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Code-switching in finance tutorials for immigrant students: An activity theory perspective

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Background: Given South Africa's multilingual landscape and a growing immigrant student population, this study examines how code-switching enhances finance tutorials for African immigrant students at a South African university where English is the main medium of instruction.

Objectives: The study focuses on an entrepreneurship programme, and examines how tutors switch between English and the tutee's home or preferred languages to help students overcome language barriers and improve their understanding of complex financial concepts, such as the Time Value of Money.

Method: Using a qualitative case study approach within an interpretivist paradigm, data were collected using focus group interviews and unobtrusive observations of tutorial sessions with five African immigrant tutees and three tutors. Two major themes emerged: the use of code-switching as a pedagogical tool and the role of tutors in meaning construction. Activity Theory served as the analytical frame for the study by enabling analysis of internal contradictions during tutorial activities.

Results: The findings demonstrate that code-switching is a valuable teaching tool that significantly enhances students' understanding, engagement, and sense of fairness in class. It also emerged that tutors play a crucial role as language mediators, adapting their language to meet the students' needs.

Conclusion: The study concedes that code-switching can be a pedagogical strategy that enhances comprehension among multilingual African immigrant students, thereby promoting inclusive education through equitable learning opportunities.

Contribution: It is hoped that the study will provide educators and policymakers with concrete strategies for planning and intervention as they strive to improve student performance and inclusive education in South African institutions of higher learning.

Keywords: immigrant students; South African universities; code-switching; finance subjects; tutorials; Activity Theory.

Introduction

South African universities attract students from many cultures and language backgrounds. The composition of students in South African universities reflects the country's rich cultural and linguistic diversity, where 11 official languages are spoken, in addition to the many others brought by immigrants. For African students from countries where English is not their native language, studying challenging subjects such as finance in entrepreneurship programmes at a South African university can be difficult. Most often, these students struggle to understand complex financial topics or participate in class discussions when English is not their native language (Malindi, Gobingca & Ndebele 2023; Ncoko, Osman & Cockcroft 2000). For instance, following instructions given in English in a lesson (on the Time Value of Money for example) could be challenging for these students (Mabandla 2021; Mkhize 2023). Research indicates that, for several reasons such as the influence of mother tongue (Booyse & Ngwenya 2020) and the influence of English in the transition from high school to university (Ndimande-Hlongwa & Khumalo 2022), these challenges make it difficult for them to succeed in their courses (Jhagroo 2015; Vysotskaya 2020). However, given that understanding finance is critical to launching a successful business, overcoming learning barriers to this becomes critical to these students. Switching between English and a student's home language during instruction, also known as code-switching, may bridge the

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language barrier by enhancing comprehension during finance tutorials (Malindi et al. 2023; Ncoko et al. 2000).

From a general perspective, Wunseh and Charamba (2023) and Malindi et al. (2023) concur that code-switching has potential to enhance a learner's understanding of a concept. The limited body of research on code-switching in South African classrooms (Marawu 2018; Uys & Van Dulm 2011) suggests that this widely used practice has received minimal attention in South Africa. This is also true for the large part of the literature that is concerned with finance education in multilingual contexts (see Bjorklund 2018; Da Silva & Ravindran 2016, for instance). Hence, much of what is known is from general language studies (Mkhize 2023; Shinga & Pillay 2021), and subject-specific application of code-switching (mostly in Science, Technology, Engineering and Mathematics [STEM] subjects) in the South African context (Diko 2024; Mawela & Mahlambi 2021), while code-switching in finance education remains largely unchallenged and understudied.

This study examines how tutors switch between English and one of the learners' native languages in finance tutorials within an entrepreneurship programme at a South African university, with a focus on its impact on African immigrant students. Using Activity Theory (AT), a framework that examines how tools like code-switching shape learning in social and cultural contexts (Engeström 2009), the research investigates interactions among tutors, students, and the classroom environment. Through focus groups and tutorial observations, it reveals how code-switching helps tutors explain complex financial concepts and enhances students' understanding, engagement, and sense of fairness in the learning process.

Focusing on code-switching in finance education, this study examines the experiences of African immigrant students, a group that is sometimes overlooked in education, to generate insights that inform inclusive teaching strategies for multilingual students in South Africa and beyond. By confirming that code-switching enhances comprehension and therefore an inclusive and equitable learning environment, this study contributes to educational practices that promote academic success for multilingual African immigrant students. Ultimately, the findings aim to guide educators, policymakers, and higher education institutions (HEI) in leveraging code-switching to strengthen financial education, ensuring that all students, regardless of their linguistic background, can access and master critical financial knowledge.

Literature review

This section addresses financial literacy issues and the current state of research on the challenges that African immigrant students encounter in HEIs. Additionally, it assesses the current state of research on code-switching in educational contexts, particularly its implications for non-native English speakers. It also looks into the application of AT in research.

