Journal of Education and Practice
ISSN 2222-1735 (Paper) ISSN 2222-288X (Online)
Vol.17, No.4, 2026

Learner Understanding of Basic Accounting Equations: Evidence from Secondary Schools in the Umhlathuze Circuit

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Abstract
This study seeks to identify effective mechanisms for addressing persistent learner understanding of the Basic Accounting Equation component of the Economics and Management Sciences (EMS) curriculum. The central aim is to explore strategies that can enhance learners' comprehension and, in turn, improve their overall achievement in this foundational area of accounting. To achieve this, a sequential qualitative research design was adopted, drawing primarily on interviews with teachers and learners, complemented by the researcher's personal observations. A case study approach was employed, focusing on three secondary schools in the Umhlathuze Circuit. Within each school, one EMS teacher and three learners per school, categorised as follows: top achiever, middle and lowest achiever were purposively selected to provide rich and context-specific insights.
Data were analysed using thematic analysis, which facilitated the identification of recurring patterns and key issues. The findings reveal that both learners and, in some instances, teachers struggle with a clear grasp of the principles and concepts underpinning the basic accounting equation. This gap in understanding contributes significantly to low performance levels. Based on these results, the study recommends that EMS teachers strengthen their subject matter knowledge through targeted professional development initiatives, such as workshops and work-integrated learning programmes, which can support improved instructional practices and learner outcomes.
Keywords: Accounting Equation, Learner Understanding, Active Learning, Pedagogical Approaches.
DOI: 10.7176/JEP/17-4-06
Publication date: April 30th 2026

1. Introduction

This paper explores pedagogical approaches of learned practices from various countries that deal with learners' understanding of the Accounting Equations chapter of the Economics and Management Sciences (EMS) curriculum. Ndovela & Myeza's, (2025) research identifies the lack of performance in this field to be as a result of inadequate foundational knowledge, overreliance on rote learning, and a lack of knowledge of the subject and of teaching related to the subject among the educators. There is evidence that shows that diverse, learner-centred instructional approaches such as peer-learning, demonstrations, problem-based learning, and technology-aided instruction can work as first steps to improving understanding and performance in introductory accounting courses (Ndovela et al., 2023). Focusing on Grade 8, the teaching of the accounting equation in particular poses difficulties not only for learner's content mastery of the subject, but also for the educator's content knowledge and pedagogical content knowledge; deficiencies in these areas have been identified as the reason for the learners' poor performance, (Modise & Jonda, 2022).

The effective teaching of accounting should align with essential guidelines like the Generally Accepted Accounting Practice (GAAP), which is officially recognized and supported by the South African Institute of Chartered Accountants (SAICA). This study primarily aims to investigate the reasons behind students' struggles with the accounting equation. The accounting equation is a crucial concept in accounting education, illustrating the connection between assets, liabilities, and equity. A solid understanding of this principle is essential for interpreting financial statements and mastering the double-entry system. Despite its importance, many learners perceive accounting as a difficult subject, which often results in poor performance and underlines the urgency for more effective teaching approaches (Olifant et al., 2024). Teachers, therefore, play a decisive role in shaping learner outcomes, as their expertise and instructional practices strongly influence academic success. In some cases, underachievement among students has been linked to the qualifications of teachers, with some educators being underprepared or required to teach subjects outside their specialization, which compromises the quality of instruction (Sayed & Badroodien, 2017).

Research by Tang and Seng (2016) shows that several developed nations have established initiatives encouraging teachers to further their studies in specialized areas, particularly accounting. Ultimately, learner achievement is

closely tied to teacher performance, making teacher effectiveness a central factor in identifying best practices in education, both locally and internationally (Bonney, 2015).Teacher qualifications are vital in tackling the issue of student underperformance, as research suggests that many cases of underperformance stem from having underqualified teachers. Furthermore, Temelli (2018) found that teachers often struggle with accounting subjects due to a deficiency of understanding of fundamental key terms and the distinction between accounting theory and practice. From the students' perspective, issues such as inadequate learning materials pose significant challenges, making it difficult for them to grasp essential concepts. These factors, identified by both teachers and students, contribute to underperformance and have been corroborated by several other studies.

