5.3). In countries such as South Africa and Lesotho, curriculum and assessment policies had to be reformed, and new ways of teaching and learning and assessment surfaced under the umbrella of continuous and formative assessment. This change encouraged a move from traditional ways of teaching and assessment to integrated methods of teaching and assessment. According to curriculum and assessment policy, continuous assessment is “an ongoing diagnostic and school-based process that uses variety of assessment tools to measure learner performance” (Kapambwe & Mulenga, 2008 in Ramalepe,

2015: 578), and is, therefore vital, in promoting teaching and learning. The policy also advocates a move from transfer of facts to learner construction of knowledge – the notion of constructivism which was popularised by Biggs. For Kapur (2019), constructivism is the process of constructing new knowledge from experiences and the ability to relate the constructed knowledge to the things around us (see Section 2.5.3). The literature, furthermore, indicates that, for constructivism to be employed in schools, teachers need to shift from being knowledge dispersers through teacher-centred approaches, and must engage learners in learner-centred approaches to teaching and learning. Learner-centred approaches to learning are said to benefit learners, such that when they cannot understand the concepts as taught by teachers, they can understand when such concepts are elaborated by their peers in interactive approaches, such as groupwork discussion (see Section 2.5.3). Learner-centred approaches also benefit learners in formative assessment, as they can assess themselves from self-assessment and peer assessment.

During the data generation process, a complaint was raised by teachers, namely that, while they embrace the new policies and adapt to the changes, they are challenged about notional time. This happens due to limited time being allocated to teaching financial literacy, as stipulated in the syllabus and school timetable. There is insufficient time to teach and assess all financial literacy topics; It is difficult, if not impossible, to give advice about time allocation to personnel in positions of authority at the Department of Education and the school. The manner in which learner-centred approaches and formative assessment practices are designed is time consuming, which means that not all financial literacy topics can be addressed effectively. The respondents voiced their views on the issue of notional time in the extracts below.

R2: One teacher from school A takes a long time to explain something very thoroughly, while another teacher from school B explains it only briefly. The one who spends a long time on explanations will have less time for assessment, while the one who spends less time on explaining will have more time for assessment but will probably need it because his or her learners will not necessarily have grasped everything.

R3: I am concerned with the general ledger section. The way learners answer it is like we did not do it in class at all especially when it comes to the details part where they just keep on writing total receipts and total payment on all account. We experience challenges such as time constraint for suitable assessment strategies.

The above extracts show that teachers are, indeed, frustrated about the time allocated to financial literacy and the use of various assessment strategies. It is surprising that the teachers are unable to balance teaching and assessment time, as these two elements complement each other. There are many learner-centred approaches that can be used to elicit learners' understanding of financial literacy. However, teacher R3 does not show an intention to employ other approaches to teaching, because, as also revealed in literature, in constructivism, learners should be given the opportunity to learn content based on their needs, interests, abilities and learning styles (Darsih, 2018: 33).

The data of this study shows that teachers faced challenges about differentiating their assessment strategies. Other participant also raised concern about time:

R1: That is a big concern and you may be feeling bad as a teacher that you may not have done enough.

Under a constructivist approach, as discussed in the literature, learning is seen as involving a conceptual change in the way learners understand the world, hence, they need to be given time to make meaning of things around them. It is not enough for the teacher (R1) to feel sorry for herself, while she is not doing justice to the learners. She also does not show an intention to change, although there are alternative ways of conducting assessment practices. These alternatives emphasise the integration of different assessment practices with teaching and learning activities, and require learners' involvement, as active and informed participants (Falchikov, 2005).

4.6 MANAGING THE IMPLEMENTATION OF A PROPOSED STRATEGY

The literature contends that, to effectively manage the implementation of a strategy, the schools should consider creating their own PLCs. For Stoll et al. (2018: 77), a PLC is ,

an inclusive group of people, motivated by a shared learning vision, who support and work with each other, finding ways, inside and outside their immediate community, to enquire on their practice and together learn new and better approaches that will enhance all pupils' [learners'] learning.

With reference to the definition of PLCs, “an inclusive group of people” is the school’s stakeholders (learners, teaching and non-teaching staff), “a shared learning vision” is motivated by why we are at school, “who support and work with each other” means that there is a need for collaboration at the school, “finding ways inside and outside” means that there is a need for appropriate action to improve things at the school, “to enquire on their practice “ relates to whether we are on the track as per the school’s mission and vision, and “together learn new and better approaches to enhance learning” means there is a need for the whole school population to work together and create a conducive environment for teaching and learning so that learners and teachers are empowered. The literature indicates, furthermore, the importance of school culture in implementing PLCs (see Section 2.5.4).

The literature also affirms that it is through the implementation of innovative PLCs that professionalism, capacity building and well-being of teachers will be ensured. Innovative PLCs will ensure that teachers’ knowledge, skills, and attitudes are enhanced and nurtured continuously through school-based workshops, follow-up training, sharing of effective teaching and learning and assessment, and other developmental spaces. Innovative PLCs also enhance learners’ well-being to effect positive learning (see Section 2.5.4).

The research participants indicated that they have innovative PLCs at their school, where they practice different teaching and learning approaches and engage in new formative assessment practices. The comments of respondents are as follows:

R7: We did several activities in class and especially when it comes to involving them in activities, new strategies are needed really.

R5: One of the plans some schools are making is to complete the economy/ entrepreneurship topics as quickly and thoroughly as possible. Divide the work in such a way it can be completed as soon as possible. Then the remainder of the time is spent on the financial literacy.

R6 and R4 agreed, and added that:

R6: Clear guidelines, with the lesson plan and possible exercises can be designed before the time.

R4: I think the plan for two hours can be possible if the topics are divided according to the weeks for example if the two hours for the diary week is for financial literacy and next week. This is because sharing it among three subjects in a week I think it causes the problem because if for instance learners are doing financial literacy topic CRJ [cash receipts journal] and CPJ [cash payment journal] today and tomorrow they must come across the new economy topic economics systems.

R6 suggested a strategy similar to their school's approach in Term 2, Grade 8 EMS, and set it out as follows:

WEEK 1 - can be spent on factors of production.

WEEK 2 - can be spent on markets.

R6: At my school we designed our own worksheets that will help learners to learn the important definitions of financial literacy and how to answer different questions. Once completed there is about 5 weeks left that can be spend on the financial literacy topic.

For example:

WEEK 3 - revision of accounting concepts and source documents

WEEK 4 - the difference between cash receipts and payments and preparing a lesson on the accounting equation.

WEEK 5 - accounting equation

WEEK 6 - start with CRJ

WEEK 7 - more CRJ

WEEK 8 - Revision on the whole terms work with the help of worksheets and previous papers. (R6)

R2 agreed, and said that this strategy would ensure that learners practise and reinforce work taught in a term:

***R2:** There are different strategies such as direct questions, role play, assignments. Some of the teachers prefer certain types of assessment strategies and not explore other types.*

Participants in this study agreed that assessment should be an ongoing process during and after the financial literacy lessons. The issue of time constraints resurfaced:

***R11:** We have raised our concerns a lot regarding time allocated to the subject because we are basically teaching three subjects in one and it's not helping.*

The findings in relation to time constraints are consistent with findings in the literature, which argue that the main complaint teachers have about notional time is that the syllabus did not fit the time that was available.

R6: We rely on very few strategies because of time constraints and curriculum coverage. In other words, we are saying one of our biggest challenges is the two-hour allocated to the subject as per CAPS policy. The two-hour allocation is our biggest challenge.

The teaching period for EMS is two hours per week and, as financial literacy includes the improvement of accounting skills of learners in Grades 9, one hour each week is used for financial literacy in terms of the Annual Teaching Plan (DBE, 2011: 10).

According to the DBE (2011: 24), assessment in EMS should focus on the knowledge, skills, and values integral to the activities of production, consumption, exchange and making significant as well as informed financial decisions in economic and social environments. EMS covers esteemed skills, such as economic, entrepreneurial, financial, and managerial skills, that prepare learners for success in several economic and business environments. Teachers should reflect on all these skills when they prepare teaching, learning and assessment actions. Informal assessment, formal assessment, a programme of assessment reporting, and recording and moderation of assessment, as argued below, elucidate how assessment activities must be planned and managed.

Some of the participants suggested that teachers should consider the numbers and behaviour of the learners that teachers had in the classroom; they suggested that judging from that, teachers could minimise financial literacy activities, to emphasise important parts of the curriculum. The participants who suggested this, however, emphasised that most of the assessments should be done in class, to guide learners.

These calls to minimise financial literacy activities, as a proposed strategy, seem to relate to CPT, which was chosen as the theoretical framework for this study. Critical pedagogy must reinterpret the intricate ecology of relations in the classroom, to evade oppressive power relationships and create a negotiated curriculum that involves assessment that is equally owned by teachers and learners. Such an approach, no doubt, creates challenges and uneasiness, but opens creative possibilities for the reinvention of assessment. It also accommodates some of the aspects of postmodernism that are seen to address the supposed deficits of formative assessment in financial literacy for Grade 9 learners.

Other participants, however, disagreed with this suggestion.

***R9:** We cannot minimise assessment, but we must work on improving our assessment strategies. The challenge that I am facing now is getting strategies to use to ensure my learners understand the general ledger especially if we will be moving to credit sales journals without them understanding the cash sales general ledger.*

This concern was raised several times, and the facilitator suggested that the team undertake an activity to assist in this regard. One activity was to share their experiences of the approaches they used to overcome the challenge. Doing so was fitting, because the objective of this study was to propose strategies that could assist us, as teachers, to improve performance in financial literacy, especially the two topics that are highlighted. Since the study was participatory, the participants in the study had to be consulted during data collection.

Scholars in participatory research, such as Campanella (2009: 4), call upon critical researchers to be sincere, thus, observing ethical requirements and, ultimately, establishing mutual trust between the participants. She advises researchers to be empathetic, accepting, and mindful of the issues confronting teachers, thus, allowing participants to voice those matters in a manner convenient to them. She also maintains that critical researchers work 'with' people rather than 'on' people, thereby allowing them to be more human and designing the ability to listen and respect one another. Doing so maintains reflexivity and humility between participants. Mahlomaholo and Nkoane (2002: 2) claim that the investigator is tasked with the role of deducing other people's versions and eliciting the logic of it.

Participants agreed to adopt this activity. Some participants asked other members questions, such as, Do you think if the subject can be given an extra hour, learners' performance will improve? Others asked if time constraints were the only challenges faced by teachers. Answers to these questions were discussed in the succeeding sessions.

4.7 WAYS TO MITIGATE THE THREATS

The literature reviewed indicated that there are many factors that influence the implementation of the strategy. On this matter, the literature provided information for consideration in the SWOT analysis by the school's stakeholders, even before the implementation of a strategy. The SWOT analysis helped them to identify the challenges they encounter and how the challenges could be eliminated, if not completely eradicated (see Section 2.5.5). The other two important aspects in the implementation of a strategy are communication, and training and development for the

school's human resources, such as teachers, as they are regarded agents of change in the school. In this regard, the literature highlights that the training should be continuous in order to contribute to individuals' confidence and competence in formative assessment practice of financial literacy.