Challenges faced by African immigrant students in higher education

Students who immigrate often lose their social networks, face discrimination, and deal with the challenges of adjusting to a new culture (Da Silva & Ravindran 2016). African immigrants enrolled in South African HEIs encounter several challenges such as financial and systemic barriers (Mabaso & Bhengu 2021), academic, language and social barriers (Gumede & Ndlovu 2023; Van Wyk & Davids 2025), as well as experiences of prejudice and discrimination (Omoniyi 2020). Some of the challenges that migrant African students face are similar to those that black South African students—especially from rural contexts—face, such as language barriers in accessing academic discourses (Booyse & Ngwenya 2020; Ndimande-Hlongwa & Khumalo 2022), code-switching, pedagogical, and institutional barriers (Diko 2024; Mabuso & Mhengu 2021; Mkhize 2023), as well as financial, psychological, and emotional stressors (Omoniyi 2020; Van Wyk & Davids 2025). While some of these challenges often originate from a lack of social connections and financial limitations, they lead to stress and psychological issues that are worsened by limited social support (Da Silva & Ravindran 2016). According to Ma (2022), the hurdles these students encounter could be narrowed down to language, culture, classroom discussions, academic expectations, and interpersonal relationship issues. Ma emphasises the importance of teaching methods that consider cultural and language differences to provide adequate support. Their findings also underscore the need for targeted resources and support to address the unique challenges that immigrant students face in finance courses, thereby enabling them to succeed.

Benefits of code-switching in educational settings for second-language English learners

According to Gumperz (1982:60), 'code-switching is the juxtaposition within the same speech exchange of passages of speech belonging to two different grammatical systems or subsystems'. Myers-Scotton (1993:8) sees code-switching as 'the selection by bilingual speakers of forms from an embedded language in utterances primarily structured by a matrix language'. The above two definitions are important in laying the ground for a critical discussion on the application of code-switching in classroom settings.

In Gumperz's (1982) seminal work, *Discourse Strategies*, he highlights four grounding principles in code-switching: a discursive approach to code-switching, the role of grammatical integrity, the intensity of code-switching analysis, and how the careful use of ethnography offers a sound empirical ground for a robust code-switching understanding. Meanwhile, Myers-Scotton (1993, 2002) offers the Matrix Language Frame (MLF) as a model for the grammatical understanding of code-switching. For her, the MLF ensures a more nuanced understanding of code-switching in that it highlights the embeddedness of one or

more languages in a dominant language, thus showing how the switching occurs structurally (Myers-Scotton 1993). Myers-Scotton (2002) further suggests that code-switching has a predictive power through the way words are organised and the distribution of morpheme, as well as that code-switching has cross-linguistic applicability.

Code-switching provides multiple benefits in educational contexts for students acquiring English as a second language (L2). Several studies have highlighted the significance of code-switching in enhancing learner engagement and comprehension, particularly in contexts where English is not the primary language (Mokgwathi & Webb 2013; Nguyen, Grainger & Carey 2016; Shafi, Kazmi & Asif 2020). Positive results have been recorded with code-switching in Mathematics courses noted to promote clarity in difficult concepts and enhance student understanding (Ali & Ihsan 2023). These studies collectively highlight the importance of code-switching as an instructional strategy that can improve the learning outcomes for L2 English learners.

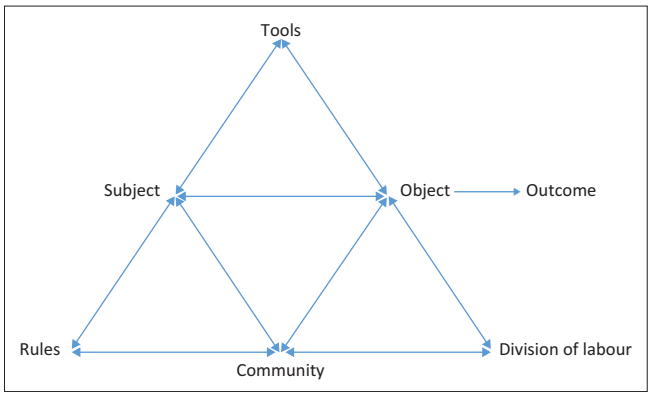
Activity Theory: A framework for understanding learning activities

To O'Leary (2010), AT is a psychological framework stressing the interaction of tools, results, and the community in forming human activity. The main ideas of the theory are (Engeström 2009):

- **Subject:** The person or group carrying out the activity. For instance, students in a finance tutorial.
- **Object:** The purpose or drive behind the activity (for instance, understanding financial concepts).
- **Tools:** The physical and mental tools employed to reach the goal, such as textbooks, conversations, and code-switching.
- **Outcome:** The result of the activity (e.g. increased knowledge of finance).
- **Community:** The social context in which the activity takes place (e.g. the classroom environment, peers, and instructors).
- **Rules:** The norms and regulations governing the activity (e.g. classroom expectations, participation guidelines).
- **Division of labour:** The distribution of tasks within the activity (e.g. instructor facilitation, student participation).

Just as in other fields, AT has been used in project-based language learning (Gibbes & Carson 2014), qualitative analysis (Hashim & Jones 2007), and enterprise ontology (O'Leary 2010). A model activity system is shown in Figure 1.

Lam (2021) and concurs that AT facilitates understanding of the complex relationships and mediations involved in learning activities. In support, Lam (2021) and Çakıroğlu et al. (2016) found it relevant when studying the mediating effect of technology, such as peer feedback systems, in online learning contexts. Emphasising the social and cognitive factors that impact its implementation, Yarzebinski et al. (2015) broaden AT's scope to include code-switching in classrooms with students who speak more than one language.



Source: Engeström, Y., 2009, 'Learning and expanding with activity theory: The future of activity theory: A rough draft', in A. Sannino, H. Daniels & K.D. Gutiérrez (eds.), *Learning and expanding with activity theory*, pp. 303–328, Cambridge, London

FIGURE 1: Elements of an activity system.