2. THEORETICAL FRAMEWORK: SOCIAL LEARNING THEORY

This article is based on the social learning theory formulated by the prominent psychologist Albert Bandura. This theory originated in the 1930s when psychologists sought to enhance learning by merging Freud's psychoanalytic concepts with stimulus-response theories. They aimed to apply more objective scientific principles to the subjective aspects of psychoanalysis, allowing for a better understanding of how learning interacts with personality traits and social development (Grusec, 1992). Social learning theory is often seen as a bridge between behavioral and cognitive learning theories, as it encompasses elements such as attention, memory, and motivation. The modern iteration, referred to as "Empowering Social Learning," was introduced by Lazarevska (2017) and emphasizes that character involves more than just observable behaviour; cognitive processes are essential in altering or learning new behaviour patterns.

Components of the Theory

Bandura (as cited in Mngomezulu, 2018) describes social learning as a way of acquiring new skills through the imitation of adult role models, which significantly influences children. The observational learning model identifies four key processes: attention, retention, reproduction, and motivation.

Attention Stage: This stage focuses on which aspects of modelled behaviours the observer will concentrate on (Mngomezulu, 2018). Janse (2018) notes that observing a role model with authority is crucial for successfully mimicking actions. Imitation cannot occur without first reflecting on the model. In this study, for instance, learners engaged with the teacher by listening and taking notes, and their attention may increase through interaction during the lesson.

Retention Stage: This stage examines how effectively the behavior is recalled. While behavior may be observed, it is not always retained in memory, which can hinder imitation. Therefore, forming a memory of the behavior is essential for later reproduction (McLeod, 2016). Bethards (2014) argues that retention processes help the observer encode observed behaviors in a symbolic manner. Similarly, Astray-Caneda et al. (2013) emphasize that memory plays a crucial role, allowing the observer to utilize what they have seen. During this stage, learners clarify information by asking the teacher questions, which may require further explanations, aiding their retention of what has been taught.

Reproduction Stage: Reproduction involves the ability to repeat and recreate learned material (Lazarevska, 2017). While many behaviours are remembered daily, not all will be recalled later. Sometimes, external circumstances can limit a learner's ability to change their behavior. In this study, the teacher assigns tasks or activities, such as worksheets, to evaluate student responses and reinforce understanding.

Motivation Stage: According to McLeod (2016), observers consider the rewards and punishments associated with behaviors. If the perceived benefits outweigh the costs, the likelihood of imitation increases. Bandura (1977) noted that if the reinforcement perceived by the observer is not seen as significant, the chances of imitating the behavior diminish. It is the teacher's role to motivate students positively, encouraging them to engage with their studies and progress. Some learners may view the subject as difficult, leading to potential dropout; however, motivation can help shift their perspective to a more positive one. Additionally, teachers should assign extra tasks to support underperforming students in mastering the content. Motivation can also stem from applying accounting skills to everyday life, such as managing personal budgets, making learning more relevant (Lazarevska, 2017).

3. LITERATURE

The following factors were recognized as contributing to students' underperformance in understanding the accounting equation within Economics and Management Science (EMS). The researcher was motivated to explore these elements, which may impact learners' performance. Mafa-Theledi (2024) investigates the significance of Pedagogical Content Knowledge (PCK) and Subject Content Knowledge (SCK) in the

educational context. The study highlights that a deep and flexible understanding of both PCK enables educators to assist students in creating meaningful cognitive maps and connecting ideas across disciplines and real-life contexts. The research emphasizes that effective teaching is contingent upon the adequacy of teachers' PCK, which enhances educators' professionalism and improves teaching and learning outcomes, including the motivational levels of both teachers and learners in the classroom. Assan (2016) highlighted a concerning issue that only a limited number of teachers have undergone training in Subject Content Knowledge (SCK) specifically related to Economics and Management Science (EMS). This situation has led to a significant number of educators lacking adequate content knowledge, yet they are still expected to effectively teach the subject.

