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Full Length Research Paper

Adolescent Mothers' Perceptions of Financial Mathematics in South African Secondary Schools

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Abstract

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Financial mathematics is an important component of school mathematics, as it develops learners' capacity to interpret and respond to everyday financial situations. However, limited attention has been given to how adolescent mothers perceive financial mathematics in relation to their schooling, motherhood, and lived financial experiences. Guided by the Mathematics Perceptions Development Model, this qualitative study explored the perceptions of 30 adolescent mothers from secondary schools in Tshwane North, South Africa. Data were collected through an open-ended questionnaire and analysed thematically. The findings revealed that participants perceived financial mathematics as both valuable and challenging. While some associated it with financial knowledge, self-improvement, and future independence, others experienced it as technically demanding, emotionally challenging, and insufficiently connected to their socioeconomic realities. These perceptions were shaped by the interaction between learner characteristics, motherhood responsibilities, and school-related experiences. The study highlights the need for contextually responsive pedagogies that address both the cognitive and affective dimensions of financial mathematics learning among adolescent mothers.

Keywords: Financial mathematics, Mathematics, Adolescent mothers, Learner perceptions, Marginalised learners.

Introduction

Financial mathematics within the Further Education and Training (FET) band equips learners with essential competencies that underpin the development of financial literacy and prepare them for advanced financial education (Foley, 2016). Despite the integration of financial education into school curricula, persistent disparities in financial literacy remain evident across demographic subgroups. Notably, females and adolescents consistently demonstrate lower levels of financial literacy than their male counterparts (De Bock et al., 2019; Watson et al., 2019). Lusardi (2019) emphasises that this trend is not confined to developing nations but is also prevalent in developed contexts, underscoring the global nature of the challenge.

Empirical evidence further highlights gendered differences in financial literacy outcomes. West et al. (2023) report that women across age groups generally perform less well on financial literacy assessments and frequently select non-response options, reflecting lower confidence in their financial knowledge. This lack of self-belief is compounded by broader sociocultural patterns in which women are less likely to engage in investment activities or assume financial risks (Farrell et al., 2016). These findings point to the need for educational institutions to prioritise financial education initiatives that specifically target young females, thereby addressing

persistent gender disparities.

Learners' conceptions of mathematics develop through their experiences, interests, and participation in activities such as problem formulation, concept development, and problem-solving (Onoshakpokaiye, 2021; Santos-Trigo, 2020). These experiences shape their perceptions, beliefs, and self-concepts and, consequently, influence how they interpret and engage with mathematical phenomena (Balacheff, 2013; Murphy, 2017). Positive experiences may strengthen confidence and engagement, whereas negative experiences can contribute to low self-efficacy, unfavourable attitudes, reduced participation, and weaker achievement (Brown et al., 2008; Watson et al., 2019). Evidence specific to financial mathematics similarly indicates that learners' perceptions are influenced by instructional conditions. García-Santillán et al. (2012) found favourable perceptions when financial mathematics was taught through an information and communication technology (ICT)-mediated approach incorporating the history of mathematics and financial simulations. Similarly, Rojas-Kramer et al. (2015) reported positive perceptions when technology-assisted instruction was employed. By contrast, Mthanti (2025) identified negative attitudes associated with low self-esteem, perceived difficulty, weak foundational knowledge, unfamiliar terminology, and limited exposure to financial decision-making at home. The study also identified positive perceptions associated with the practical value of budgeting and comparing loans and investments. Collectively, these findings suggest that perceptions of financial mathematics are shaped by the interaction between learners' prior experiences and the relevance, accessibility, and pedagogical design of instruction.

Understanding learners' perceptions is important because perceptions influence motivation, engagement, learning behaviours, and, ultimately, mathematical achievement. Learners who perceive mathematics positively are more likely to participate actively in learning activities, whereas negative perceptions may contribute to avoidance, anxiety, and resistance towards the subject (Aguilar, 2021). Furthermore, attitudes, beliefs, emotions, and motivations form part of mathematics-related affect, which has been linked to cognitive outcomes and performance in mathematics and financially related contexts (Batchelor et al., 2019; Letsoalo, 2017). Mathematics is often associated with more negative emotions than many other school subjects (Hill et al., 2021), highlighting the importance of examining how learners perceive mathematical learning. Investigating perceptions is particularly important among adolescent mothers, whose educational experiences are shaped by additional social and personal responsibilities that may influence how they understand, value, and engage with financial mathematics.