An excellent foundation for learning by means of tutorials, AT permits in-depth examination of code-switching's many components and mediations.

The main contribution of Engeström (2009, 2014) to AT is his focus on extensive learning and growth in particular situations. He emphasises how collective activity is shaped by mediation and conversation (eds. Sannino, Daniels & Gutiérrez 2009). Engeström's work has also had an impact on organisational studies by expanding the understanding of human activity to embrace formal organisations (Blackler 2009). These contributions have expanded the scope and relevance of AT, bringing it new dynamism in accounting for human behaviour and learning.

Analysing code-switching with Activity Theory

Code-switching can be studied in educational settings using tools provided by AT. At its core, AT offers a framework for examining human activities that are mediated by tools and artefacts. Applied to code-switching, it allows the researchers to view this sometimes-charged phenomenon through the perspective of the dense social setting in which it occurs. Who are the various actors involved in code-switching, and what interrelationships and possible tensions exist among them? As students and teachers, we are all part of the learning environment that sometimes engulfs us in educational code-switching (Desyana, Murni & Agust 2020). Activity Theory could be a valuable means of studying the types of code-switching that sometimes occur in English-language medium classes, along with the contextual variables that affect its usage (Hendra 2018). More generally, it could illuminate the sometimes-contradictory tensions across various educational settings in which code-switching is used.

Research methods and design

This article focuses on the use of code-switching by tutors in finance courses for African immigrant students at a South African university. The study is situated in the interpretivist paradigm, where meaning making and interpretation are influenced by social conditions and

situated in context (Sithole 2025; Tanlake & Aryal 2025). Sithole (2025) affirms that a qualitative case study (such as that which this research adopts) is suitably aligned to interpretivist research because the researchers are able to explore the subjective realities (ontology) of the participants in a naturalistic settings and meaning is constructed and understood subjectively. This research adopts a qualitative case study approach. Qualitative case studies allow for intensive and extensive research of complex occurrences within their specific contexts (Khan 2019). They are most beneficial, as here, when a researcher seeks to understand a not-so-well-understood phenomenon, and aims to grasp both the 'why' and the 'how' of it. Even though one does not expect to generalise the findings of a case study to other situations, a case study can be used to gain insights into other contexts (Eady & Moreau 2016).

Rationale for the case study approach

The qualitative case study method is particularly suitable for this investigation, given its small and concentrated sample size. This study focused on five African immigrant tutees and three tutors, all of whom were engaged in finance tutorials. Enhanced by the unique features of the context, the case study method gains strength by narrowing its focus to tutors working with students whose first language is not English.

Data collection

The data were acquired using two primary methods: focus group interviews and observations of random instructional sessions. This approach was deemed appropriate for this study because it had previously proven beneficial in investigating the use of code-switching in first-year finance tutorials. For instance, Irawan (2022) and Mauliddiyah, Murni and Mustofa (2020) coded their conversations after engaging in the focus group method. They, too, were searching for answers concerning code-switching, albeit in English as a Foreign Language (EFL) context. Harmilawati (2018) and Subon and Tarmim (2021) also employed focus group methods, which reinforced our decision to use this technique, particularly in our campus context. Using conversations collected from focus groups, these latter two studies found that code-switching served beneficial functions for both EFL teachers and their students.

The unobtrusive observations of tutorials marked the start of the data collection process. Deliberate choices were made to select the tutorials that involved three tutors and seven tutees from African countries, none of which are English-speaking. In these settings, the likelihood of code-switching between English and other African languages is presumably highest. Observing these tutorial sessions provided the authors with the first glimpse of the interactions between the participants and tutors. If this premise were incorrect and the instances of code-switching the researchers were looking for didn't actually occur in any significant number, then the research project could not have gotten off the ground. But the project did get off the ground, as the first layer of conversation analysis was recorded during the observations.

Data analysis

Data analysis began with coding, followed by the application of relevant theoretical frameworks. A two-tiered coding approach (Bryman, Bell & Hirscsohn 2021) was employed. First, thematic coding was applied based on key themes guiding the interviews and observations. These themes included participants' demographic backgrounds (e.g., nationality, language spoken at home), tutors' level of study and linguistic competencies, tutees' linguistic backgrounds, and dispositions towards code-switching held by both tutors and tutees. The second level of coding involved applying relevant variables derived from AT, including the subject, tools, object, rules, community, division of labour, and outcome. Table 1 illustrates the coding process using these variables.

TABLE 1: The coding of participants' responses by applying the activity theory.