Participants discussed solutions to the challenges that they anticipated would face the new strategy that was proposed. Participants said that training could be done every term. They asked questions on how they could ensure that the content knowledge of the teacher of a particular school was sufficient, and whether they should look at qualifications. They concluded that, if the work is not done correctly and deeply enough in Grades 7 to 9, the task facing the Grade 10 accounting teacher is tremendous. A strong subject or content knowledge and skill base has long been identified as an essential characteristic of a professional teacher. Along with other recognised competencies, such as planning and delivering effective instruction, and understanding and respecting the diversity of learners, professional collaboration, and being an active member of a learning community for classroom assessment have now been added to the list of professional characteristics required of teachers.

Participants said that a clear guideline on possible exercises must be given. In order to raise the standards of attainment of individual learners further, the important contribution of everyday teacher assessment in planning for progression throughout the key stages needs to be recognised and designed. The teachers at established schools understand that assessment is used as an attempt to align the traditional approach of writing outcomes to match academic content, to a transformational approach, in which education is driven by the long-term outcome of preparing learners for their future life roles.

Grimes (2010: 219) studied the meaning teachers give to grades through a descriptive non-experimental dissertation study of senior phase schoolteachers. These teachers were asked four questions related to primary purposes of grades; attitude towards grading; assessment methods; and grading practices. Grimes found that projects, student exhibits, essays, and work for extra credit were associated with higher levels of performance, while norm-referencing, classwork, participation, and matching were negatively associated with grades.

4.8 MONITORING THE IMPLEMENTATION OF THE PROPOSED STRATEGY

Monitoring is an important element of a strategy implementation, as it frames how the activities should be carried out according to the plan. Continued training on the strategy is, therefore, encouraged (see Section 2.5.6). Teachers as implementers should require development, as should the learners who the strategy is meant to empower. The role teachers should play during implementation of a strategy to improve formative assessment practice of financial literacy is to integrate teaching and learning experiences with assessment in order to maximise learners' acquisition of knowledge, skills and attitudes. Nevertheless, literature reveals that, in the context of South Africa, some of the content encompassed in EMS might not be taught at all due to teachers' lack of expertise, hence, the need for continued monitoring, about which Khechane (2016: 7) warns that, even before the implementation of a change, training should be given on how the strategy should unfold. Because of teachers' lack of content knowledge for EMS, various support models should be made available, so that challenges are dealt with as they arise. Another aspects that requires monitoring is lesson planning, timetabling and assessment planning, so that they occur according to the annual teaching plan of EMS.

The participants focussed on five challenges that were identified, and then discussed some of the ways they could confront them. The challenges were as follows:

- Notional time vs congested curriculum (two hours per week);
- Testing and measurements procedures;
- Lack of a coordinated plan;
- Lack of content knowledge; and
- That few teachers had studied accounting as their major subject.

The participants condensed these challenges into two main points of discussion: lack of a coordinated plan and lack of content knowledge.

4.8.1 Lack of coordinated plan

According to Businessdictionary.com (2019: Online), coordination refers to the synchronisation and integration of activities, responsibilities, and command and control structures to ensure that the resources of an organisation are used most

efficiently in pursuit of the specified objectives. The study found that the EMS annual teaching plan was not correctly coordinated, as topics did not flow and were spread out in all terms.

R5: In the CAPS document gives a broad idea of what has to be done. It is difficult to understand from the document how deep the content must be covered. The vast variety of textbooks also makes it difficult.

R9 agreed, and added that,

R9: All schools do EMS differently. Most schools have a maximum of two hours a week. They divide it equally between the financial literacy topic and the economics/ entrepreneurship topic.

Some of the participants were of the view that the financial literacy syllabus was extremely full, especially in Grade 9. Therefore, they expressed that it was important to spend the bulk of the time on financial literacy.

R1: We must maybe look at a revised ATP [annual teaching plan], where there is enough times allocated to the financial literacy.

One suggestion that was made is to complete the economics/entrepreneurship topic at the beginning of the term and spend the rest of the term on financial literacy. One hour a week was viewed as inadequate, as laying a solid foundation for accounting takes practise. R1 stated,

R1: We must maybe look at one or two textbooks that cover all the aspects of the subject.

During the introduction of Curriculum 2005, EMS, which includes the content for accounting, business economics (now business studies), computer studies and economics, was introduced as a learning area. Currently, with the implementation of CAPS, EMS is a subject that deals with the content of accounting, business studies and economics. According to the DBE (2011: 8), the subject of EMS deals with the efficient and effective use of different types of private, public, or collective resources to satisfy people's needs and wants.

R11: What we are saying is that our ATP [annual teaching plan] must align with the content according to the topics and it must outline what exactly needs to be taught. With these in place, it will guide teachers a point of departure for coordinated plans. One of the plans some schools is making is to complete the economics/entrepreneurship part as quick and thoroughly as possible. They must divide the work that the work can be finished as soon as possible. Then the remainder of the time is spent on the financial literacy.

Schreuder (2009: 28) suggests that, when EMS was implemented, there were no teachers who had any formal educational qualification to teach the learning area, and it, naturally, became the task of the accounting, business economics or economics teachers to teach EMS. Furthermore, the author states that teachers are rarely equipped to teach all aspects of the learning area; they have a favourite field of expertise, and they focus on only one discipline, whereas EMS requires teachers to be knowledgeable in the three different disciplines within the learning area.

The other challenge that was highlighted by participants is that the Grade 10 syllabus for accounting was too full. The participants anticipated that if the content was not covered in depth in Grade 9, there was a possibility that the annual teaching plan for Grade 10 would not be completed.

4.8.2 Lack of content knowledge

Prior to 1994, the South African teacher training system was designed so that commercial subject teachers specialised in two subjects. This is still evident in the current teacher cohort, which does not have a three-subject teaching combination (Witte, 2012: 145). The current teacher education practice in schools is that EMS is regarded as an easy subject that can be taught by any teacher, even one without a commercial subject background (FSDoE, 2015: 21). This is a systemic problem that impacts negatively on learner attainment of financial literacy (FSDoE, 2013: 16).

Some countries have designed standards for financial literacy content, in order to define the content to be taught and the content to be assessed precisely. Although the

content varies between countries, financial literacy usually includes topics such as money and transactions, interpreting source documents, recording transactions into different subsidiary journals, posting to the general ledger, trial balance and financial statement, planning and managing finance, risk and rewards, and an understanding of the financial landscape, including economics concepts and consumer rights and responsibilities (OECD, 2014).

Some of the participants in this study said that EMS was difficult, because it consists of three subjects.

*R4: Most teachers had main subjects when they had their training.
In a sense one subject will always have a lack of knowledge.*

The findings in the literature argue that, despite the progress made, provision was still limited; and only a small number of countries have designed financial education in schools in a structured way. Even in countries where some form of financial education is provided by schools, the content, and even the definition, varies, with some countries and schools offering economics or business studies rather than teaching learners how to manage their personal finances.

*R10: In my experience the biggest lack of content knowledge is in
Grade 7, where teachers in the senior phase must teach this
subject, with little or no training. We get the learners in Grade 8 and
then they were taught misconceptions that make the teaching of the
financial literacy very difficult.*

R8 agreed and added that;

*R8: The other problem is where there is a misconception on what
EMS entails, especially by the SMT [school management team].
They assume that it is like business studies and learners can learn
the work (got experience on this). Teachers are pushed into
teaching EMS, with no or little experience in financial literacy or
accounting.*

The participants in this study added that one of the main problems was teachers' lack of content knowledge. They suggest that a solution may be to form PLCs, for which the subject advisor can identify a competent leader. Lesson plans, tasks and exercises can be designed weekly or monthly and applied in the classroom.

4.9 CHAPTER SUMMARY

This chapter discussed the understandings of formative assessment as expressed by participants. The use of formative assessment practices to improve financial literacy in a Grade 9 class, as discussed by participants, was described. Challenges experienced with formative assessment strategies, as identified by the participants, were presented. The four challenges identified by the participants were as follows: notional time vs congested curriculum (two hours per week); testing and measurement procedures; lack of a coordinated plan; and lack of content knowledge. Based on these challenges, the participants felt strongly that a strategy needed to be formulated to respond to these challenges. Such a strategy would also help to improve formative assessment practices of financial literacy in EMS in Grade 9.

CHAPTER 5: DISCUSSION OF FINDINGS AND RECOMMENDATIONS

5.1 INTRODUCTION

The aim of this study was to design a strategy to improve formative assessment practices of financial literacy in EMS in a Grade 9 class. This chapter will commence by providing background to the study, which includes a statement of the problem, the research question, the aim and the five objectives of the study. Furthermore, the findings, conclusion and recommendations relating to the formulation and implementation of the framework will be discussed, based on the five objectives outlined in Chapter 1 of this study. Firstly, findings on challenges that justify the need for a framework to improve formative assessment of financial literacy in a Grade 9 class will be presented. Secondly, solutions will be proposed to address the challenges identified. The conditions required for successful implementation of the framework will also be outlined, as will threats that face it. I will then present the strategy, which serves as a recommendation to address the challenges that surfaced during the research. The discussion of findings will be presented, based on the six objectives as presented in Chapter 1 of this study (see Section 1.9). The findings will be presented in succession according to the six objectives of this study.

5.2 BACKGROUND TO THE STUDY

Prior to 1994, South African teacher training system was designed such that commercial subject teachers could only specialise in two subjects. This is still evident in the current teacher cohort, which does not have a three-subject teaching combination (Witte, 2012: 145). The current teacher education practice in schools is such that EMS is regarded as an easy subject that can be taught by any teacher, even one without a commercial subject background (FSDoE, 2015: 21). This is a systemic problem that impacts negatively on learner attainment of financial literacy (FSDoE, 2013:16). Another observable challenge is that the Grade 9 EMS curriculum is congested and overloaded (FSDoE, 2015: 13). Concepts, such as credit transactions and the general ledger should, ideally, be introduced in Grade 10, when sufficient foundation has been laid down (FSDoE: 2015: 21). Formative assessment practices

involve measures that are used to gauge where learners are in their learning progress, as well as to improve their progress (Witte, 2012: 114). The main aim of assessment is to educate and improve student performance, not merely to audit it (Witte, 2012: 115). Formative assessment needs to provide teacher-generated feedback that is directed at increasing learner understanding and achievement in the classroom (Earl, 2013: 15). Other notable challenges are that the quality and effectiveness of the information that is gained from a teacher's formative assessment is highly questionable (Witte, 2012: 124). Countries such as Finland, Nigeria and Botswana face similar challenges to those confronting South Africa. Teachers are under pressure to learn more skills, update their knowledge and change assessment practices (Adu et al., 2013: 26; Duncan-Howell, 2010: 324, Eze, 2014).