Financial mathematics warrants specific attention because, unlike mathematics more broadly, it applies mathematical knowledge directly to budgeting, saving, borrowing, interest, and the management of limited resources (Department of Basic Education [DBE], 2011). Its inclusion in the curriculum is therefore significant for developing the financial literacy required for informed and responsible decision-making (De Bock et al., 2019). However, South African learners continue to experience conceptual, procedural, and language-related difficulties in this area, including misconceptions that may persist into adulthood and undermine subsequent financial decision-making (Khalo & Bayaga, 2015). These competencies are especially important for adolescent mothers, whose caregiving responsibilities may require them to manage food, childcare, transport, and household expenses from an early age, often under constrained socioeconomic conditions (Ncongwane, 2018). Financial mathematics may consequently support not only curriculum-related learning but also their financial agency, independence, and capacity to provide for their children.

Addressing this gap is important because learners' perceptions influence their engagement with subject content, their motivation to learn, and the meanings they attach to educational experiences. By foregrounding the voices of adolescent mothers, this study contributes to a more inclusive understanding of financial mathematics education and responds to broader calls for research that centres the experiences of historically underrepresented learners in South African schools. Accordingly, this study explores adolescent mothers' perceptions of financial mathematics in South African secondary schools. Specifically, it seeks to answer the following research question: What are the perceptions of financial mathematics among adolescent mothers in South African secondary schools?

Conceptual Framework

The Mathematics Perceptions Development Model (MPDM), developed by Mutodi and Ngirande (2014), provides the conceptual lens for this study. The model is appropriate because it explains how learners' perceptions of mathematics develop through interactions among personal, social, and educational influences. Importantly, the MPDM posits that perceptions are not innate attributes but are continuously shaped by learners' experiences within their social and learning environments (Mutodi & Ngirande, 2014). In this study, the model is applied critically to examine adolescent

mothers' perceptions of financial mathematics as products of their lived educational, familial, and socioeconomic experiences rather than as isolated individual dispositions. Thus, the MPDM is not used merely to describe possible influences on perception; it is used to interpret how these influences operate within the specific context of adolescent motherhood and financial mathematics learning.

A key strength of the MPDM is its multidimensional conceptualisation of mathematical perceptions. The model recognises that learners' views of mathematics emerge through the interaction of social factors, home and school environments, and individual learner characteristics (Mutodi & Ngirande, 2014). This multidimensional orientation is particularly relevant to adolescent mothers, whose educational experiences are often influenced by interconnected circumstances, including motherhood responsibilities, family expectations, peer relationships, school participation, and material constraints. Research suggests that learners' perceptions of mathematics are shaped not only by academic experiences but also by broader social contexts that influence their attitudes and beliefs towards the subject (Attard & Holmes, 2022; Fekumo & Omeka, 2022). The MPDM therefore enables this study to examine how perceptions of financial mathematics are formed at the intersection of classroom experiences and the social realities that adolescent mothers navigate beyond school.

The model is further applicable because it foregrounds the importance of home and school contexts in shaping learners' mathematical experiences. Studies have shown that parental attitudes, teacher support, peer interactions, and access to learning resources play important roles in influencing learners' engagement with mathematics and their perceptions of the subject (Djonko-Moore, 2020; Puspitarini & Hanif, 2019). Where learners receive encouragement, support, and adequate learning opportunities, they are more likely to develop positive perceptions of mathematics. Conversely, inadequate support and limited resources may contribute to negative attitudes and disengagement (Galugu & Samsinar, 2019). For adolescent mothers, these contextual factors require careful interpretation because home and school are not neutral environments. Family support, childcare arrangements, poverty, teacher expectations, and school flexibility may either enable or constrain engagement with financial mathematics. The MPDM is therefore used to analyse not only whether these contexts influence perceptions, but also how they shape participants' access to confidence, relevance, support, and participation.

In addition, the MPDM recognises the role of learner characteristics, such as self-concept, motivation, prior achievement, and personal experiences, in shaping perceptions of mathematics (Day et al., 2018; Lubis & Fazira, 2022). These factors are particularly significant for adolescent mothers because their educational pathways may differ substantially from those of their peers. Previous experiences of success or difficulty in mathematics, perceptions of competence, and motivations for continuing their schooling may influence how they view financial mathematics and its relevance to their lives. Mutodi and Ngirande (2014) further argue that learners' experiences of mathematics are central to the development of their conceptions of the subject, highlighting the importance of understanding these experiences when exploring learners' perceptions. In this study, such learner characteristics are interpreted in relation to the additional demands of adolescent motherhood, including reduced study time, emotional pressure, caregiving responsibilities, and the need to make financial decisions earlier than many of their peers.