Activity theory category	Explanation	Data from survey	Quote from focus group discussion
Subject	A person or group of people acting on a tool to achieve an object	All questions	'Our students come from diverse backgrounds, and I think that their backgrounds affect the way they participate and even provide information about their experiences on campus'. (Focus group 1, 7 November 2024, Participant 5)
Tool	Artefact or instrument which is used to achieve an object	Questions 21, 22, 34 – 37	'I think this is because we [student support champions] talk to them, they become more relaxed and try to express themselves without being scared'. (Focus group 1, 7 November 2024, Participant 4) 'Getting feedback from different sources is also important; like through our monthly reports, we share feedback we get from students with lecturers'. (Focus group 2, 8 November 2024, Participant 1)
Object	The goal of the activity, i.e. what does the subject want to achieve?	Questions 2–10	'Not all first years are here to pass. Some are just winding time because they realise this is not what they wanted. But the majority are really committed and want to do well academically'. (Focus group 1, 7 November 2024, Participant 3)
Outcome	Consequences and implications of an activity	Questions 9, 10	'The skills which the tutees, and even us the tutors gain from this is really seen at 3rd and 4th years of study when a lot of work should be done independently with little or no help from anyone. These skills helped me survive Advanced Diploma studies, which is why I use it a lot'. (Focus group 2, 8 November 2024, Participant 6)
Rules	Policies, laws, memorandum of understanding (MoUs) and agreements that control a system	Questions 11–20	'Most ECP [*Extended Curriculum Programme*] and 1st year students still think that they are in high school. They are still waiting to be spoon-fed by the lecturers or tutors. Many are shocked that they have to learn to make their own notes during lectures'. (Focus group 1, 7 November 2024, Participant 2)
Community	Other people or entities participating directly or indirectly in the activity	Questions 31 – 33	'Not all of them attend scheduled tutorials. They don't even want to go to the Writing Centre until it is late'. (Focus group 1, 7 November 2024, Participant 1)
Division of labour	Tasks, roles and responsibilities of members of the community	Questions 1–5, 11, 12, 19	'We think that all the other lecturers should make an effort to promote student support and not leave it to just one or two lecturers. If that is done, more students will take the support seriously'. (Focus group 2, 8 November 2024, Participant 7)

The chosen approach of thematic and theoretical coding is justified by its ability to capture the multifaceted nature of code-switching in the context of finance tutorials for African immigrant students. Thematic coding enables the identification of key themes related to code-switching, such as interactional functions (Candilas et al. 2023; Galegane 2020) and students' attitudes towards this practice (Ma 2014). Theoretical coding, informed by AT, facilitates the analysis of these themes through the lens of social mediation (see Table 1). Furthermore, research on the types and functions of code-switching in educational settings (Purnama & Bali 2020) provides a foundation for interpreting the coded data within the specific context of finance tutorials for first-year students.

This article is one of the outcomes of a department-wide longitudinal study examining teaching and learning in entrepreneurship at the host institution. Permission was granted by the host faculty and ethics clearance was awarded by the institution ethics board.

From the above, it was possible to capture, code and analyse the data as presented in the findings and discussion sections of this article.

Results

This section presents the findings categorised into two main themes:

- **The use of code-switching as a pedagogical tool:** This theme examines how tutors employ code-switching during tutorials with immigrant entrepreneurship students from non-English-speaking African countries.
- **The role of tutors in meaning construction:** This theme explores how tutors facilitate understanding of financial concepts during these tutorials.

Each theme is further analysed through the narratives of both tutors and tutees. Activity Theory is applied to provide a deeper understanding of the findings.

Theme 1: The use of code-switching as a pedagogical tool

Under this theme the researchers discuss how the tutors and tutees perceive code-switching as a pedagogical tool and the analysis thereof, using AT.

Tutors' and tutees' perspectives on code-switching as a pedagogical tool

While a key distinction between tutors and tutees lies in the former possessing greater knowledge and acting as peer learning facilitators (Τσώνη & Βερύκιος 2020), the focus group interviews revealed a strong shared awareness among both groups regarding the value of code-switching during tutorials with African immigrant students. This is exemplified by the excerpts shown in Figure 2.

Activity Theory analysis of the students' narratives

Using AT, we can analyse the extracts from Tutor 1 and Tutee C by coding them according to the elements of an activity system.

The subject in this activity is Tutor 1 and the object driving the activity is the tutor helping immigrant African students understand finance lecture content. The tools being used are the language skills (French, Lingala) and their techniques of explanations (speaking slowly, switching languages). In this activity, Tutor 1's role is significant because beyond facilitating an explanation of the concepts to Tutee C, Tutor 1 also plays a role in providing language support while clarifying the lecture content:

> 'Sometimes they don't understand the lecturer's accent or the lecturer is teaching too fast for them to understand. During tutorials I try to explain the difficult parts of the lesson slowly, and if the students are speaking another language which I am familiar with, I then support them by speaking in that language.' (Tutor 1)

This activity exposes the importance of selecting tutors with a broad range of qualities, including multilingual competencies, because such would become important in a learning community that is made up of students from diverse backgrounds (Mabandla 2021). In this case of this tutorial

Tutor's view on the use of code-switching	Tutee's view on the use of code-switching
I think foreign African students sometimes struggle to follow the lecture because of language barriers. Sometimes they don't understand the lecturer's accent or the lecturer is teaching too fast for them to understand. During tutorials I try to explain the difficult parts of the lesson slowly, and if the students are speaking another language which I am familiar with, I then support them by explaining in that language. I believe that they understand faster when things are explained in a language which they are more comfortable in. For example, the students from DRC, I sometimes explain in French or in Lingala (Tutor 1, Male, 4th year student)	None of the tutors speak my home language, but because there is one who speak[*s*] French and I speak French better than English, I am always happy when the tutor explains in French. He is a very kind tutor as he even asks what language we would like him to use and when I say French, then he explains in French and then switch[*es*] back to English or another language. This really helps (Tutee C, Female, 1st year student)
I speak very good kiSwahili, So, for students who are from East Africa or who speak that language, I am always happy to help them using the language. It makes the tutorial fun because even the non-speakers of the language listen carefully and seem interested in the language. This causes a break and the students can ask me other general questions about kiSwahili and how similar it is to some South African languages. (Tutor 2, Female, 3rd year student)	Even though we speak English from where I come from, we don't use English a lot even in school. So when I came here I was very surprised that I was not always catching up with the other students in class. It was very difficult, especially during the 1st term, but thank God that in the 2nd term we got a tutor who speak fluent kiSwahili, so I was able to catch up with the class and prepare for exams because of this. I use to send him WhatsApp messages and he will [*sic*] explain difficult things using kiSwahili and English which helped me to understand better. (Tutee A, Male, 1st year student)
One day a student texted me on WhatsApp and asked me if I will be able to explain again the concept of TVM [*Time Value of Money*] in Lingala. I had already explained the TVM during the normal tutorial I had earlier in school. So, I had to do this on WhatsApp as a VN [*voice note*]. (Tutor 3, Female, 2nd year student)	Sometimes when the tutor is speaking I feel like it is rude to ask him to explain in my language even if I know that the tutor will do it. So I just text the tutor on WhatsApp, and they always reply which is really cool. (Tutee B, Male, 1st year student)