In a related study, Ngwenya and Nzuza (2022) explored teachers' perspectives on the role of EMS in equipping students for accounting in the Further Education and Training (FET) phase, shedding light on the challenges and implications of this educational gap. Their study revealed that many EMS teachers lack specialized training in accounting, leading to challenges in effectively preparing students for advanced accounting courses. This underscores the need for targeted professional development to enhance teachers' content knowledge in accounting. Tabe (2023) examined the correlation between teacher quality and student academic performance in a South African district. The research highlighted that inadequate subject content knowledge among teachers is a significant factor contributing to poor student outcomes. This emphasizes the importance of improving teacher quality through targeted training and support. Furthermore, Ngwenya and Nzuza (2022) suggested that Economic and Management Sciences (EMS) teachers lacked content knowledge, particularly in accounting, which is compounded by the curriculum's lack of specific content. Research indicates that teachers find it difficult to stay current with developments in EMS, as it is an integrated subject. Academic research on accounting at the secondary school level remains limited. Mathebula et al., (2024) noted limited research related to methods of teaching EMS in the senior phase as part of the current curriculum.

To improve teachers' abilities in subject content, (Tsotetsi, 2013) proposed implementing policies such as the Continuing Professional Teacher Development System and the Integrated Quality Management System (IQMS). The Integrated Quality Management System (IQMS) has been put in place to develop the competencies of teachers in South Africa. The IQMS had a positive impact on perceived Educator Performance. Professional development, including workshops, provides teachers with the latest information to improve their subject content knowledge. Mumhure et al., (2020) stated that Teacher Continuous Professional Development is an effort made by experts to assist teachers to improve teaching skills and improve their performance.

The stagnation of the accounting curriculum is evident in its continued reliance on conventional topics, teaching methods, and structures, which hinders innovation and prevents it from adequately addressing evolving professional, technological, and learner demands. Rebele & Pierre (2015) point out that research in accounting education largely focuses on a limited range of issues, often depending on survey-based approaches, with minimal use of experimental or quasi-experimental methods. In the same vein, Everard et al. (2024) emphasize that the curriculum continue to be misaligned with real-world practice, with insufficient incorporation of up-to-date professional demands into what is taught in accounting classrooms. As noted by El-Astal (2023), it reflects not only the content being taught but also the methods and experiences that shape learners' educational journeys. This article discusses what constitutes a "knowledge-rich" curriculum, emphasizing that students should be taught essential subject knowledge and related skills that help them participate fully in life (Poulton, 2025). Complications in accounting education persist, particularly concerning the content and design of curricula.

Damerji & Salimi (2021) and Surianti (2020) note the need for curricula to evolve to address the challenges of the digital era. Accounting curricula face criticism for being rule-based, emphasizing rote memorization over genuine understanding, and potentially training rather than educating learners. Lawson et al. (2020) point out how traditional approaches can lead to accounting knowledge becoming a memory recall exercise. Some argue that a dull, rule-based core curriculum necessitates rote learning without conceptual understanding. Nguyeni et al., (2023) point out several significant barriers to reforming the higher education system into one that fosters critical analysis, creative thinking, and effective problem-solving skills. These barriers include the reliance on outdated, textbook-driven curricula and rote memorization techniques, as well as the presence of underqualified and inadequately compensated teachers. Additionally, the prevailing rigid, one-way approach to teaching and learning further hinders the development of a more dynamic and engaging educational environment.

Msomi et al. (2025), in their research, continue to highlight significant shortcomings in accounting curricula, notably the lack of creativity and insufficient preparation for the real-world demands of business. For example, a study in South Africa found that accounting curricula suffer from misalignment between what is intended in policy documents and what teachers are able to implement in the classroom, with frequent reports of outdated content, limited teacher involvement in decision making, and overemphasis on technical knowledge at the

expense of critical thinking and communication skills (. Another line of inquiry underscores the difficulty of developing higher-order thinking skills in accounting students: many programs still focus largely on procedural correctness and rote learning rather than fostering evaluative, creative, or analytical competencies (Hawk, 2024). In addition, barriers to integrating real-world, professional skills such as decision making, problem solving, and ethical awareness persist in accounting education, especially where assessments and curricula place greater weight on memorization rather than application (Du Toit et al., 2024).