Rather than examining the independent contribution of specific variables, this study seeks to understand how social influences, educational contexts, and learner characteristics collectively shape adolescent mothers' perceptions of financial mathematics. The holistic orientation of the MPDM supports such an inquiry by recognising the dynamic and interconnected nature of perception development (Mutodi & Ngirande, 2014). At the same time, the model is applied with critical awareness of its limitations. Although the MPDM is a general model of learners' perceptions of mathematics, this study extends its application to a marginalised learner group whose perceptions of financial mathematics are mediated by both schooling and motherhood. Accordingly, the model is used as an analytical framework for interpreting the study's themes.

Methodology

Research Design

This study adopted a qualitative research design to explore adolescent mothers' perceptions of financial mathematics. Lewis (2015) supports the use of qualitative inquiry to examine how participants understand and construct meaning from their experiences within particular social and contextual settings. Accordingly, the design enabled the study to examine both the explicit meanings expressed by participants and the underlying meanings developed through the thematic interpretation of their responses.

Participants

The participants comprised 30 adolescent mothers enrolled in Grade 12 Mathematics at three secondary schools in Tshwane North, South Africa. The three participating schools were no-fee schools located in Soshanguve Township. Participants ranged in age from 17 to 20 years. The study focused specifically on learners who were mothers, were enrolled in Grade 12 Mathematics, and had been identified and recorded by the School-Based Support Team (SBST), which is responsible for identifying and documenting learners' support needs within the school.

Following the attainment of ethical clearance and permission to conduct the study, the researcher approached the SBST at each participating school. The SBST records were subsequently used to identify potential participants who met the inclusion criteria. Participation was voluntary, and only learners who provided assent and whose guardians provided consent were included in the study. Participants were purposively selected based on their status as adolescent mothers and their distinctive experiences of balancing motherhood and schooling, thereby ensuring that the perspectives of this marginalised learner group were captured. To protect participants' identities and ensure confidentiality, all participants were anonymised using pseudonymous codes ranging from B1 to B30. These codes were used in place of participants' names throughout the presentation and reporting of the findings.

Data Collection

Data were collected using a paper-based, open-ended questionnaire comprising four questions. This article reports on participants' responses to one question: "What is financial mathematics according to you?" The questionnaire was administered in English, the language of teaching and learning, and all participants responded in English. Participants completed the questionnaire individually in class after school under the supervision of the researcher. Completion of the full questionnaire, including the question reported in this article, took approximately 30 minutes. Prior to administration, the questionnaire was reviewed by subject-matter experts to assess its clarity, relevance, and alignment with the study objectives. It was subsequently piloted with learners who had characteristics similar to those of the target population. Feedback from the pilot study informed minor refinements to the instrument before its final administration. Although the study relied on a single data-collection instrument, depth was promoted through the use of open-ended question, sufficient space for extended responses, and encouragement for participants to explain their views using examples drawn from their own experiences.

Permission to conduct the study was obtained from the Department of Basic Education (DBE), and ethical clearance was granted by the university's ethics committee (REF: 2023/05/10/64018342/21/AM). Informed consent was obtained from participants' guardians, while assent was obtained from the participants themselves. Confidentiality was maintained through anonymisation, and participants' written responses were preserved throughout the analysis to support the authenticity and integrity of the data.

Data Analysis

Data were analysed using Braun and Clarke's (2006) six-phase thematic analysis framework, with the MPDM serving as a sensitising conceptual lens during the coding and theme development processes. The analysis began with repeated reading of participants' responses to develop a comprehensive understanding of the dataset and to remain close to participants' intended meanings. Initial codes were generated inductively from recurring ideas within the data, including budgeting, interest, difficulty, anxiety, and future financial preparation.

Thereafter, the MPDM was employed analytically to examine how these codes reflected the interaction among learner characteristics, home and social contexts, and school-related experiences. In this way, the conceptual framework informed the interpretation of the codes without predetermining the themes. The codes were subsequently organised into broader themes, including utility perceptions, technical curriculum challenges, attitudinal and emotional perceptions, perceived disconnects between classroom content and lived realities, and empowerment and future preparation.