FIGURE 2: Selected African-immigrant tutors' and tutees' views on the use of code-switching.

activity presenting the interaction between Tutor 1 and Tutee C, one benefit is that peer learning through such tutorial activities contributes towards a positive outcome of the activity, being an improved comprehension of lecture content by foreign African students.

Also, when Tutee C acts as the subject in the activity, then the object of the activity is to understand the finance lecture content more effectively. While the tools and community remain the same as in the previous activity system discussed above, in this analysis the rules – that is, the norms of academic support and the preferences for language used during tutorials – highlight the tensions in the activity system. Tension, in AT, refers to internal contradictions among elements within the activity system (Al-Naabi 2023; Jones 2020). The term 'contradiction' is significant in AT analysis, because it exposes gaps or issues in the activity which are preventing the system from running effectively (Jones 2020), and encourages a re-think of the system, thus creating a need for another iteration of the activity (Dinh & Sannino 2024; Engeström & Sannino 2025). Tutee C says:

> 'None of the tutors speak my home language, but because there is one (tutor) who speaks French and I speak French better than English, I am always happy when the tutor explains in French.' (Tutee C)

While the tutor guide explicitly encourages tutors to use the language most suitable for tutees' learning, the policy does not explicitly require tutors to adapt to tutees' preferred language. The researchers can now clearly identify this internal contradiction and note potential recommendations to help improve the tutorial experience. Users of AT refer to this type of contradiction as an opportunity for growth (Dinh & Sannino 2024; Jones 2020) which is like the zone of proximal development.

Theme 2: The role of tutors in meaning construction

Observations of code-switching during tutorials with African-immigrant students

Two instances are presented here for analysis (Figure 2). One is an interaction between Tutor 2 and Tutee A (code-switching between English and Swahili), and the other is an interaction between Tutor 3 and Tutee B (code-switching between English and Lingala) as seen in Figure 3. The concept that guides the two interactions is the Time Value of Money (TVM). To guide readers, here is a summary of the concept as explained by the Tutor 2 and Tutor 3:

> 'The time value of money (TVM) is a fundamental concept in finance that recognises the difference in value between a sum of money now and the same sum of money in the future. Here's the breakdown:
>
> Money today is worth more than money tomorrow: This is because you can invest today's money and earn a return on it. That means the money grows over time. For instance, R1000 invested today at 5% interest for a year will be worth more than R1000 you receive a year from now. Time and opportunity cost: The longer you wait to receive money, the less opportunity you have to invest and grow it. So, there's a time value associated

Swahili tutorial explanation (Tutor 2)

Tutor 2: Hello, today we are discussing a very important concept in finance called 'time value of money' (TVM). Have you ever heard about this before?'

Tutee A: *Hapana mwalimu, sijawahi kusikia.*

Tutor 2: *Sawa, basi nitakuelezea. Unajua kwamba fedha leo zina thamani zaidi kuliko fedha kesho? Hii ni kwa sababu unaweza kuwekeza fedha za leo na kupata 'interest' juu yake. Kwa mfano, ukichukua Sh1000 leo na kuwekeza kwa riba ya 5% kwa mwaka, mwaka ujao itakuwa na thamani zaidi kuliko Sh1000 utakayopokea mwaka ujao. Umeelewa hapo?*

Tutee A: *Ndio, naelewa.*

Tutor 2: *Nzuri. Hii pia inaitwa* 'opportunity cost', *yaani gharama ya fursa. Kadri unavyochelewa kupokea fedha, ndivyo unavyopoteza nafasi ya kuwekeza na kuzikuza. Unakubali?*

Tutee A: *Ndio, naelewa vizuri.*

Tutor 2: *Pia kuna kitu kinaitwa* 'inflation', *ambacho ni mfumuko wa bei*. Inflation *inapunguza nguvu ya kununua ya fedha kwa muda. Hii inamaanisha shilingi ya leo itanunua zaidi kuliko shilingi ya miaka mitano ijayo. Je, una maswali hadi sasa?*

Tutee A: *Hapana, naelewa mwalimu.*

Tutor 2: Good. Now, let's look at why this is important. The time value of money is very important for making financial decisions such as:

- Investments: *Unajua jinsi ya kulinganisha uwekezaji tofauti ili kuchagua ule unaotoa faida bora zaidi ukizingatia muda?*
- Savings Goals: *Kuamua ni kiasi gani unahitaji kuweka akiba leo ili kufikia lengo fulani la kifedha baadaye. Unadhani hii inaweza kusaidia?*
- Loans and mortgages: *Kuelewa gharama halisi ya kukopa fedha kwa kuzingatia riba inayolipwa kwa muda wa mkopo. Kwa kuelewa thamani ya fedha kwa wakati, utaweza kufanya maamuzi bora ya kifedha na kuongeza thamani ya fedha zako kwa muda.* Do you understand?