Studies show that accounting teachers often focus primarily on completing the work schedule and meeting syllabus demands, leaving little time for developing learners' higher-order skills (Msomi et al., 2025). For example, a qualitative study in South African secondary schools found that many teachers lacked the training required to deliver curriculum changes effectively; this led to limited exposure for learners and poor performance, particularly in rural and under-resourced settings (Msomi et al., 2025). Additionally, findings from Eswatini suggest that teacher competence (including subject knowledge) strongly influences learner achievement in Grade 12 accounting (Mkhize et al., 2022). Moreover, research on 21st-century competencies for financial accounting students in South Africa indicates that the current curriculum needs reform to include decision making, analytical thinking, communication, and adaptability (Van den Berg & Rothmann, 2024). These studies emphasise that involving teachers in curriculum planning and decision-making is critical to ensure that curricula are responsive, relevant, and effectively implemented (Munjeyi & Schutte, 2024).

Accounting education is still exhibitise signs of stagnation despite the rapidly evolving economic and technological environment. A study conducted in South African by (Msomi et al., 2025) found that teachers in township and under-resourced secondary schools struggle with disorganised curricula, inadequate training, and insufficient resources, which limit learners' exposure to current accounting content and this contribute to underperformance. In the Eastern Cape, there has been concern over the declining number of pupils choosing accounting as a subject, highlighting how stagnation in the curriculum may be disincentivizing learners (Ngqunguza & Seleke, 2025). In higher education, research on "blended learning" in auditing education revealed that traditional accounting pedagogy is being challenged by student demand for greater relevance, creativity, critical thinking, and ethical judgment, but implementation remains uneven (Sexton & Rudman, 2022). A Ghanaian case study similarly argued for recrafting of accounting curricula to enhance graduate employability in the context of the Fourth Industrial Revolution, asserting that existing curricula are not adequately preparing students for modern workplace demands (Zotorvie et al., 2024). The evidence suggests a pressing need for transformation of accounting curricula to foster creativity, align with economic realities, and maintain learner interest and performance.

The shortage of essential learning materials, such as textbooks, calculators, and access to computer laboratories, continues to impede educational outcomes in South African schools. A 2022 report by the Gauteng Provincial Treasury highlights that, by 2023, approximately 130 million textbooks were needed to meet the demands of learners in public schools, particularly in provinces like Gauteng, KwaZulu-Natal, Limpopo, and the Eastern Cape, which have faced challenges in distributing textbooks to learners. Furthermore, research by Ntsobi (2024) underscores that many schools lack Information and Communication Technology (ICT) resources, affecting the integration of digital tools into teaching and learning processes. These resource shortages are compounded by internal factors within schools. Buthelezi and Ajali (2022) found that inadequate infrastructure, including insufficient classroom space and furniture, disrupts curriculum implementation, leading to challenges such as overcrowded classrooms and limited teaching days. Addressing these issues requires concerted efforts to improve resource allocation and infrastructure in schools, as well as to ensure adequate teacher supply and support. Only through such measures can the educational system hope to overcome the challenges posed by resource inadequacies and internal school factors. Additionally, a report by the Centre for Development and Enterprise (2023) highlights that rising learner-educator ratios, coupled with teacher shortages, exacerbate the strain on educational resources and hinder effective teaching

Generally, limited resources available to learners contribute towards the poor performance in most schools, shortage of resources derails performance of learners and hampers effective teaching and learning. The researcher recommends that Government, the private business sector and other stakeholders work together to re-build the education system and try to find solutions that will improve educational resources in general. Recent studies underscore the importance of deliberate pedagogical strategies in enhancing the teaching and learning of accounting in secondary schools. Dunn (2024) emphasizes the necessity for teachers to intentionally consider both how learners learn and how teachers teach, advocating for the adoption of techniques and approaches that can effectively improve the instruction of complex concepts like the accounting equation. Similarly, Schreuder (2024) highlights the challenges posed by diverse curriculum sections and learner groups, suggesting that teaching methodologies should be adaptable rather than adopting a one-size-fits-all approach. Furthermore, Van

Romburgh (2024) argues for a shift from teaching rules to focusing on the underlying concepts of accounting, positing that such an approach enhances learners' practical skills and provides a stronger foundation for understanding and retaining accounting principles.

The significance of active learning strategies in teaching the accounting equation at the secondary school level is essential. Active learning involves both teachers and students in the learning process, fostering a dynamic and interactive educational environment. The Department of Basic Education (DBE) and the Business Curriculum Management (BCM) (2015) highlight the importance of developing informal simulation activities that demonstrate how to use source documents in the accounting equation and record business transactions. Engaging students in practical situations, such as identifying source documents in transactions and relating them to the book of first entry, enhances their understanding and application of accounting concepts.