Formative assessment serves as an important deciding factor for the future of the learners' learning outcomes. Bonner (2010: 187) argues that effective assessment practice encourages active learning, as learners are no longer passive recipients of knowledge, but actively engaged in their assessment. In Finland, practical exposure to financial institutions is regarded highly, as relationships between schools and the local businesses are established at an early stage (Peña-López, 2012: 204); this helps teachers to link their classroom teaching with the business environment. Nigeria, on the other hand, offers financial literacy as a vocational subject, which implies that practical application is enforced (Ezeagba, 2014: 210). Botswana compares favourably with the other two countries, as assessments are offered during the course of the year, mostly on a monthly basis, as formative evaluation, to monitor learners' learning progress and to prepare them for the national standardised examination (Duncan-Howell, 2010: 324, Eze et al., 2013: 26). The only time learners take standardised examinations is when they complete primary, junior and senior secondary school levels (Duncan, 2010: 59).

The current practice in the South African basic education schooling system is that schools receive extensive support at district level by subject advisors (FSDoE, 2015: 16). Schools are, furthermore, provided with standardised informal and formal assessment tasks, with the aim of ensuring that learners are exposed to quality assessments (FSDoE, 2015: 13). The disadvantage of this strategy is that it leads to

teacher dependency and deprives teachers of creativity in setting own assessment tasks (FSDoE, 2015: 16).

In order for the proposed strategy to be successful, the following conditions need to be present: teachers need to enhance, vary, and increase the quantity and quality of classroom assessment administered to learners (Steenkamp et al. 2009: 113-114), and financial literacy teachers should be skilled in choosing, designing, and administering, scoring and interpreting assessment methods that are appropriate for instructional decisions (Earl, 2013: 38). Furthermore, teachers should be able to interpret the results of both externally produced and teacher-produced assessment methods (Witte, 2012: 408). In South Africa and Botswana, there is evidence that classroom assessment can improve if teachers are trained and allowed to play their roles (Ajayi et al., 2009: 42; Chikoko, 2007: 54; Mncube, 2007: 135-136). Teachers in this country are encouraged to allow learners to practice enough through daily assessment on items that seem to be challenging and are similar to those that will be assessed formally (Kotze, 2004: 59-60). Learners must, at all times, be challenged and stimulated in the assessment process. Various researchers, such as Al Kharusi (2007: 9), Hamidi (2010: 197) and McMillan (2003: 210) argue that teachers need to understand and be familiar with a variety of essential assessment concepts, principles, techniques, tools, strategies and procedures, because teacher training and development seem to be inadequate. It would be ideal if EMS teachers could be skilled and knowledgeable on accounting content.

5.2.1 Research problem and research question

Inappropriate, unplanned teacher classroom assessment practices in EMS classes in Grade 9 lead to poor learner attainment, especially in financial literacy (FSDoE, 2015: 25). A strong subject or content knowledge and skill base has long been identified as essential characteristics of a professional teacher. Along with other recognised competencies, such as planning and delivering effective instruction, understanding and respecting the diversity of learners, classroom assessment has now been added to the list of professional characteristics required of teachers (Witte, 2012: 2). This study discussed the possible relationship between Grade 9 teacher assessment practices in financial literacy and learner performance.

In order to address this limitation, this study answered the following question:

How can formative assessment practices be used to improve financial literacy in a Grade 9 class?

5.2.2 Research aims and objectives

In accordance with the aim of the study, the objectives of the study were:

- To demonstrate and justify the need for a proposed strategy;
- To identify the main components of a proposed strategy;
- To discuss conditions conducive to the successful implementation of a proposed strategy;
- To identify the possible risks of managing the implementation of the proposed strategy;
- To find the measures that could mitigate those threats and overcome the identified barriers; and
- To monitor the implementation of the proposed strategy.

5.3 FINDINGS

This section will present the findings of this study, which will help to answer the research question. The findings will be used to inform the formulation of the emerging strategy, which will be presented in Chapter 6. The report presented here is based on the findings of the literature review presented in Chapter 2 and the empirical data that had been gathered and which was presented in Chapter 4.

5.3.1 Findings on the need to design a strategy that can be used to improve formative assessment of financial literacy in EMS in a Grade 9 class

The literature indicates that formative assessment is an informal and continuous process of obtaining information about learners' attainment of learning objectives, and is embedded in teaching and learning (Melki et al., 2017: 227). Formative assessment is also used to facilitate learning, through providing immediate feedback to both learners and teachers, to indicate learning strengths and weaknesses. The results obtained from feedback will help teachers to modify their instruction, and will help learners acquire more knowledge, skills, and the required attitudes. The literature,

furthermore, indicated that formative assessment could serve either as formative or summative assessment (MoET, 2017: viii) (see Sections 2.4.2 and 2.5.1).

Assessment is the connection between teaching and learning, and it cannot, therefore, be applied separately. The empirical data indicated that formative assessment benefits learning by diagnosing learning barriers and then improving learning. Effective formative assessment should indicate what the learner is able to do in relation to learning objectives. The data also revealed that formative assessment should be continuous to, first, check learners' strengths and weaknesses, and to improve results. Drawing from the literature reviewed and data generated, it is clear that formative assessment necessitates the development of a strategy that will be used to improve formative assessment of financial literacy in EMS in Grade 9 classes.

5.3.2 Findings on the main components of a proposed strategy

In relation to this research objective, the literature reviewed indicated that formative assessment practices should be used to improve teaching and learning of financial literacy in EMS in Grade 9 classes. To add to this discovery from the literature and empirical data, it became clear that formative assessment determines what should be taught again, and that it provides feedback on learners' progress, and enables teaching to meet the learning needs of learners (see Sections 2.5.2 and 4.4). Formative assessment is associated with teaching and learning, as it allows various methods of assessment to be practiced, even in a single concept, so as to elicit understanding of concepts taught.

5.3.3 Findings on conditions suitable for implementing the proposed strategy

The literature revealed that one of the important elements of the implementation of strategies is clear policies. The underlying policies of curriculum and assessment should be well communicated, to the satisfaction of teachers, as policy implementers. Regarding assessment policy for formative assessment, Ramalepe (2015: 578) indicates that ,since it is formative and continuous, it should be considered vital in improving learners' attainment of learning objectives. It also must be regarded as vital for teaching and learning of financial literacy, because it enables learner-centred approaches to teaching and learning to be employed, so that learners can construct

their own knowledge. The literature was clear on the role of teachers, namely to create an environment conducive to new knowledge construction (see Section 2.5.3). The data also indicated the importance of a conducive learning environment, and that a teacher should be able to create an environment conducive to learner-centred approaches to teaching and learning. Although empirical data indicated that learner-centred approaches are beneficial to the process of constructivism, it can be time-consuming unless it is planned thoroughly (see Section 4.5). The literature and generated data made it clear that, while teachers embrace the changes needed to transform their pedagogical practices, teachers need to balance teaching and assessment time, and adhere to the allocated time stipulated in the syllabus and school timetable.

This researcher agrees with that advice, and found that a clear guideline on possible exercises must be given to financial literacy teachers. This is viewed as essential for raising the standards of attainment of individual learners further. The important contribution of everyday teacher assessment in planning for progression throughout teaching and learning needs to be recognised and designed. Teachers have a common understanding that assessment is an attempt to align the traditional approach of writing outcomes to academic content, according to a transformational approach, in which education is driven by the long-term outcomes of preparing learners for their future life roles.

5.3.4 Findings on how to manage the implementation of a proposed strategy in the face of possible threats

In order to manage the implementation of the proposed strategy, the literature indicates that PLCs can be used fruitfully. PLCs are purposely implemented to improve the well-being of learners and teachers, and to ensure that teachers' professionalism impacts positively on learners (Antinluoma et al., 2018: 76-77; Owen, 2015: 74) (see Section 2.5.4). The data that was generated also shows that teachers believe that their schools should establish PLCs. The data indicates that there is a need for schools to improve their human resources, to improve professionalism, achieve capacity-building and ensure the well-being of teachers. Schools with innovative PLCs are said to continuously improve teachers' knowledge, skills, and attitudes, by enhancing and

nurturing these qualities over time (see Section 4.6). It is also affirmed that PLCs make possible the implementation of policies. At schools where PLCs are active, the human resource base becomes active too, thereby allowing such schools to contextualise their plans so that new strategies can be implemented in a manner that meets the needs of learners.

The study found that the EMS annual teaching plan was not being coordinated correctly, as topics did not flow and were spread out over all terms. This study views this as a threat that may hinder the successful implementation of the strategy. It was found that the CAPS document gives a broad idea of what must be done, but it is difficult to understand from the document how deeply the content must be covered. The vast variety of textbooks that are available confirmed that this challenge exists.

This study also found that schools approach EMS with different methods. Most schools allocate a maximum of two hours a week to the subject. They divide the time equally between financial literacy, economics, and entrepreneurship topics. Furthermore, it was found that the amount of financial literacy content was extreme, especially in Grade 9. Therefore, the study concluded that it was important to spend the bulk of the time on financial literacy. Financial literacy teachers may have to consider revising the annual teaching plan, so that enough time is allocated to financial literacy content.

This study found that it is important to complete the economics and entrepreneurship topics at the beginning of the term, and to spend the rest of the term on financial literacy. One hour a week was viewed as inadequate, as laying a solid foundation for financial literacy requires practise. EMS was introduced as a learning area at the introduction of Curriculum 2005, and it comprised the content of accounting, business economics (now business studies), computer studies, as well as economics. Now, with the application of CAPS, the EMS subject deals with the content of accounting, business studies and economics. According to the DBE (2011: 8), the subject EMS deals with the effective, economical, and efficient use of a variety of private, public or cooperative resources to satisfy people's needs and wants.

The risk, therefore, is that the annual teaching plan is not aligned with the content according to the topics, and there is not enough clarity on what exactly needs to be taught and assessed; this threatens the implementation of the strategy, because

teachers lack guidance regarding the steps to follow and set up coordinated plans. Another risk is that some schools do not complete the economics and entrepreneurship topics as quickly and thoroughly as necessary. There is no division of teaching activities, which would ensure that the work is finished within an acceptable and stipulated time. Unless this is done, the remaining time would be insufficient for teachers to delve into financial literacy.

5.3.5 Findings on how to mitigate the threats

In pursuit of the objectives of this study, a risk revealed regarding improvement of formative assessment of financial literacy in EMS was associated with teachers' inadequate knowledge of the subject matter. The literature indicates that, when EMS was introduced, there were no teachers who had majored in the all subjects encompassed in EMS during their training, and that it was a new learning area (see Sections 1.2 and 2.51). Since its introduction, teaching EMS has been the burden of accounting, business studies and economics teachers. The empirical data of this study problematised this situation on the basis of the failure to equip teachers to teach all facets of the learning area, and that they have a preferred field of proficiency that they emphasise, although EMS requires teachers to be conversant with all the different disciplines of the learning area. Therefore, to address the challenge relating to inadequate subject content knowledge, the data suggests that teachers are trained on EMS content, to ensure that teachers' content knowledge is sufficient for the subject they have to teach. In contrast, the literature that was reviewed showed that, as soon as a new strategy surfaced, personnel in positions of authority at the school need to carry out SWOT analyses to identify the strengths, weaknesses, opportunities and threats related to employing the new strategy. Doing so will help to identify threats that may hinder the successful implementation of a framework, and indicate how these threats can be eliminated (Msimanga, 2017: 101).