Tutee A: *Ndio, naelewa vizuri sasa. Asante mwalimu.*

Lingala tutorial explanation (Tutor 3)

The Time Value of Money (TVM) is a key concept in finance that refers to understanding the difference in value between money today and the same amount of money in the future.
Boye ezali koyeba yango:

Mbongo lelo ezali na motuya mingi koleka mbongo ya lobi: Oyo ezali mpo okoki kotia mbongo lelo na mosala mpe kozwa litomba na yango. Oyo elakisi mbongo ekokola na tango. Na ndakisa, 1000 RCF lelo otie yango na mosala na pourcents 5% mpo na mbula moko ekomona motuya koleka 1000 RCF okokota na mbula ekoya.

Motuya ya tango mpe litomba oyo ezali komiyokisa: Koleka tango ozela kozwa mbongo, ezali kokitisa chance ya kotia yango na mosala mpe kozwa litomba. Yango wana, motuya ya tango ezali kolandisama na mbongo.

Eteni ya inflation: Inflation ezali kokitisa makoki ya kosomba ya mbongo na tango. Franc ya lelo ekosomba mingi koleka Franc ya mbula mitano ezali koya, mpo na inflation.
The time value of money is very important. *Mpo na nini ezali na ntina?*
Motuya ya mbongo na tango ezali na ntina mingi mpo na bikateli ya ndenge na ndenge ya mbongo, na kati ya yango.

Mikolo mizali koya: Koluka koyeba litomba oyo ebimaka na misala ya kotya mbongo na bikateli mingi mpe kopona oyo ezali kolakisa bomoko ya kokola malamu na tango.

Makano ya kosomba: Koyeba mbongo nini osengeli kotia lelo mpo na kokokisa mokano moko ya mbongo na mikolo mizali koya.

Ban-kredi mpe misala ya kobombela mbongo: Koyeba motuya ya solo ya kosenga mbongo mpo na kotala ba interests oyo ezozongisama na tango ya ban-kredi.

Na koyeba motuya ya mbongo na tango, okoki kosala bikateli ya malamu ya mbongo mpe kobakisa motuya ya mbongo na yo na tango ezali koya.

FIGURE 3: Excerpts from participant dialogue to show code-switching during tutorials.

with money. Inflation's impact: Inflation reduces the purchasing power of money over time. A rand today will buy you more than a rand five years from now, due to inflation.' (Tutor 2)

'Why is it important? The time value of money is crucial for various financial decisions, including investments. This involves comparing the potential returns of different investments and selecting the one that offers the best growth, taking into account the time frame. Savings goals: Determining how much you need to save today to reach a specific financial goal in the future. Loans and mortgages: Understanding the true cost of borrowing money by considering the interest paid over the loan term. By understanding the time value of money, you can make informed financial decisions and maximise the value of your money over time.' (Tutor 3)

Discussion

The AT analysis (Figure 4) reveals a multifaceted educational dynamic within the entrepreneurship programme's tutorial system. The broader activity system encompasses the entire programme, coordinated by a lecturer or tutor coordinator (Gibbes & Carson 2014). Within this system, tutors and tutees act as interchangeable subjects during individual tutorial sessions. Tutors primarily focus on facilitating comprehension of complex lecture content for African immigrant students, aiming to overcome language barriers (see Figure 5). Tutees, with limited English proficiency, express a preference for explanations in their home languages (French or Swahili or Lingala), highlighting the need for multilingual support.

The nature of the object and the tools for the tutors and tutees

For tutors, the object of the activity is to enhance understanding of lecture material by adapting teaching methods and providing explanations in languages familiar to the students (French or Lingala). Conversely, tutees aim to grasp challenging lecture content more effectively through explanations delivered in their preferred language. A key pedagogical tool employed by tutors is a conscious linguistic adaptation, using various languages (English, French, Lingala) to explain complex concepts and bridge the language gap. This is evident in other research that explores peer learning and tutoring in multilingual settings (Diko 2024; Mthethwa 2021). Another evident tool is pacing and simplification, where tutors adjust the speed and complexity of explanations to cater to tutees with varying levels of English proficiency. This was evident in the narration from Tutee C and corroborates other research such as Mawela and Mahlambi (2021) and Mkhize (2023).

The application of these tools differs slightly between tutors. For instance, Tutor 2 frequently interjects with English phrases to check for understanding or repeat explanations in English after using kiSwahili. In contrast, Tutors 1 and 3 predominantly use French and Lingala, respectively, with minimal code-switching back to English. This variation might reflect individual tutors' comfort levels using multiple languages during tutorials and their awareness of the pedagogical value of code-switching. This is similar to the findings in the research by Shinga and Pillay (2021) who explored teachers' levels of confidence in using code-switching as a pedagogical tool, as well as Mthethwa's (2021) research, which examines the uncomfortable position of English as a language of instruction in multilingual settings.