4. METHODOLOGY

This study employed a sequential qualitative research method within a constructivist paradigm. The approach was chosen to enable the researcher to explore the underlying causes of learners' underperformance in the Accounting Equation section of the EMS learning area. Qualitative methodology allows for an in-depth understanding of participants lived experiences and the contextual factors that shape learning outcomes (Ahmad et al., 2019). The focus was on exploring the "why" of learner difficulties, rather than only describing the "what."

4.1. Research Design

The research followed a case study design. According to Dredge & Hales, (2012), a case study is the investigation of one or more units of human action and behaviour in real-life contexts. The design was selected to examine learner challenges and teaching approaches across different schooling contexts, rural, township, and urban (formerly model C schools). A case study was most appropriate as it allowed the integration of teaching strategies, such as the use of games and interactive methods, to investigate how they could simplify the Accounting Equation.

4.2. Data Collecting Tools

The primary data collection tools used in this study included semi-structured interviews with both teachers and learners, which allowed for flexibility and depth in responses. Audio recording devices, specifically high-sensor audio recorders, were employed to capture the interviews for accurate transcription, while researcher notes and files were used to document observations during interviews and interactions. The combination of these tools ensured the reliability of the collected data. It provided multiple sources of evidence to triangulate findings, thereby enhancing the credibility and trustworthiness of the research outcomes (Ahmed 2024).

4.3. Research Procedures

The research process unfolded in several stages. It began with the identification of participants, which included teachers and Grade 8 learners across the selected schools. A convenience sampling technique was then used to select three schools, with one teacher and a group of learners chosen from each. Semi-structured interviews were conducted, supported by note-taking and audio recordings to ensure accuracy and depth of responses. The collected data were subsequently transcribed and combined with field notes for analysis. Finally, the findings were integrated to establish patterns and themes relating to learner underperformance. This systematic procedure ensured that the voices of both learners and teachers were captured and accurately reflected in the study's findings (Creswell & Creswell, 2017).

4.5. Sampling or Study Group

The study group consisted of Grade 8 learners and EMS teachers in the Umhlathuze Circuit. A convenience sampling technique was used to select three schools: one from a rural area, one from a township, and one from an urban (model C) school. From each school, one teacher was interviewed together with a diverse group of learners representing high-achievers, moderate-achievers, and underperformers. This combination allowed the researcher to compare different levels of understanding and to identify challenges across various socio-educational contexts.

4.6. Data Analysis

The data were analysed using qualitative thematic analysis. Interview transcripts and researcher notes were systematically examined to identify recurring patterns and themes associated with learner underperformance. Through a process of coding, the data were organised into meaningful categories, which were then refined into overarching themes to provide deeper insights into the phenomenon under study (Nowell & Albrecht, 2022). The analysis focused on both learner and teacher perspectives to provide a holistic understanding of the challenges in learning the Accounting Equation. This approach ensured that the findings were grounded in participants' lived experiences while addressing the overarching research question.

5. PRESENTATION of FINDINGS

5.1. Understanding Accounting Subject Content Knowledge (SCK)

Findings from the study reveal that both learners and some teachers have limited knowledge of the basic principles of the accounting equation and lack understanding of fundamental accounting concepts. Teachers indicated that their own lack of content knowledge was a major challenge affecting learners' grasp of the accounting equation. Ngwenya (2012) stressed that EMS teachers often lack accounting-specific content knowledge, a situation exacerbated by the fact that curriculum content is not always covered in detail in schools. During interviews across rural, semi-urban, and urban schools, learners consistently agreed that their main difficulty lay in identifying and differentiating accounting equation transactions. Observations showed that although some learners could provide correct answers when asked about specific entries, they struggled to explain why certain procedures were followed, such as why an account was debited or credited.

Teachers highlighted that strengthening their subject content knowledge through professional development was essential. As Schmidt (in Qholosa, 2016) explains, content knowledge (CK) refers to the "knowledge about the actual subject matter that is to be learned or taught." Teachers further emphasized that possessing strong subject expertise and relevant qualifications was critical for teaching the accounting equation effectively. Bett and Mulkeen (as cited in Mumhure, 2017) also note that professional development provides teachers with updated knowledge in their field, which enhances their ability to improve subject content knowledge and teaching practices.