Although there are discrepancies between the literature that was reviewed and the data that was generated in relation to this objective, there is a common view on training. Therefore, to manage the implementation of a strategy, each school should embark on continuous training that will empower its human resources in terms of knowledge acquisition (see Sections 2.5.5 and 4.7).

This study found that, to overcome the trials facing the execution of teaching and assessment, there must be communication between the policymakers and teachers who implement the plan, in the form of a plan for active teaching and learning in EMS. It was also found that systems functioned better for the proper implementation of the strategy if systems are coordinated and controlled. In addition, during the design of the strategy, it is crucial to carry out a SWOT analysis, with the aim of gaining an understanding of the present situation, before commencing planning for change.

5.3.6 Findings on how to monitor the implementation of the proposed strategy

Both literature findings and the empirical data are clear that education policies and all the activities that take place at schools should be communicated and need consistent monitoring and support to ensure that things are going as planned (see Sections 2.5.6 and 4.8). It was, furthermore, revealed by the literature that monitoring is an essential aspect, therefore, it need to be ensured by training staff on how strategies should be executed and practiced in the school setting. However, monitoring is not a once-off activity, and should occur before, during and after the implementation of strategies (Khechane, 2016: 7; Laurikainen et al., 2018: 343). According to both literature and data, the top-down enforcement of education policies makes it difficult to understand the nature and scope of their application. When policies are communicated and explained to teachers, as the policy implementers, they understand how policies should be implemented, and they can do it successfully.

Findings of this study show that the success of strategy implementation is dependent on shared internal support and the capacities and knowledge of personnel who carry out the strategic plan (Kohtamäki, 2010: 14). In addition, it was found that the successful implementation of the formative assessment strategy relied on school principals collaborating with appropriate stakeholders to encourage capacity building of teachers, through,

- In-depth and regular in-house training or workshops to improve knowledge,
- Developing the pedagogical skills and competence of teachers in various subjects, and
- Managing education materials to design the teaching-learning process (Chukwumah & Ezeugbor, 2015: 1388).

The findings also show that the implementation of the framework is successful when a detailed activity plan, with clear tasks and deadlines for all units, is in place (Zeps & Ribickis, 2015: 936). Motivation by management will cascade the tasks to the lower units and avoid strategic targets being changed too frequently. In summary, the evidence suggests that this would enable overcoming the challenges facing the implementation of a strategy.

5.4 RECOMMENDATIONS

This study deduces from the findings that the success of the plan is dependent on internal support and the competences of the teachers who will implement the plan. The study, consequently, endorses serious training for EMS teachers who will implement the plan, to develop their capability. A complete plan of action should be recognised and communicated to teachers who will implement the plan.

The study also suggests that careful educator training, as well as provision of support to teachers, must be a primary task related to executing formative assessment practices proficiently. It follows that teachers must be afforded more opportunities for expert development and training, as part of a course that takes place over a prolonged period.

The findings of this study show that the implementation of formative assessment can be improved if it aims to drive intrinsic motivation for learning, by asking and answering why learners ought to learn content – thereby making it relevant for them – and giving learners feedback. Regular feedback is, therefore, recommended, because it is deemed to be a most effective tool when it is delivered in a suitable manner; furthermore, the correct response must be founded on clear criteria concerning expectations of performance. The study endorses that teachers must be skilled and supported over an extended period of time, in order for them to apply the plan effectively. Subsequently, the study recommends that a formative assessment plan must be founded on material that is significant for learners. Learners should obtain feedback that is appropriate and based on learning objectives, to inspire them to participate actively in their own education.

This study also recommends the capacitation of all EMS teachers, by ensuring that teachers can master the content knowledge and understand concepts. Schools must work in collaboration with local universities to offer short courses to teachers on financial literacy content, and the short courses must be endorsed by the South African Council of Teachers, so that teachers can earn points. Teachers must also be trained to master the required pedagogical approaches. Demonstration lessons should be offered to teachers during afternoon meetings, and through the Internet Broadcasting Programme, as part of interventions for learner improvement.

In addition, schools must invest in the development of a subject website, through which samples of assessment strategies and techniques can be shared. The development of an item bank is recommended. In this bank, types of assessment can be banked, and teachers can access and use it in their teaching and learning. Furthermore, PLCs should be established and strengthened at schools, by designing coordinated plans for all teachers of the subject.

Other suggestions for solutions are that the Department of Education works with local universities to organise short courses lasting six or 12 months to assist teachers who are struggling with financial literacy content. Successful teachers should receive certificates on completion of courses and earn continuous professional teacher development points. PLCs must be strengthened, to ensure full participation and compulsory attendance by teachers who are in need. PLCs can be run through Skype or ICITISE, in accordance with practices related to the fourth industrial revolution. Another recommendation is to divide the subject into two separate subjects, and having specialist teachers teaching economics and entrepreneurship, and teachers who are specialists in accounting, teaching financial literacy. In addition, examination papers can also be divided into two, Paper 1 and Paper 2, to assess the two sections of the subject.

5.5 LIMITATIONS OF THE STUDY

The findings of this study cannot be applied to all schools, since schools operate differently under different circumstances. However, if a school experiences similar

challenges and has similar conditions to those of the school in this study, the findings of this study could be applied (see Section 1.11).

5.6 CHAPTER SUMMARY

This chapter presented the findings of the study according to the objectives of the study set out in Chapter 1 (Section 1.2). A summary of the study was also provided. Furthermore, the chapter provided recommendations that are made in light of the findings of the study. The limitations of the study also were also set out. The next chapter will propose a strategy that could be used to improve formative assessment practices of financial literacy in EMS in a Grade 9 class, as informed by the lessons learnt from the unfolding of the study.

CHAPTER 6: PRESENTATION OF THE PROPOSED STRATEGY

6.1 INTRODUCTION

The aim of this study was to design a strategy to improve formative assessment practice of financial literacy in EMS in a Grade 9 class. As illustrated in Figure 6.1, improving formative assessment practices of financial literacy in EMS requires improvement of in-service training for EMS teachers (Step 1), and involving deputy principals and heads of departments in this process. This training must be preceded by a training needs analysis (Step 2) that should cover (Step 3) lesson planning, subject content and assessment planning (Step 4), which, in turn, requires proper monitoring and control of school and department-based assessment (Step 5), which is expected to lead to fair, appropriate assessment in all grades.

The chapter will present a review of literature related to assessment practices and strategies and show how the literature study assisted the researcher to develop a strategy aimed at improving formative assessment practices of financial literacy in EMS, with a special focus on the critical pedagogy framework.

6.2 A STRATEGY TO IMPROVE FORMATIVE ASSESSMENT OF FINANCIAL LITERACY IN ECONOMIC AND MANAGEMENT SCIENCES IN A GRADE 9 CLASS

In this section, the focus will be on constructing and presenting the proposed strategy to improve formative assessment practice of financial literacy in a Grade 9 class. The proposed strategy will be presented and explained in terms of the five elements that are conducive to improving formative assessment practice. These five elements emerge from the inner part of the strategy, namely, planning for appropriate formative classroom assessment practice, which was the aim of conducting this study. The elements will be discussed to indicate how each one of them contribute to the inner part. The discussion of the proposed strategy will be presented in the form of a diagram comprising two different levels; the inner part (planning for appropriate formative classroom assessment practice), to which the outer part is attached. This will be done

to show how all five the elements relate to improved formative assessment practice of financial literacy.

6.2.1 Step 1: In-service training of EMS teachers

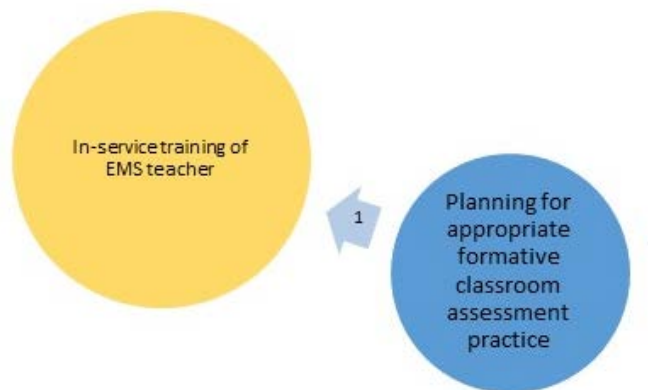


Figure 6.1: Step 1: In-service training of EMS teachers

The first step of this strategy is in-service training. In-service training should be focussed on improving teachers' professional and academic development, in general, through providing a series of study experiences and activities while teachers are in employment (Bedassi, 1994: 14). In-service training involves a planned programme of learning opportunities offered to trainee teachers for purposes of improving the performance of the individual in an already assigned position. In the context of Figure 6.1, in-service training is aimed at promoting the professional growth of EMS teachers. In-service training should be undertaken in the form of conferences, seminars, or workshops, of which the common characteristics are that they are short in duration and do not attract remuneration. Financial literacy teachers are faced with the requirement to incorporate new content into their subject, which means they must acquire new knowledge, skills, approaches and assessment practices that are relevant to financial literacy. Under this strategy, the Department of Education could offer in-service-training to teachers who face challenges relating to financial literacy content. Support provided by the Department could take the form of subject meetings, workshops and training, which could positively impact teacher learning if implemented through a participatory approach (DBE, 2014: 2).

If teachers are to benefit from a learning experience, they have to participate and be actively involved (Freire, 1970: 71). Active participation will lead to a new awareness of self, a new sense of dignity, and new hope. Teachers need a free environment that promotes the principle of active and critical learning that is cited in the CAPS policy document (DBE, 2011: 4).

6.2.2 Step 2: Training needs analysis



Figure 6.2: Step 2: Training needs analysis

The second step of the strategy is doing a training needs analysis. In this step, schools consider the training and development of its financial literacy teachers, which will increase the adoption of any planned change in the formative assessment activities (Chemwei *et al.*, 2014: 119). In this step, it is imperative that there is continuous training and capacity development of the strategy implementation teams, so that they are competent to take the steps essential for strategy implementation (Dan, 2013:246).

This training needs analysis can be undertaken through PLCs, which the literature considers to be significant for refining quality and improving the organisational capability to increase school development for learners' learning (Chan & Chandler, 2012: 43). While teaching is the chief responsibility of a educator, learning plays a vital role in the provision of teaching. An educator will become obsolete unless continuous

effort is devoted to learning, which implies that being a lifelong learner and researcher is among the seven roles a teacher should fulfil.

Teachers' attitudes and beliefs need to be strengthened by significant follow-up training meetings, to confirm that attitudes and beliefs are retained. Furthermore, teachers need to not only study, but also to learn together, if they are to develop and be effective in informing student learning.

PLCs represent an ongoing process through which teachers work collaboratively in frequent cycles of cooperative inquiry and action research to attain better outcomes for the learners they serve (Dufour & Marzano, 2011: 22). PLCs are not a curriculum to be acquired, but rather a process to be followed, but never quite achieved (Hargreaves, 2004: 48). It is not an appendage to existing organisations or cultures, instead, deeply impact structure and culture. Furthermore, it is not a meeting, but an ethos that pervades every single facet of a school's operation (Hargreaves, 2004: 48). PLCs, in this plan, would not demand that teachers work harder at what they usually do, but rather calls upon all participants to redefine their roles and duties and do so differently.