The themes were then reviewed to ensure that they were coherent, distinct, and adequately supported by the data, while remaining aligned with both participants' responses and the study's conceptual framework. Following this review, each theme was clearly defined and named. The findings were subsequently reported using illustrative participant quotations.

Trustworthiness

Trustworthiness was enhanced through systematic procedures throughout the research process. Credibility was established through expert review of the questionnaire, peer debriefing during theme development, and repeated comparison of themes with participants' original responses. Dependability was strengthened by following Braun and Clarke's (2006) six-phase thematic analysis framework and maintaining an

audit trail of coding decisions, theme revisions, and interpretive notes. Confirmability was enhanced by preserving participants' original responses and using verbatim quotations to ensure that interpretations remained grounded in the data. Collectively, these procedures enhanced the transparency, traceability, and credibility of the findings.

Findings

Guided by Braun and Clarke's (2006) framework for thematic analysis, the following themes were generated from learners' responses to the question: *"What is financial mathematics, according to you?"* Table 1 summarises the themes and codes identified through the analysis.

Table 1

Summary of Themes and Codes

Theme	Brief definition	Key codes
Utility Aspect Perceptions	Financial mathematics is useful for daily financial management	Budgeting; saving; expenses; SASSA grant; household needs
Empowerment and Future Preparation	Financial mathematics as preparation for independence and agency	Future planning; investing; informed decisions; adulthood; agency
Technical Curriculum Challenge Perceptions	Financial mathematics as conceptually and procedurally difficult	Interest; VAT; taxation; loans; depreciation; calculations
Attitudinal and Emotional Perceptions	Emotional responses shaping engagement with the topic	Anxiety; fear; frustration; low confidence; dislike of mathematics
Disconnect Between Classroom and Reality	An emergent concern that some classroom examples felt distant from lived financial realities	Poverty; unemployment; unrealistic amounts; limited resources

The themes presented in Table 1 capture participants' perceptions of financial mathematics across different dimensions identified in their responses. The findings are discussed below according to each theme, with participants' accounts used to illustrate the meaning underlying the identified patterns.

Theme One: Utility Aspect Perceptions

Adolescent mothers commonly perceived financial mathematics as a practical tool for managing everyday financial demands. They emphasised budgeting, saving, and managing household expenses as essential skills. For example, one participant explained: *"Budget your money… manage your expenses"* (B1), while another noted, *"Prepare us for life after school"* (B12). This suggests that financial mathematics is valued for its practical relevance to everyday life and family responsibilities.

Theme Two: Empowerment and Future Preparation

Some adolescent mothers viewed financial mathematics as empowering and future-oriented. They regarded it as preparation for adulthood and financial independence, as well as a means of protecting themselves against financial exploitation. One participant reflected: *"Important topic… relates to Life Orientation"* (B5), while another emphasised: *"When you are buying or investing, you need skills"* (B30). These perceptions highlight the aspirational dimension of financial mathematics, through which adolescent mothers recognise its potential to promote financial stability and empowerment.

Theme Three: Technical Curriculum Challenge Perceptions

A significant proportion of adolescent mothers associated financial mathematics with technical content such as value-added tax, taxation, interest, depreciation, and loans. Although these concepts were recognised as important, they were often experienced as abstract and overwhelming. One learner reflected: *"Calculate interest rate… simple or compound interest"* (B6), while another expressed concern: *"Borrow R1000 but pay double"* (B24). These statements highlight the perception of financial mathematics as technically demanding and, at times, intimidating.

Theme Four: Attitudinal and Emotional Perceptions

Several adolescent mothers described financial mathematics as difficult, anxiety-inducing, and unenjoyable. Emotional struggles emerged as a recurring barrier, often linked to low confidence and the additional pressures associated with adolescent motherhood. For instance, one participant shared: *"Concepts are too difficult… makes me feel anxious"* (B3), while another admitted: *"all mathematics topics are too difficult"* (B15). These perceptions reveal how

emotional factors shape learners' engagement with the subject.

Theme Five: Disconnect Between Classroom and Reality

Although this theme was evident in a small subset of responses, it provides an important insight into how some adolescent mothers experience a disconnect between classroom examples and their lived socioeconomic realities. One participant explained: *"Do not relate because no one is working at home"* (B2), while another noted: *"They talk about a lot of rands while I have nothing"* (B7). These responses should not be generalised to all participants but indicate an important area for further exploration, particularly regarding how financial mathematics examples can be made more responsive to contexts of poverty, unemployment, and limited household resources.