Mr George: *"The main reason is that they lack basic accounting concepts. The biggest challenge comes from learners, they struggle to understand concepts. Learners are unable to apply the concepts to a given scenario like identifying or differentiating expenses, assets, liabilities, or owners' equity and how those, especially income and expenses, affect owners' equity. Learners find it very difficult to analyse and interpret how those elements (income and expenses) affect owners' equity."*

Mr Phakathi: *"…lack understanding in terms of transaction… The key thing is to understand concepts… Also… they (learners) lack to classify them into different accounts such as Assets, Owners' Equity and Liabilities as well as Income and Expenses."*

Nosipho: *"…unable to differentiate between transactions that have to be recorded under liabilities or capital. That is where the problem lies; sometimes I do mix up when I study at home."*

Bongie:...*It becomes hard for me and I become confused which transaction to record under which account although teacher did explain but I get confused when I do it.*

Phindile*: I had a problem on how to record transactions particularly Bank account – I used to mix put wrong transaction in credit side whereas it supposed to be debited.* **Lwazi:** *I do experience challenges like I get confuse and mix when recording transactions that belongs to OE and put them under Assets Precious: I experience challenges actually Accounting Equation (AE) is where my weaknesses are Fezile: I do have challenges, but I know the formula or AE Principle, but I don't understand it when I am alone.*

The responses from Mr George, Mr Phakathi, Nosipho, and Bongie point to a common challenge of conceptual understanding in the accounting equation. All participants highlight that learners struggle not only with remembering accounting concepts but also with applying them to practical scenarios. Such findings align with Shulman & Shulman, (2004) argument that subject matter knowledge and the ability to connect it meaningfully are essential for effective teaching and learning. Without a solid grasp of foundational concepts, learners are unable to move beyond surface-level recall, which hinders their problem-solving abilities in accounting.

5.2. Stagnation of Accounting Curriculum

Another theme emerging from the findings was the stagnation of the accounting curriculum. Teachers noted that important sections of financial literacy, particularly the accounting equation, were either not taught in depth or were skipped altogether due to a lack of confidence and adequate support. Orientation workshops offered by the Department of Basic Education were intended to assist teachers, yet participants found them ineffective. Most workshops were limited to one or two days, conducted at the beginning of the year, and lacked a strong focus on subject content.

Teachers argued that professional development workshops needed to be longer and more content based. Miles (2014) observes, teachers often experience only traditional workshop-based professional development, which research shows to be ineffective. Although the Department attempts to address gaps in subject content knowledge through these workshops, participants felt they were insufficient and did not provide the necessary practical support. This stagnation in curriculum delivery continues to disadvantage learners, leaving them unable to grasp accounting concepts fully.

Bongie:...*It becomes hard for me and I become confused which transaction to record under which account although teacher did explain but I get confused when I do it alone.*

Mrs Dlamini: *"…workshops should run more than one day at least try to help teachers with the content of the subject." And also, with the Department, it's only workshops but I don't think those workshops are effective, reason being they don't address challenges we are facing. They are only conducted just for one day or two."*

Mr Phakathi: *"I feel that workshops should be changed to content-based because you find that teachers skip this section of accounting in EMS. In terms of EMS subject, I would say if any, there is very limited support usually it's an orientation workshop conducted at the beginning of the year and they run for two days."*

Most educators predominantly participate in traditional, workshop-based professional development, that is according to Miles (2014). In an effort to address the deficiencies in subject content knowledge among teachers, the Department of Basic Education organizes workshops aimed at bridging this gap. However, many teachers perceive these workshops as ineffective, primarily because they lack a strong focus on content-specific training. This disconnects leaves educators feeling ill-prepared to enhance their teaching practices effectively.

5.3. Limited Resources

Limited resources also emerged as a key factor contributing to learner underperformance in the accounting equation. Some schools, including Amaphisi School for Girls and Esikhaleni Secondary School, did not have sufficient learning materials. Learners often had to share textbooks, while resources such as calculators and computer labs were absent. Teachers complained about the lack of teaching and learning resources, which negatively affected both instruction and learners' ability to study independently. In an era of the fourth industrial revolution, where technology is increasingly central to learning, such resource shortages place learners at a significant disadvantage.