This strategy argues that the idea of PLCs is worth pursuing as a means of promoting school and system-wide capacity-building for sustainable improvement and pupil learning in financial literacy (Bolam *et al.*, 2005). In Step 2, an active and expert learning public would fully exhibit seven key characteristics:

- Common values and vision;
- Cooperative duty for learners' learning;
- Cooperation dedicated to learning;
- Individual and collective expert learning;
- Reflective expert enquiry; honesty, systems and partnerships;
- Comprehensive membership; and
- Participating in best practices and exhibiting mutual trust, respect and support.

All of these characteristics are important, because they are in agreement with the principles of CER.

6.2.3 Step 3: Lesson planning



Figure 6.3: Step 3: Lesson planning

Step 3 involves lesson planning, with a focus on subject content and assessment planning. Teachers possess the unique advantage of being able to construct and refine their classroom assessment systems before they begin their teaching career. Lesson planning is an important component of this strategy, because much can be learned, designed and formulated before the system becomes operational in a real classroom setting.

A school's focus on teaching should include a focus on assessment, because the two elements are directly connected (Jiang, 2015). Assessment, as a process, serves as an important decision-making tool that teachers can use to enhance the learning progress of their learners. Since assessment must function as a seamless part of the teaching processes, several interconnected parts or components should be present and operational in any formal lesson plan or planned learning activity, in order to maximise instructional impact.

Teachers are required to be continually focussed, therefore they should have lesson plans, so that their classroom assessment activities are well coordinated. If lesson planning is central to the teaching and learning process, it will not increase the workload of teachers, and learners will be motivated to be actively involved in their

learning, rather than being disconnected. In this step, teachers are given the opportunity to familiarise themselves with the implementation of the strategy, so that it can be adapted to suit their teaching styles and practices. Implementing the strategy in this step must be integrated in the teaching and learning process, in a systematic and well-coordinated way, so that it addresses the content of the lesson plans.

6.2.3.1 Subject content

Teachers who struggle with the listed topics should be identified and offered training on the areas in financial literacy that were identified as problematic, whether,

- Recording of transactions in the following journals;
- Cash receipts journal;
- Cash payment journal;
- Debtors journal;
- Debtors allowances journal;
- Creditors journal;
- Creditors allowances journal; or
- Posting from the journals to the general ledger.

More teaching time must be allocated to these areas, so that teachers can emphasise the content. Learners can engage the teachers and, simultaneously, have covered the curriculum with the teacher by the end of the term or year. The available textbooks should be scrutinised to ensure that one or two common textbooks are chosen that cover all the aspects of the subject. The textbooks must also link with the Grade 10 syllabus of accounting in full. Teachers should work with the knowledge that, if content is not covered fully in Grade 9, it is unlikely that the annual teaching plan for Grade 10 can be completed.

6.2.3.2 Assessment planning

The assessment plan will support the school's commitment to using integrated assessment that permits learners to demonstrate applied competence, and which uses a range of formative and summative assessment methods. This assessment will be leveraged by assessment practices and activities that are planned from the onset, when both the critical and specific outcomes of the subject of financial literacy are formulated. The assessment planning component of this strategy provides an

opportunity to assess various competences, such as skills, knowledge, and attitudes. Teachers should be tasked with ensuring that learner attributes and critical cross-field of outcomes are embedded in all financial literacy teaching and learning activities and materials, and that they are assessed appropriately.

6.2.4 Step 4: Monitoring and control

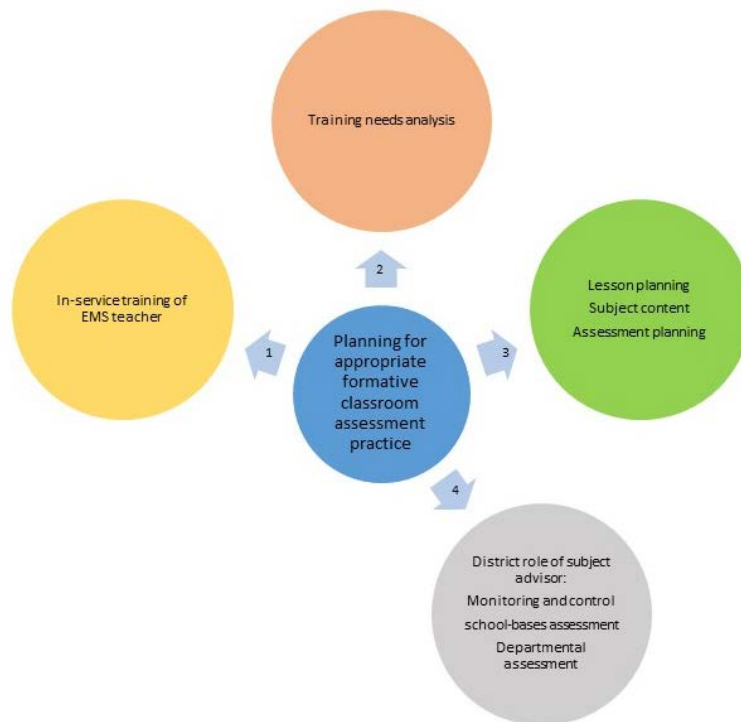


Figure 6.4: Step 4: Monitoring and control

Step 4 is monitoring and control, together with school and a department-based assessment. Subsequently, the strategic plan specifies how prioritised trials must be addressed, as well as which activities must be applied in order to attain the goal; it is also important that monitoring and evaluation is conducted. Monitoring and evaluation will permit the implementers to identify the problems and their possible causes, and will allow the implementers to endorse resolutions to the problems. Additionally, by conducting monitoring and evaluation, we will know whether we are attaining our aims (as outlined in the strategic plan). Regarding monitoring and control, it is, therefore, important that monitoring is done constantly while the strategic plan is being executed, so that any challenges/deviations/discrepancies experienced during the

implementation of the framework could be detected at an early stage, and steps taken to address them. At the end of the execution, it is, again, important that evaluation is done of all the activities in the strategic plan, to see if the general plan had been successful, or not. The trials should be well known, so that, when the strategy is reapplied or carried out again in the next phase/stage, the remedial actions are also combined, so that the overall strategy is successful. Through monitoring and evaluation, consequently, lessons can be learnt from mistakes, and by learning those lessons, we will be empowered to improve formative assessment strategies of financial literacy of EMS in Grade 9 classes.

Table 6.1: School-based assessment

Participants	Action(s)	Objective(s)	When?
Learners	Attend financial literacy classes regularly Ask clarity-seeking questions Practise financial literacy regularly	To attain the skills and knowledge that would help them pass financial literacy in Grade 9	Throughout Grade 9 Every day in financial literacy classes Every week during financial literacy
Student teacher	Attend the class regularly Note observations in class and record them Read all the assigned materials Help with lesson planning	Assist learners with learning financial literacy content To help learners apply financial literacy skills through assessments	Throughout Grade 9 Every day in financial literacy classes Every week before financial literacy classes Every week before financial literacy classes
Subject advisors	Coordinates the programme Delegates financial literacy teachers Monitor the financial literacy student teachers Monitor and evaluate the programme Do follow-up training Provide the leadership and oversight necessary to support learners as well as teachers	To ensure the efficient running of the financial literacy classes	Throughout the year At the beginning of the year Once at the end of the week Daily (monitoring) End of the term (evaluation) When deemed necessary throughout the year

Participants	Action(s)	Objective(s)	When?
Teacher	<p>Plan lessons to ensure learners' content competency</p> <p>Instruct the learners and provide guidance and support, such as formal and informal presentations, in or out of class consultations</p>	To ensure that the Grade 9 learners are properly equipped with the knowledge that boosts their command of financial literacy	<p>End of the year (for the next year)</p> <p>Daily</p>
Head of department responsible for curriculum	<p>Assist with the support for financial literacy teachers</p> <p>Analysis of data</p>	<p>To advocate for continuation of financial literacy and the need to improve it</p> <p>To ensure that an annual report of learners' performance is available to all stakeholders</p>	<p>Once per term</p> <p>End of each year</p>

Table 6.2: Identified priorities

Priorities	Who?	Objective	Deliverable
Coordinated plan	Financial literacy teachers, subject teachers, subject advisors and deputy principal for curriculum	To set up a common plan for the school to follow	A detailed, coordinated plan that indicates activities to be dealt with, timeframes, strategies to be applied to facilitate learning
Setting up of a vision	Stakeholders	To make sure that everyone involved is aware of what is expected of the financial literacy programme Ensure that financial literacy is participatory and inclusive of every party	Clear vision that everyone involved understands and can help support
Content development	Deputy principal responsible for curriculum	To empower financial literacy teachers by improving their content knowledge of financial literacy	Financial literacy content knowledge improvement activities championed by an expert that provides the teachers with better content knowledge
Financial literacy learning development	District school-based assessment coordinator	To empower the teachers by improving their knowledge of classroom assessment on financial literacy and participatory learning	The financial literacy learning development programme, which is facilitated by an expert and that improves the teachers' knowledge of active collaborative learning principles relating to financial literacy
Instructional strategies	Deputy principal responsible for curriculum	To empower financial literacy teachers by improving their knowledge of the appropriate application of instructional strategies that will respond to student needs	An instructional strategy developmental programme which facilitates the application of effective financial literacy instructional strategies

Table 6.3: Monitoring and evaluation

Action	Who?	Objective(s)	When?
Monitoring	Deputy principal responsible for curriculum Stakeholders	To determine if the activities are carried out as outlined in the strategic plan To be able to identify the challenges experienced so that the corrective measures can be put in place	Continuously
Evaluation	Deputy principal responsible for curriculum District school-based assessment coordinator Financial literacy teachers Stakeholders	To assess the overall functioning of the programme in order to determine if the goals were achieved	End of the semester