Discussion

The findings show that adolescent mothers' perceptions of financial mathematics are characterised by a central tension. They recognise its future value for financial independence and responsible decision-making, yet some experience it as technically difficult, emotionally demanding, and insufficiently connected to their immediate socioeconomic realities. The discussion therefore moves beyond restating the five themes and instead interprets how these perceptions reflect the interaction of curriculum content, learner affect, motherhood responsibilities, and lived financial constraints.

A key contribution of the study is its demonstration that financial mathematics is valued not simply as school content but as knowledge linked to survival, caregiving, and future planning. Participants' references to budgeting, child-related expenses, household needs, and South African Social Security Agency (SASSA) grants suggest that the perceived usefulness of financial mathematics is shaped by immediate responsibilities as well as longer-term aspirations. This supports research showing that learners attach greater value to mathematics when they perceive it as relevant to real-world experiences (Hayes, 2017). It also aligns with the Curriculum and Assessment Policy Statement (CAPS), which positions financial mathematics within everyday, workplace, and business contexts and emphasises informed financial decision-making (DBE, 2011). For adolescent mothers, however, usefulness is not merely an abstract curricular aim but is closely linked to the practical demands of managing limited resources while continuing their schooling.

At the same time, the findings caution against assuming that relevance automatically produces engagement. Participants' difficulties with interest, value-added tax, taxation, loans, depreciation, and lengthy word-problem contexts indicate that financial mathematics may be experienced as both valuable and inaccessible. This tension is consistent with national evidence showing persistent learner difficulties in financial mathematics, including challenges with simple and compound interest, taxation, and related applications (DBE, 2021). It also corresponds with studies showing that learners' beliefs and experiences shape how they engage with mathematical learning (Sachdeva & Eggen, 2021), and that language-related demands can contribute to errors in financial mathematics when learners must interpret complex contextual information before applying procedures (Khalo et al., 2022).

The affective dimension of the findings is important because it helps explain why some participants may recognise the value of financial mathematics, while still struggling to engage with it confidently. Anxiety, fear, frustration, and low confidence were not isolated emotional reactions; rather, they were linked to prior mathematical experiences, perceptions of difficulty, and the additional pressures associated with adolescent motherhood. This supports research showing that learners' emotional experiences influence how they remember, approach, and participate in mathematics learning (Amran et al., 2019; Gafoor & Kurukkan, 2015; Hill et al., 2021). It also resonates with research on mathematics anxiety and identity, which shows that emotional barriers can undermine engagement and performance (Ashcraft & Krause, 2007; Boaler, 2002). For adolescent mothers, these affective barriers may be intensified when financial mathematics is presented in ways that appear demanding but are not accompanied by sufficient pedagogical support.

The most analytically significant insight emerges from the relationship between disconnect and empowerment. Some participants viewed financial mathematics as important for future independence, yet perceived classroom examples as distant from their immediate realities of poverty, unemployment and limited household income. This suggests that the issue is not whether adolescent mothers recognise the value of financial mathematics, but whether classroom representations enable them to relate its value to their present circumstances. The finding aligns with critiques that mathematics curricula may inadequately represent learners' socioeconomic realities (Skovsmose, 1994), while also supporting evidence that personal financial experiences can strengthen engagement with financial

mathematics when explicitly connected to learning (Slavíčková & Regecová, 2018).

This central tension also deepens the interpretation of empowerment. Participants' future-oriented responses show that financial mathematics can be perceived as a pathway to adulthood, independence, and protection against financial exploitation. However, empowerment is unlikely to result from curriculum exposure alone. It requires pedagogical approaches that make financial concepts accessible, emotionally supportive, and connected to learners' current financial contexts. This interpretation is consistent with the CAPS aim of developing learners who can make informed and responsible financial decisions in everyday life (DBE, 2011), as well as evidence that problem-solving in financial mathematics can enhance learners' capacity to manage personal finances (Root et al., 2017). For adolescent mothers, empowering financial mathematics education therefore depends on bridging future aspirations with present realities.