Tutor or tutee	Demographics	Linguistic competences	Interview data on the use of code-switching during tutorials	Observations during tutorials	Activity theory variables
Tutor 1	Immigrant student from the DRC. Fifth year of study	Written and spoken fluency in English, French, Lingala	Tutors' description of how they used code-switching and justification of why they used code-switching.	Focus on how the tutor used code-switching, and how difficult concepts are explained using code-switching to improve understanding.	• Subject-tool-object. • Subject-rules-community. • Object-rules-division of labour.
Tutee C	Immigrant first-year student from DRC.	Basic competence in English; fluent in written and spoken French and Lingala.	Tutee's narration of their experiences engaging with the tutor using code-switching.	Notes on tutee's verbalisation of whether they understand the concepts being explained; non-verbal cues such as nodding of their heads or smiling; and active note taking during the session.	• Subject-tool-object. • Subject-rules-community. • Object-rules-division of labour.
Tutor 2	Immigrant student from the DRC. Fourth year of study	Written and spoken fluency in English, French, Lingala	Tutors' description of how they used code-switching and justification of why they used code-switching.	Focus on how the tutor employed code-switching and how complex concepts are explained through code-switching to enhance understanding.	• Subject-tool-object. • Subject-rules-community. • Object-rules-division of labour.
Tutee A	Immigrant first-year student from DRC.	Basic competence in English; fluent in written and spoken French and Lingala.	Tutee's narration of their experiences engaging with the tutor using code-switching.	Notes on tutee's verbalisation of whether they understand the concepts being explained; non-verbal cues such as nodding of their heads or smiling; active note taking during the session.	• Subject-tool-object. • Subject-rules-community. • Object-rules-division of labour.
Tutor 3	Immigrant student from Mozambique. Fourth year of study	Written and spoken fluency in English, Portuguese, Swahili	Tutors' description of how they used code-switching and justification of why they used code-switching.	Focus on how the tutor employed code-switching and how complex concepts are explained through code-switching to enhance understanding.	• Subject-tool-object. • Subject-rules-community. • Object-rules-division of labour.
Tutee B	Immigrant first-year student from Tanzania.	Basic competence in English; fluent in written and spoken French and Lingala.	Tutee's narration of their experiences engaging with the tutor using code-switching.	Notes on tutee's verbalisation of whether they understand the concepts being explained; non-verbal cues such as nodding of their heads or smiling; active note taking during the session.	• Subject-tool-object. • Subject-rules-community. • Object-rules-division of labour.

DRC, Democratic Republic of the Congo.

FIGURE 4: Combining the two tiers of coding.