6.2.5 Step 5: Appropriate assessment for levels

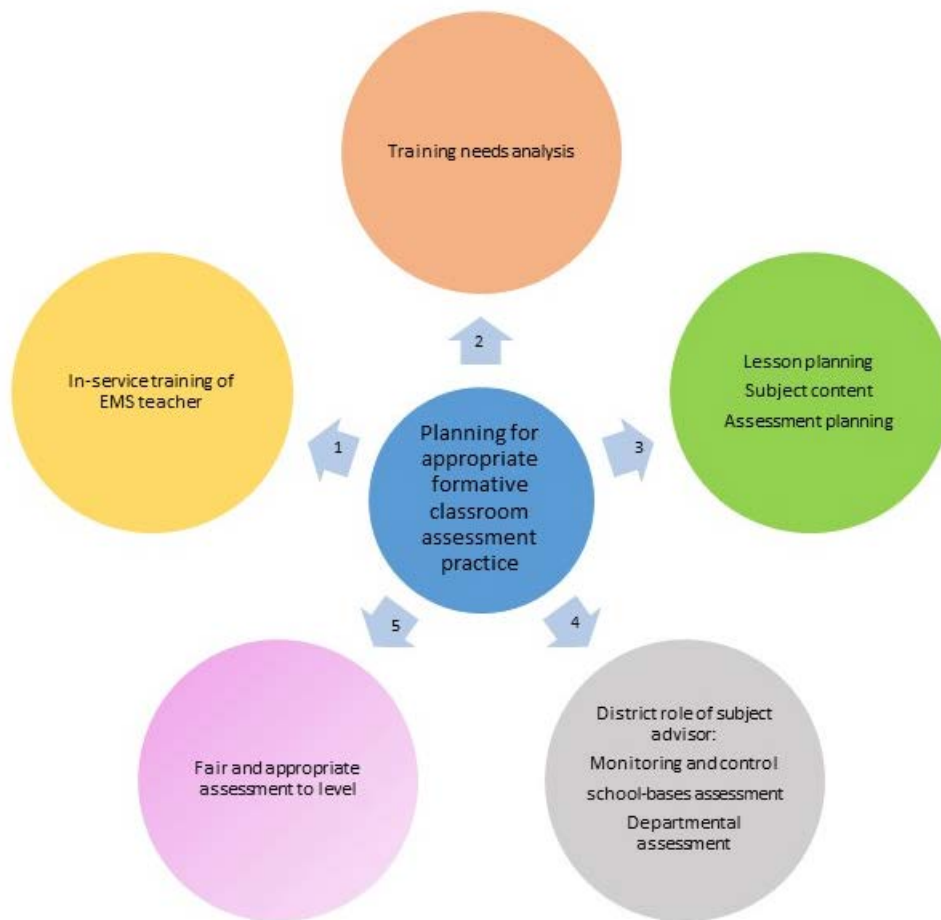


Figure 6.5: Step 5: Appropriate assessment

Step 5 involves the implementation of appropriate assessment levels. Financial literacy teachers should be trained to choose, design, administer, score and interpret assessment methods that are appropriate for educational decisions. Furthermore, teachers should be able to interpret the results of both externally produced and internally produced assessment methods. In South Africa and Botswana, there is evidence that classroom assessment will improve if teachers are prepared and encouraged to fulfil their roles (Ajayi *et al*, 2009:42; Chikoko, 2007:54; Mncube, 2007:135-136). In this strategy, teachers are encouraged to allow learners to practise enough through daily assessment on items that seem to be challenging, and which are like those items that will be assessed formally (Kotze, 2004: 59-60). Learners

should be continuously challenged and stimulated in the assessment process. Teachers must always understand and be familiar with a variety of essential assessment concepts, principles, techniques, tools, strategies and procedures, The district teacher development centers in Motheo district seem to be lagging in terms of training of teachers on assessment techniques. The strategy makes it possible for EMS teachers to be skilled and knowledgeable about accounting content. Step 5 is the last step of the model of the strategy.

6.3 SWOT ANALYSIS

A SWOT analysis can help to determine the resources that are instrumental for the achievement of the goals set out in the proposed strategy. The analysis helps map out the strengths and weaknesses that may, subsequently, act as barriers to the efficient implementation of the strategy, realise opportunities created by the strategy to make assessment more efficient, and pose as threats to the institutionalisation of the strategy in the classroom. Highlighting the weaknesses and the threats helps to prepare proactively by instituting measures that respond to the barriers that could act as drawbacks to the successful implementation of the assessment strategy. Table 6.4 sets out the elements exposed by the SWOT analysis.

Table 6.4: Analysis of strengths, weaknesses, opportunities and threats

Strengths	<p>The strategy has:</p> <ul style="list-style-type: none"> - A detailed, coordinated plan that indicates activities to be dealt with, timeframes, and strategies to be applied to facilitate learning; - A clear vision that everyone involved understands and can help support; - Financial literacy content knowledge improvement activities championed by an expert that provide the teachers with better content knowledge; - A financial literacy learning developmental programme, which is facilitated by an professional and which rises the teachers knowledge of active cooperative learning values of financial literacy; and - An instructional strategy developmental programme that facilitates the application of effective financial literacy instructional strategies.
Weaknesses	<ul style="list-style-type: none"> - Lack of reasonable involvement and engagement of all participants; - Lack of student motivation; - No stringent procedures in place to monitor application; - Lack of resources, which could make the process of implementation challenging; and - Creation of poor outcomes.
Opportunities	<p>The strategy provides:</p> <ul style="list-style-type: none"> - A strategy for the development of future assessment and potential teachers; - An opportunity for learners to get indispensable feedback, thus, exchanging data that releases their potential, and which prepares them for challenging academic tasks; - A platform for building strong teaching strategies; - A platform for learners and teachers to work collaboratively to accomplish academic goals; - The time for learners to identify problems they experience in class; - Academic advisors with the opportunity to interact with the teachers and learners; and

	<ul style="list-style-type: none"> - Attention to the courses that are perceived to be difficult and which have high failure rates with the intention of enabling learners to cope.
Threats	<ul style="list-style-type: none"> - Limited number of academic advisors to lead implementation; - Student teachers tend to leave the school after their training ends, which does not promote retention of organisational knowledge; - Not all teachers believe in the strengths of the new strategy; - Teachers are faced with inordinate workloads, which limits their face-to-face interaction with learners who may want to consult and need feedback; and - Learners do not all understand the value of the assessment.

6.4 CHAPTER SUMMARY

The aim of this study was to design a strategy to improve formative assessment practices of financial literacy in EMS in a Grade 9 class. The research problem was predicated on evidence that inappropriate, unplanned teacher classroom assessment practices were being applied for EMS in Grade 9, which led to poor learner attainment, especially in financial literacy (FSDoE, 2015: 25). One of the research questions posed, therefore, was how formative assessment practices could be used to improve financial literacy in a Grade 9 class. A PAR design was undertaken to answer the questions, and stakeholders, such as learners, teachers, subject advisors and heads of departments, participated in the formulation of a strategy for improving formative assessment strategies of financial literacy of EMS in a Grade 9 class. The aim of the strategy was, in part, to improve the procedure of collecting, synthesising and interpreting data, to assist teachers, parents and other participants to make choices about the development of learners in financial literacy.

This study found that improving content knowledge of teachers is a prerequisite for the implementation of a suitable strategy. The other prerequisite for the implementation of the strategy is clarity regarding assessment planning. The study found that the EMS annual teaching plan was not correctly coordinated, as topics did not flow and were spread out over all terms. The risk is, therefore, that the annual teaching plan does not align with the content, according to the topics, and that there is insufficient clarity on what exactly needs to be taught. The findings of this study show that, in order to

overcome the trials facing the application, imparting and assessing a plan to attain active instruction and learning in EMS, there must be communication between the people who implement the plan. The study recommends that, to improve the capacity of EMS teachers who will implement the strategy, they should be subjected to intensive training. In addition, findings show that the success of strategy implementation is dependent on providing internal support, and the capacities and knowledge of the personnel who carry out the strategic plan (Kohtamäki, 2010: 14).

There are a variety of factors that have an impact on the success of strategy implementation, including the people who disseminate or implement the strategy, and the systems or mechanisms in place for direction and management (Li *et al.*, 2008: 3). Considering this, the study concludes by proposing and presenting a strategy for improving formative assessment of financial literacy of EMS in a Grade 9 class. Step 1 of the strategy involves focusing on in-service training of EMS teachers as an initial step. Step 2 of the strategy involves doing a training needs analysis. Step 3 involves lesson planning, with a focus on subject content and assessment planning. Step 4 is monitoring and control, together with school and a department-based assessment. Step 5 of the strategy is the implementation of appropriate assessment levels, which will stimulate enthusiasm for EMS, and which will lead to learners continuing with EMS studies in the FET band.

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APPENDICES

**APPENDIX A: APPLICATION TO CONDUCT A RESEARCH IN THE FREE STATE
DEPARTMENT OF EDUCATION**

APPENDIX A

Ref: Research Application

APPLICATION TO REGISTER AND CONDUCT RESEARCH IN THE FREE STATE
DEPARTMENT OF EDUCATION

Please complete all the sections of this form that are applicable to you. If any section is not applicable please indicate this by writing N/A.

Attach all the required documentation so that your application can be processed.

Send the completed application to:

DIRECTOR: STRATEGIC PLANNING, POLICY AND RESEARCH

Room 319, 3rd Floor
of Education

Free State Department

Old CNA Building

OR

Private Bag X20565

Bloem Plaza

BLOEMFONTEIN, 9300

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PLEASE DO NOT EMAIL ANYTHING IN PICTURE FORMAT

Tel: 051 404 9283 /9211 / 082 454 1519

TITLE (eg Ms, Mrs, Mr, Dr, Prof, etc):

Ms

INITIALS

M D

SURNAME

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12 NAME OF TERTIARY INSTITUTION / RESEARCH INSTITUTE AND STUDENT NUMBER

UNIVERSITY OF THE FREE STATE 1997712987

OCCUPATION

SUBJECT ADVISOR EMS GRADE 8 AND 9

PLACE OF EMPLOYMENT

MOTHEO DISTRICT OFFICE

NAME OF COURSE

7714-MASTERS OF EDUCATION : DISSERTATION

NAME OF SUPERVISOR / PROMOTER

DR MD TSHELANE

TITLE OF RESEARCH PROJECT

A Strategy to Improve Formative Assessment Practices of Financial Literacy in Economic and Management Sciences in Grade 9 Class.

CONCISE EXPLANATION OF THE RESEARCH TOPIC

The topic is to assist teachers with better method of assessment during their teaching and learning in Financial Literacy in grade 9 classes with the purpose of improving learner performance.

APPLICATION VALUE THAT THE RESEARCH MAY HAVE FOR THE FREE STATE EDUCATION DEPARTMENT

This research study will assist the knowledge and understanding of teachers as to what classroom assessment entails, so that classroom facilitation will take place smoothly and enable teachers to handle the initial hurdles pertaining to the assessment in teaching and learning. For policy makers, it means getting another side of the story between teachers in the established schools on the use of assessment in the classroom.

LIST OF SCHOOLS AND DISTRICTS INVOLVED IN THE RESEARCH

(If not enough space, please add more rows)

LIST OF DIRECTORATES / OFFICIALS IN THE DEPARTMENT INVOLVED IN THE RESEARCH

– SNP MODUKA – Setswana (Motheo)

tive

LAWRENCE KOKOI – EMS Thabo
Mofutsanyana

MASHOME TSHABALALA- EMS Thabo
Mofutsanyana

DETAILS OF TARGET GROUP WITH WHOM THE RESEARCH IS TO BE UNDERTAKEN

Target group	Number	Grade	Subject	Age	Gender	Language
TEACHERS	3	9	EMS	25-40	FEMALES AND MALES	ENGLISH
Head of department	2	9	EMS	25 -40	FEMALES AND MALES	ENGLISH
Subject Advisors	2	9	EMS	30-40		
Subject Advisor	1	9	Sets-wana	45-50		

FULL PARTICULARS OF HOW INFORMATION WILL BE OBTAINED, EG QUESTIONNAIRES, INTERVIEWS, STANDARDIZED TESTS, ETC.