Taken together, the findings distinguish perceived relevance from personal connectedness. Adolescent mothers recognised the value of financial mathematics for budgeting, decision-making, and future independence, yet some found classroom examples disconnected from their immediate experiences of childcare, household scarcity, and limited income. Although this supports Mthanti's (2025) finding that learners value financial mathematics as preparation for independence, it also shows that perceived usefulness does not necessarily produce engagement when curriculum representations remain remote from learners' socioeconomic realities. From the perspective of the MPDM, this tension demonstrates how perceptions are shaped through interactions among learners' experiences, social circumstances, and educational contexts (Mutodi & Ngirande, 2014). Thus, consistent with Skovsmose (1994), financial mathematics may be regarded as important while remaining insufficiently connected to learners' present lives.

Conclusion

This study explored adolescent mothers' perceptions of financial mathematics through the lens of the MPDM. The findings revealed diverse and, at times, contrasting perceptions of financial mathematics. While many participants viewed the topic as useful for self-improvement, financial management, and future preparedness, others perceived it as technically challenging, emotionally demanding, and insufficiently connected to their lived realities. These perceptions were shaped by the interplay of individual learner characteristics, emotions, beliefs, and school-related factors, supporting the central proposition of the MPDM that mathematical perceptions emerge from both personal and contextual influences (Mutodi & Ngirande, 2014).

The findings further suggest that financial mathematics occupies a distinctive position in the educational experiences of adolescent mothers, particularly within the South African context. Participants recognised its value in developing financial knowledge, supporting future independence, and equipping them with skills for decision-making and responsible financial behaviour. However, experiences of anxiety, low confidence, curriculum complexity, and perceived disconnects between classroom examples and everyday realities constrained some learners' engagement with the topic. These findings indicate that adolescent mothers' perceptions of financial mathematics are not determined solely by curriculum content but are also shaped by their social circumstances, educational experiences, and experiences of motherhood.

The study has important implications for mathematics education. First, the findings underscore the need for contextualised approaches to financial mathematics that reflect learners' socioeconomic realities, particularly those who assume financial responsibilities at an early age. Second, teachers in these schools should attend not only to learners' cognitive needs but also to affective factors such as mathematics anxiety, confidence, and self-efficacy, which can influence engagement and achievement. This is particularly important for adolescent mothers, whose schooling experiences may be shaped by the additional demands of motherhood. Finally, curriculum designers and educators should recognise the potential of financial mathematics to contribute to empowerment by developing the financial capabilities needed to navigate current circumstances and pursue future aspirations. Creating supportive learning environments that connect mathematical knowledge to authentic life experiences may strengthen learners' perceptions of financial mathematics and enhance its relevance, accessibility, and potential to contribute to their financial agency.

Limitations and Future Research

This study should be interpreted in light of several limitations. First, it was conducted with a relatively small sample of adolescent mothers from selected secondary schools in one district, limiting the transferability of the findings to other contexts. Second, the study focused

exclusively on adolescent mothers and did not include comparisons with other learner groups. Third, data were generated using a single instrument, namely an open-ended questionnaire. Although the instrument was useful for capturing participants' written perceptions, reliance on a single data source limited opportunities for triangulation and may have constrained the depth of interpretation.

A further limitation concerns the language of the instrument. The questionnaire was administered in English, and all participants responded in English. However, English may not have been the home or strongest language of all participants. Given that language-related difficulties have been identified as contributing to learner errors and challenges in financial mathematics (Khalo et al., 2022), participants' responses may have been influenced by their ability to express mathematical and financial ideas in English. This may have limited the depth, precision, or nuance of some responses. Finally, potential social desirability bias cannot be excluded. As participants completed the questionnaire under the researcher's supervision within a school setting, some may have provided responses they perceived as acceptable or expected, particularly when commenting on the usefulness of financial mathematics. This may have influenced the openness with which they expressed negative or critical perceptions.

The researcher's position within mathematics education also warrants consideration. The researcher brought prior knowledge of the value of financial mathematics and an interest in understanding how marginalised learners experience the subject. To address potential researcher influence, the analysis remained closely grounded in participants' written accounts. Direct quotations were used to substantiate interpretations, and themes were repeatedly reviewed against the original responses to minimise over-interpretation. This reflexive approach helped ensure that the findings remained grounded in participants' meanings rather than being shaped solely by the researcher's assumptions.

Future research could extend this study by examining perceptions of financial mathematics among larger and more diverse learner populations across different provinces and school contexts. Studies could also employ multiple data-collection methods, such as interviews, focus groups, classroom observations, and document analysis, to facilitate triangulation and provide a more comprehensive understanding of adolescent mothers' perceptions.

Disclosure Statement

The author declares that they have no known competing financial interests, personal relationships, or affiliations that could have influenced the work reported in this manuscript.

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