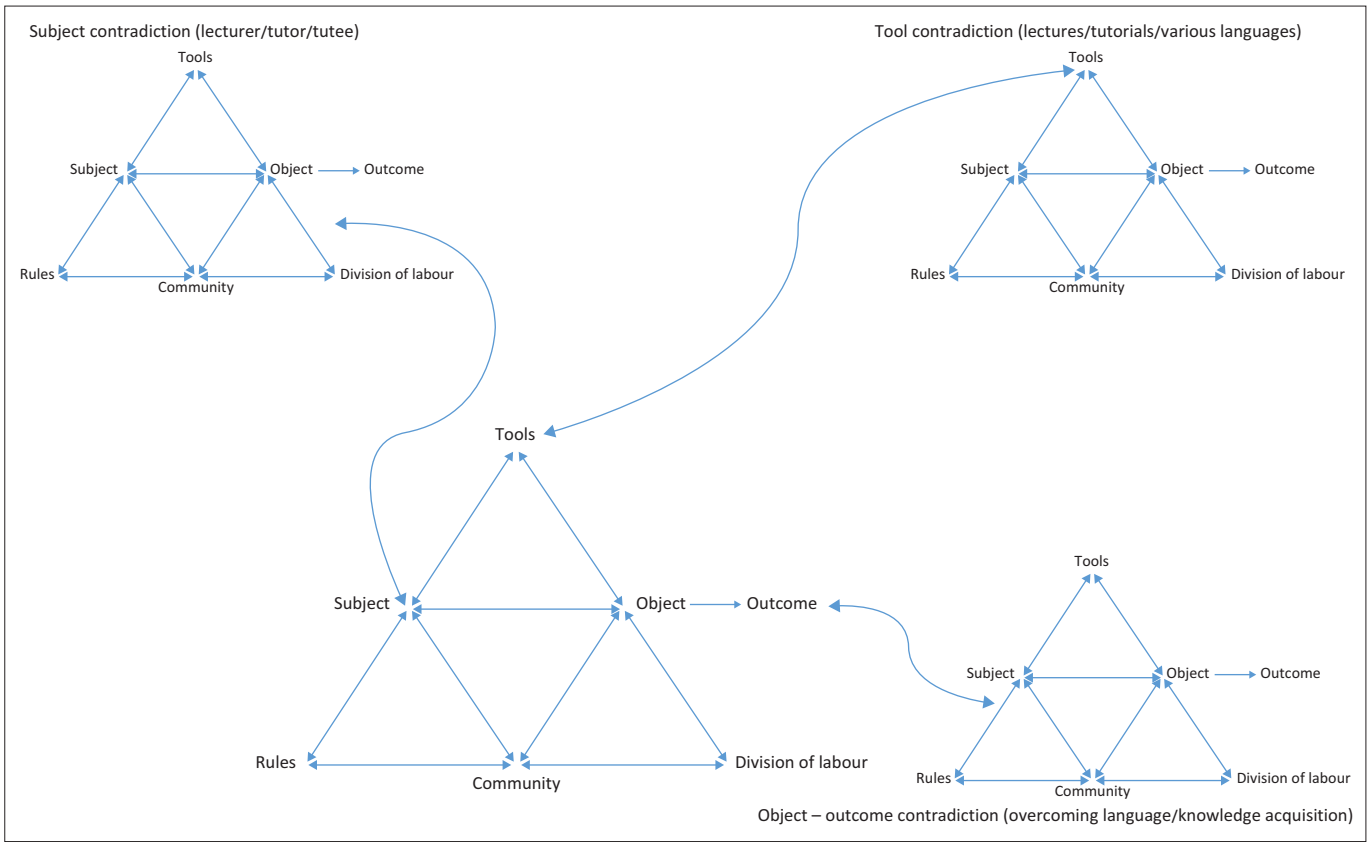


FIGURE 5: Main and sub-tutorial activity systems involving code-switching.

Community, rules, and division of labour

The tutorial interactions involve the Department of Entrepreneurship and potentially benefit other students from diverse backgrounds who might find multilingual explanations helpful. The department and faculty operate within a context that necessitates such interactions due to the multicultural composition of the student body. In terms of the rules, academic norms dictate that lectures are delivered in English, posing a challenge for non-native speakers. Tutors' approaches promote inclusivity by allowing the use of multiple languages in tutorials despite the dominance of English in lectures. However, tutors' training does not explicitly address multilingualism, creating a minor inconsistency within the activity system.

In terms of division of labour, tutors assume a dual role as content facilitators and linguistic mediators. This was evident in Tutor 1 serving as both a subject and a tool in the activity system. Tutor 1 served as the subject in the activity system when the object of the activity is to improve comprehension of finance concepts by foreign African students, and as a tool when Tutee C served as the subject of the activity and the object is to enhance tutee's satisfaction in the tutorial. Activity Theory enables the identification of dynamic mediation (Engeström & Sannino 2025) wherein there can be simultaneous shifts in subject – role performance in the activity system (Lekganya 2021). While this may appear to extend beyond conventional teaching responsibilities, research suggests that employing students' native languages during tutorials in multilingual settings such as South Africa is a recommended practice (Charamba 2019; Mathole 2016). Tutees actively participate by communicating their language preferences and engaging with content in their preferred language. Engaging actively in tutorials helps African immigrant students understand the concept taught and demonstrates the benefits of linguistic flexibility and tailored teaching strategies.

Implications, limitations and future research

The findings of this study have far-reaching consequences for the pedagogy of finance education in South Africa. They could lead to profound changes in both the performance of African immigrant students in finance classes and the way educators in those classes teach. To begin with, the use of both English and African languages in instruction would represent a significant shift toward a more inclusive teaching environment. That alone could lead to better comprehension among students of complicated financial concepts. In this way, the study's findings could lead to improved financial education for African immigrants and, by extension, for finance students in South Africa more broadly.

The study was done at one department of a South African university with a relatively small sample. This could make it more challenging for the results to be applied at other universities or in different areas. The tutorial observation

focused on one specific finance concept, the TMV, which may not be relevant to all areas of finance education, making this restriction even more problematic. Using only observations and interviews to collect data may not give a complete picture of the experiences and opinions of both tutors and students.

Research on a larger scale and scope should be undertaken across multiple universities in various regions of South Africa to enhance the generalisability of the results. Employing a mixed-methods research framework in a future study would significantly improve our understanding of university students' and tutors' experiences with code-switching in the South African context, particularly among those who use it in a finance course. Finally, stretching the research to include other academic disciplines and the languages of the student populations would serve to validate and generalise the findings.

Conclusion

This research emphasises the crucial function of code-switching as a pedagogical strategy in finance tutorials for African immigrant students attending a South African university. Using AT, the study presents evidence that code-switching serves as a tool for mitigating language barriers. It enables students to grasp the essence of complicated financial constructs but also to be part of an inclusive, equitable, and fair learning environment. Tutors act as linguistic and cultural mediators, facilitating deeper engagement and comprehension of the learning material in the process.

Despite being situated within the context of African immigrants in a finance programme, the findings have significant ramifications for global provisions of multilingual education in widely diverse settings. Educators in such environments should intentionally integrate code-switching into their pedagogical approaches, with the support of language development and academic literacy experts. Lawmakers might concentrate on financing and policy changes that positively influence language inclusion. This will ensure all students have equal access to education. By leveraging language diversity through code-switching, this study advocates for a re-evaluation of teaching methods to foster genuinely inclusive academic environments.

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Competing interests

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CRediT authorship contribution

Emmanuel E. Esambe: Conceptualisation, Methodology, Formal analysis, Investigation, Writing – original draft, Data curation, Funding acquisition. Robertson K. Tengeh: Methodology, Formal analysis, Writing – original draft, Writing – review & editing. Fidelis E. Chu: Methodology, Formal analysis, Writing – review & editing. All authors reviewed the article, contributed to the discussion of results, approved the final version for submission and publication, and take responsibility for the integrity of its findings.

Ethical considerations

Ethical clearance to conduct this study was obtained from the Cape Peninsula University of Technology Fundani Research Ethics Committee (FREC). The ethical clearance number is 1105/2023.

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Data availability

Data sets for this project are currently being curated by CPUT Library Services and will be publicly available once the process is completed.

Disclaimer

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