Please attach copies of questionnaires, questions that will be asked during interviews, tests that will be completed or any other relevant documents regarding the acquisition of information.

Data will be generated through discussions during meetings .The team will utilise the action research spiral to generate data through stakeholder discussions, observation of team meetings and dialogues.

STARTING AND COMPLETION DATES OF THE RESEARCH PROJECT

Please bear in mind that research is usually not allowed to be conducted in schools during the fourth academic term (October to December).

The discussions will take place in MAY 2019 TO JUNE 2019.

WILL THE RESEARCH BE CONDUCTED DURING OR AFTER SCHOOL HOURS?

Please bear in mind that research is usually not allowed to be conducted in schools during normal teaching time.

Five group discussions of 45 minutes will be conducted once a week on Fridays after school over a duration of five weeks.

HOW MUCH TIME IS NEEDED WITH THE TARGET GROUP/S TO CONDUCT THE RESEARCH?

Target Group	Activity (ie interview, questionnaire, etc)	Time Needed
TEACHERS	Meeting and discussion	45 X 3 = 90 MINUTES
HEAD OF DEPARTMENT	Meeting and discussion	45 X 1 = 45 MINUTES
SUBJECT ADVISORS	Meeting and discussion	45 X 1 = 90 MINUTES

HAVE YOU INCLUDED / ATTACHED?

27.1 A letter from your supervisor confirming your registration for the course you are following?

Yes	Specimen	No
X		

A draft letter / specimen that will be sent to principals requesting permission to conduct research in their schools?

Yes	Specimen	No
X		

A draft letter / specimen that will be sent to parents requesting permission for their children to participate in the research project?

Yes	Specimen	
X		

A draft letter / specimen that will be sent to research participants to give their consent to take part in the research project?

Yes	Specimen	Specimen
X		

A copy of the questionnaires that you wish to distribute to the target group/s?

Yes	No
	X

A list of questions that will be asked during interviews with the target group/s?

Yes	No
	X

Ethical clearance certificate from higher education institution

Yes x	No
	X

I Madibone Degratia Molebatsi Seipobi herewith confirm that all the information in this application form is correct and that I will abide by the ethical code and the conditions under which the research may be undertaken, ie:

I will abide by the ethical research conditions in the discourse of my study in the FSDoE.

I will not use [deception](#) on people participating.

I will obtain [informed consent](#) from all involved in the study.

I will preserve [privacy and confidentiality](#) at all the time.

I will take special precautions when involving populations which may not be considered to understand fully the purpose of the study.

I will not offer rewards or enforce binding contracts for the study. This is especially important when people are somehow reliant on the reward.

I will not skew their conclusions based on [funding](#).

I will not commit [science fraud](#), [falsify research](#) or otherwise conduct [scientific misconduct](#)

My research will follow all [regulations](#) given.

I will not [plagiarize](#) the work of others

I will abide by the period in which the research has to be done

I will apply for extension if I cannot complete the research within the specified period

I will not conduct research during the fourth quarter of the academic year

I will not disrupt normal learning and teaching times at schools to undertake my research

I will submit a bound copy or CD of the research document to the Free State Department of Education, Room 319, 3rd Floor, Old CNA Building, Charlotte Maxeke Street, Bloemfontein, upon completion of the research.

I will upon completion of my research study make a presentation to the relevant stakeholders in the Department as per the arrangements of the Department.

The costs relating to all the conditions mentioned above are for my own responsibility.

THE DATE THAT I WILL BE HANDING MY RESEARCH TO THE FREE STATE DEPARTMENT OF EDUCATION:

DECEMBER 2019

SIGNATURE: mdseipobi

DATE:22 May 2019

ETHICAL REQUIREMENTS : FREE STATE DEPARTMENT OF EDUCATION

The scientific research enterprise is built on a foundation of trust and that the reports by others are valid. The reports should reflect an honest attempt by the researcher to describe the world accurately and without bias; this trust will endure only if the researcher devotes himself or herself to exemplifying and transmitting the values associated with ethical research conduct.

There are many ethical issues to be taken into serious consideration when conducting research. The Free State Department of Education believes that the researchers conducting research in this department would, amongst others, adhere to the following ethical conduct:

Be aware of having the responsibility to secure the actual permission and interests of all those involved in the study;

Not misuse any of the information discovered

Moral responsibility maintained towards the participants

Embracing corporate social responsibility

Protecting the rights of people in the study as well as their privacy and sensitivity

Confidentiality of those involved in the observation must be carried out, keeping their anonymity and privacy secure.

Follow the ethical clearance guideline of the institution that granted such.

Reliability

Informing the participants about the importance of the research

Values of trust, fairness and integrity are maintained in the study.

The value of transparency is considered.

The research is committed to delivering the intended promise as informed by the objectives.

The research accentuate the values of reputation and respect.

RESEARCHER: INITIALS AND SURNAME MD SEIPOBI

SIGNATURE:

mdseipobi

DATE: 22 May 2019

APPENDIX B: APPLICATION TO CONDUCT RESEARCH AT A SCHOOL

27008 Vista Park
Elrich Park Extention
Bloemfontein 9312
22 May 2019

The Principal
SEHUNELO SECONDARY SCHOOL
Private Bag X20565
BLOEMFONTEIN
9300

REQUEST FOR PERMISSION TO CONDUCT RESEARCH IN SCHOOLS

Dear Madam

My name is Madibone Degratia Molebatsi Seipobi. I am a Masters student in education at the University of Free State. I wish to conduct a research for my Masters' dissertation titled: DESIGNING A STRATEGY TO IMPROVE FORMATIVE ASSESSMENT PRACTICES OF FINANCIAL LITERACY IN ECONOMICS AND MANAGEMENT SCIENCES IN GRADE 9 CLASS. The purpose of the study is to investigate challenges experienced by grade 9 EMS teachers in assessing the topic financial literacy

The research will be conducted in Motheo district. It will take place from May to June.

The project will be conducted under the supervision of I hereby seek permission to approach selected school with grade 9.

Upon completion of the study, I undertake to provide the Department of education with a bound copy of my thesis. If you require any further information; please do not hesitate to contact the study leader:

Dr M.D Tshelane of Free State University, Education faculty. tshelanemd@ufs.ac.za

Hope my request will be granted

Yours sincerely

MD Molebatsi Seipobi

d.seipobi@fseducation.gov.za

APPENDIX C: APPROVAL TO CONDUCT RESEARCH IN THE FREE STATE DEPARTMENT OF EDUCATION

Enquiries: KK Motshumi
Ref: Research Permission: MD Molebatsi-Seipobi
Tel: 051 404 9283 / 9221 / 082 454 1519
Email: K.Motshumi@fseducation.gov.za



27008 Vista Park
Elrichpark Extension
Bloemfontein
9312

Dear Ms. MD Molebatsi-Seipobi

APPROVAL TO CONDUCT RESEARCH IN THE FREE STATE DEPARTMENT OF EDUCATION

1. This letter serves as an acknowledgement of receipt of your request to conduct research in the Free State Department of Education.
2. **Research Topic:** A Strategy to Improve Formative Assessment Practices of Financial Literacy in Economic and Management Sciences in grade 9 Class.

Schools: Sehunelo Secondary School in Motheo District

Target Population: 5 teachers teaching Economic and Management Sciences in grade 9 classes, 1 Head of Department responsible for EMS, 2 EMS Subject Advisors from Thabo Mofutsanyana and 1 Subject advisor responsible for Languages from Motheo district.

3. **Period:** From date of signature of this letter until 30 September 2019. Please note the department does not allow any research to be conducted during the fourth term (quarter) of the academic year nor during normal school hours. Should you fall behind your schedule by three months to complete your research project in the approved period, you will need to apply for an extension.
4. The approval is subject to the following conditions:
 - 4.1 The collection of data should not interfere with the normal tuition time or teaching process.
 - 4.2 A bound copy of the research document or a CD, should be submitted to the Free State Department of Education, Room 319, 3rd Floor, Old CNA Building, Charlotte Maxeke Street, Bloemfontein.
 - 4.3 You will be expected, on completion of your research study to make a presentation to the relevant stakeholders in the Department.
 - 4.4 The ethics documents must be adhered to in the discourse of your study in our department.
5. Please note that costs relating to all the conditions mentioned above are your own responsibility.

Yours sincerely

DR JEM SEKOLANYANE
CHIEF FINANCIAL OFFICER

DATE: 12/06/2019

RESEARCH APPLICATION PERMISSION FOR MD MOLEBATSI-SEIPOBI 23-05-2019, MOTHEO DISTRICT
Strategic Planning, Policy & Research Directorate
Private Bag X20065, Bloemfontein, 9300 - Room 318, Old CNA Building, 3rd Floor, Charlotte Maxeke Street, Bloemfontein
Tel: (051) 404 9283 / 9221 Fax: (086) 6678 678

The Directors: Motheo and Thabo Mofutsanyane District

Dear Mr. Molo and Ms. Mabaso

NOTIFICATION TO CONDUCT RESEARCH PROJECT IN YOUR DISTRICT BY MD MOLEBATSI-SEIPOBI

The above mentioned candidate was granted permission to conduct research in your district as follows:

1. **Research Topic:** A Strategy to improve Formative Assessment Practices of Financial Literacy in Economic and Management Sciences in grade 9 Class.

Schools: Sehunelo Secondary School in Motheo District

Target Population: 5 teachers teaching Economic and Management Sciences in grade 9 classes, 1 Head of Department responsible for EMS, 2 EMS Subject Advisors from Thabo Mofutsanyane and 1 Subject advisor responsible for Languages from Motheo district.

2. **Period:** From date of signature until the 30th September 2019. Please note the department does not allow any research to be conducted during the fourth / academic quarter of the year nor during normal school hours.
3. **Research benefits:** The research study will assist the knowledge and understanding of teachers as to what classroom assessment entails so that facilitation will take place smoothly and enable teachers to handle the initial hurdles pertaining to the assessment in teaching and learning. For policy makers, it means getting another side of the story between teachers in the established schools on the use of assessment in the classroom.
4. Logistical procedures were met, in particular ethical considerations for conducting research in the Free State Department of Education.
5. Strategic Planning, Policy and Research Directorate will make the necessary arrangements for the researchers to present the findings and recommendations to the relevant officials in the district.