It is therefore recommended that the Department of Basic Education ensure equitable distribution of teaching and learning materials across schools, especially in rural areas. Partnerships with parents, non-profit organisations, and local publishing companies could help ensure that schools are adequately resourced with textbooks, calculators, and other essential materials. Without these resources, teachers are constrained in their instructional practices, and learners struggle to master fundamental accounting concepts.

Mrs Dlamini: *"…You find that most learners poorly perform because they don't even have textbooks. Actually, even in my school here, there is a shortage of learning material and access to a photocopier is a challenge too."*

Nosipho: *"…Textbooks are there but not enough, they borrow us. We use Successful EMS textbook only and sometimes it has only one example so we can't practice much…"*

Phindile*: No, we don't have enough textbook, we share one book per desk and this thing of sharing make me lose concentration. Also I think we need other books to practice with because the one we are using sometimes it has one example….. Zinhle: I cannot say we have textbook because we do not keep them in our possession…*

Dudu:*….Textbooks we have to buy our own books as well as calculator*

Both Mrs Dlamini and Nosipho point to a shortage of learning resources, particularly textbooks, as a major barrier to effective teaching and learning. What is common in both accounts is the recognition that insufficient and inadequate learning materials negatively affect learners' ability to practice, revise, and fully grasp accounting concepts. This challenge reflects a broader systemic issue, where resource scarcity undermines the quality of education. Spaull (2013), highlighted the unequal access to textbooks and learning resources in South Africa remains one of the most pressing factors contributing to poor educational outcomes, particularly in disadvantaged schools. The participants' views therefore underscore the need for equitable distribution of resources to ensure that all learners have adequate opportunities to learn and practice effectively.

6. RECOMMENDATIONS

It is suggested that EMS teachers strengthen their subject content knowledge through continuous professional development initiatives, such as workshops and training sessions. In particular, teachers need opportunities to teach up to matric level, especially in accounting, so they become familiar with the financial literacy content embedded in EMS. Recent research shows that many EMS teachers feel underprepared for accounting-related content due to insufficient training and limited prior exposure (Ngwenya & Nzuza, 2022). Also, Mdodana-Zide (2023) reports that under-resourced rural schools suffer from disparities in teaching materials and content support, which hinder effective content knowledge building.

The study further revealed challenges related to inadequate learning resources in some schools. For example, in South Africa's rural schools, lack of textbooks, laboratory equipment, ICT resources, and reliable infrastructure has been noted as a major barrier to quality teaching (Linake & Makeleni, 2023; Mkhize & Davids, 2023). It is therefore recommended that the Department of Basic Education ensure equitable distribution of teaching and learning materials, with a particular focus on rural schools. Collaboration with parents, non-profit organisations, and other stakeholders is essential in providing adequate resources. Schools should be supplied with textbooks, calculators, and other essential tools before the start of each academic year. Additionally, the government could partner with local publishers to increase the production of prescribed and recommended textbooks to meet school demands.

7. CONCLUSION

The findings of this study, which focused on specific circuits, districts, and the KwaZulu-Natal Province (KZN), possess inherent limitations in their generalizability to all public schools within these regions. While the case-study approach effectively addressed the research aim of identifying causes for learner under-performance in the accounting equation section of EMS, its narrow scope restricts broader application. Both educators and students participating in the study highlighted a lack of understanding regarding fundamental accounting concepts as a primary obstacle in teaching and learning the accounting equation. Teachers also expressed concern that EMS is often perceived as a subject anyone can teach, leading to unqualified individuals instructing the course. This situation is believed to contribute to poor performance in Grade 12 accounting due to an inadequate foundation layed in earlier grades. Indeed, it is not uncommon for teachers to be assigned subjects outside their area of expertise; many EMS teachers, for instance, lack formal accounting training at the college or university level (Modise & Jonda, 2022). To improve academic outcomes in the accounting equation section of EMS, fostering strong teacher-learner relationships is advisable, as positive relationships can improve student motivation and academic performance (Ncama, 2021).

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