Yours sincerely


DR JEM SEKOLANYANE
CHIEF FINANCIAL OFFICER

DATE: 12/06/2019

APPENDIX D: INVITATION LETTER FOR THE FIRST MEETING WITH POTENTIAL PARTICIPANTS

DATE : 18 JULY 2019

TIME : 09h00

VENUE : SEHUNELO HIGH SCHOOL

CHAIRPERSON : MS SEIPOBI D

SECRETARY : Mr

MEMBERS PRESENT : All members were present to the meeting

ITEM NO	DISCUSSIONS AND RESOLUTIONS	RESPONSIBILITY
	SECTION A	
A.1	Opening and welcome: Chairperson welcomes us all to PSM.	Chairperson
A.2	Attendance and apologies: No apology	Chairperson
A.3	Purpose of the Research	Principal Researcher
A.4	Participatory Action Research Presentation	Study mate
A.5	Agenda for the next meeting as drafted	
A.5.1	Definition of formative assessments	

A.5.2		
	Section B: Matters arising from the previous minutes.	
		All
	Section C: Matters for discussion.	
C.1	Analysis of Results	All
C.3	Teacher Development Material development will continue as planned. It was suggested that only Subject Advisors will be developing material for teachers.	All
C.4	Competitions and projects	All
C.4.1	The importance of stakeholders were also discussed with the teachers, whether they had any impact on teacher development with reference to classroom assessment.	All
C.5	Additional matters:	
	Section E: Meeting Adjourned by prayer	

AGENDA FOR PAR PRESENTATION

RESEARCH TITTLE

A STRATEGY TO IMPROVE ASSESSMENT PRACTICES
OF FINANCIAL LITERACY OF EMS IN GRADE 9
CLASS

PARTIPATORY ACTION RESEARCH

- Is an approach to research – which is qualitative in nature
- Different from other research approaches – action purpose
- Change and action are embedded in critical elements of PAR

- **OBJECTIVES OF PAR**

- Produce knowledge and action useful to the group of people
- Empower people by using their own knowledge

KEY ELEMENTS OF PAR

- Action - research should be more than finding out
- Participation – research is a participatory process
- that requires equal and collaborative involvement of community research interest
- Collaborative and participatory nature of PAR
- Moves away from outside expert who examines theories and propose solutions
- PAR works with not on the community of interest
- Elevation of participants to co- researchers
- Valuing co researchers lived experiences and knowledge
- Challenges power imbalances amongst team members
- It emancipatory. Seeks to free people from oppressive social structures

DATA GATHERING AND ANALYSIS

- Gathering – discussions during group meetings and chats
- Analysis – critical analysis discourse

THANK YOU

TOGETHER WE CAN MAKE A DIFFERENCE

DATE : 18 JULY 2019

TIME : 09h00

VENUE : SEHUNELO HIGH SCHOOL

CHAIRPERSON : MS SEIPOBI D

SECRETARY

MEMBERS PRESENT : All members were present to the meeting

ITEM NO	DISCUSSIONS AND RESOLUTIONS	RESPONSIBILITY
	SECTION A	
A.1	Opening and welcome: Chairperson welcomes us all to PSM.	Chairperson
A.2	Attendance and apologies: No apology	Chairperson
A.3	Discussion on the issue of classroom assessments: Chairperson led the discussion and resolutions were taken. We agreed on the following: Candidate R 1 to 3 will be responsible for developing assessment task that will be used for the purpose of this study. Candidate R7 will be responsible for developing a general ledger lesson	All
A.5	Adoption of agenda	
A.6	Minutes of the previous meeting	
A.7	Omission & corrections	
A.7	Adoption	
	Section B: Matters arising from the previous minutes.	
		All
	Section C: Matters for discussion.	
C.1	Analysis of Results	All
C.3	Teacher Development Material development will continue as planned. It was suggested that only Subject Advisors will be developing material for teachers.	All
C.4	Competitions and projects	All
C.4.1	The importance of stakeholders were also discussed with the teachers, whether they had any impact on teacher development with reference to classroom assessment.	All
C.5	Additional matters:	
	Section E: Meeting Adjourned by prayer	

APPENDIX E: CONSENT FORM FOR THE SCHOOL GOVERNING BODY COMPONENT

Researcher:

MD Molebatsi Seipobi

0839997895

degratia.molebatsi@gmail.com

Supervisor:

Dr M.D Tshelane

University of Free State

Nelson Mandela Drive

Bloemfontein

9323

University of Free State

tshelanemd@ufs.ac.za

Informed Consent form for the group discussion: School governing body component

STUDY TITTLE: strategy to improve formative assessment practices of financial literacy in economic and management sciences in grade 9 class.

You are invited to participate in a research study regarding assessment practices in Grade 9 EMS with specific focus on the topic financial literacy. Your role will be to participate in a focus group discussion of 45 minutes. The purpose of the study is to investigate challenges experienced by grade 9 EMS teachers in assessing the topic financial literacy.

The study has been approved by the ethics committee of the faculty of education of the Free State University. There are no risks involved in participating in the focus group discussions.

Please take note your participation in this study is entirely voluntary and you have the right to withdraw at any time without penalty. You will not get any compensation for your participation. If you do choose to take part, and an issue arises which makes you uncomfortable, you may at any time stop your participation with no further repercussions. You are going to be assigned a pseudonym to protect your identity and to maintain confidentiality.

If you experience any discomfort or unhappiness with the way the research is being conducted, please feel free to contact me directly to discuss it, and also note that you are free to contact my study supervisor (indicated above).

Yours sincerely,

MD Molebatsi Seipobi

Please fill in and return this page. Keep the letter above for future reference

Study: A strategy to improve formative assessment practices of financial literacy in economic and management sciences in Grade 9

Researcher: MD Molebatsi Seipobi

Name and Surname: _____

I hereby give free and informed consent to participate in the abovementioned research study.

I understand what the study is about, why I am participating and what the risks and benefits are.

I give the researcher permission to make use of the data gathered from my participation, subject to the stipulations he/she has indicated in the above letter.

Signature: _____ Date: _____

APPENDIX F: CONSENT FORM FOR EMS HEAD OF DEPARTMENT

Researcher:

MD Molebatsi Seipobi

0839997895

degratia.molebatsi@gmail.com

Supervisor:

Dr M.D Tshelane

University of Free State

Nelson Mandela Drive

Bloemfontein

Informed Consent form for the group discussion: EMS HEAD OF DEPARTMENT

STUDY TITTLE: strategy to improve formative assessment practices of financial literacy in economic and management sciences in grade 9 class.

You are invited to participate in a research study regarding assessment practices in Grade 9 EMS with specific focus on the topic financial literacy. Your role will be to participate in a focus group discussion of 45 minutes. The purpose of the study is to investigate challenges experienced by grade 9 EMS teachers in assessing the topic financial literacy.

The study has been approved by the ethics committee of the faculty of education of the Free State University. There are no risks involved in participating in the focus group discussions.

Please take note your participation in this study is entirely voluntary and you have the right to withdraw at any time without penalty. You will not get any compensation for your participation. If you do choose to take part, and an issue arises which makes you

uncomfortable, you may at any time stop your participation with no further repercussions. You are going to be assigned a pseudonym to protect your identity and to maintain confidentiality.

If you experience any discomfort or unhappiness with the way the research is being conducted, please feel free to contact me directly to discuss it, and also note that you are free to contact my study supervisor (indicated above).

Yours sincerely,

MD Molebatsi Seipobi

Please fill in and return this page. Keep the letter above for future reference

Study: A strategy to improve formative assessment practices of financial literacy in economic and management sciences in Grade 9

Researcher: MD Molebatsi Seipobi

Name and Surname: _____

I hereby give free and informed consent to participate in the abovementioned research study.

I understand what the study is about, why I am participating and what the risks and benefits are.

I give the researcher permission to make use of the data gathered from my participation, subject to the stipulations he/she has indicated in the above letter.

APPENDIX G: CONSENT FORM FOR THE TEACHER COMPONENT

Researcher:	Supervisor:
MD Molebatsi Seipobi	Dr M.D Tshelane
0839997895	University of Free State
degratia.molebatsi@gmail.com	Nelson Mandela Drive
	Bloemfontein
	9323
	University of Free State

Informed Consent form for the group discussion: Teacher Component

STUDY TITTLE: strategy to improve formative assessment practices of financial literacy n economic and management sciences in grade 9 class.

You are invited to participate in a research study regarding assessment practices in Grade 9 EMS with specific focus on the topic financial literacy. Your role will be to participate in a focus group discussion of 45 minutes. The purpose of the study is to investigate challenges experienced by grade 9 EMS teachers in assessing the topic financial literacy.

The study has been approved by the ethics committee of the faculty of education of the Free State University. There are no risks involved in participating in the focus group discussions.

Please take note your participation in this study is entirely voluntary and you have the right to withdraw at any time without penalty. You will not get any compensation for your participation. If you do choose to take part, and an issue arises which makes you uncomfortable, you may at any time stop your participation with no further repercussions. You are going to be assigned a pseudonym to protect your identity and to maintain confidentiality.

If you experience any discomfort or unhappiness with the way the research is being conducted, please feel free to contact me directly to discuss it, and also note that you are free to contact my study supervisor (indicated above).

Yours sincerely,

MD Molebatsi Seipobi

Please fill in and return this page. Keep the letter above for future reference

Study: A strategy to improve formative assessment practices of financial literacy in economic and management sciences in Grade 9

Researcher: MD Molebatsi Seipobi

Name and Surname: _____

I hereby give free and informed consent to participate in the abovementioned research study.

I understand what the study is about, why I am participating and what the risks and benefits are.

I give the researcher permission to make use of the data gathered from my participation, subject to the stipulations he/she has indicated in the above letter.

Signature: _____ Date: _____

APPENDIX H: ATTENDANCE REGISTER

Attendance Register for Research Participants:

Venue:

Date:

Purpose:

Surname	Initial	Work station	Designation	Contact Number	Email	Signature
			Principal			
			SBA Coordinator			
			Teacher			
			Teacher			
			Teacher			
			Subject Advisor			
			Subject Advisor			
			Subject Advisor			
			SGB –Parent Component			
			SGB –Parent Component			

APPENDIX I: TURNITIN REPORT

A STRATEGY TO IMPROVE FORMATIVE ASSESSMENT PRACTICE OF FINANCIAL LITERACY IN ECONOMIC AND MANAGEMENT SCIENCES IN A GRADE 9 CLASS

ORIGINALITY REPORT

10%

SIMILARITY INDEX

7%

INTERNET SOURCES

3%

PUBLICATIONS

9%

STUDENT PAPERS

PRIMARY SOURCES

1

www.tandfonline.com

Internet Source

3%

2

Submitted to Rhodes University

Student Paper

<1%

3

www.mcser.org

Internet Source

<1%

4

Submitted to Durban University of Technology

Student Paper

<1%

5

Submitted to University of Pretoria

<1%



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Submission title: **A STRATEGY TO IMPROVE FORM...**
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File size: **828.93K**
Page count: **115**
Word count: **32,888**
Character count: **186,945**
Submission date: **29-Sep-2020 05:49PM (UTC+0200)**
Submission ID: **1400372584**

ABSTRACT

The purpose of this study is to investigate the impact of digital marketing on the performance of small and medium-sized enterprises (SMEs) in the South African market. The study focuses on the use of social media, search engines, and email marketing. The research methodology involves a quantitative approach using a survey of 100 SMEs. The findings indicate that digital marketing has a positive impact on the performance of SMEs, particularly in terms of sales and customer acquisition. The study also identifies several challenges faced by SMEs in implementing digital marketing strategies, such as limited resources and lack of expertise. The results suggest that SMEs should invest in digital marketing to improve their performance and competitiveness in the market.

Keywords: Digital marketing, SMEs, South Africa, performance, sales, customer acquisition.

