

BIBLIOGRAPHY

BOOKS

- Babbie, E. 1990. **Survey Research Method**. California: Wards forth.
- Bless, C. & Higson-Smith, C. 2000. **Fundamentals of Social Research Methods: An African Perspective**. 3rd ed. Cape Town: Juta & Co. Ltd.
- Brigham, E.F., Gapenski, L.C. and Ehrhardt, M.C. 1999. **Financial Management: Theory and Practice**. 9th ed. Orlando: Harcourt College Publishers.
- Carrell, M.R.; Elbert, N.F., Hatfield, R.D., Grobler, P.A., Marx, M. & Van der Schyf. 1997. **Human Resource Management in South Africa**. South Africa: Prentice Hall.
- De Klerk, G.J. and Du Plessis, P.G. 1990. Budget as a Financial Management Tool. In Lambrecht, I.J. (ed). **Financial Management**. Pretoria: J.L. Van Schaik Publishers.
- De Vos, A.S. 1998. **Research at grass roots: A primer for the caring professions**. Pretoria: J.L Van Schaik Publishers.
- De Vos, A.S. 1998a. Conceptualisation and operationalisation. In De Vos A.S. (ed). **Research at grass roots: A primer for the caring professions**. Pretoria: J.L. Van Schaik Publishers.
- De Vos, A.S. 1998b. Introduction to the research process. In De Vos A.S. (ed). **Research at grass roots: A primer for the caring professions**. Pretoria: J.L Van Schaik Publishers.
- De Vos, A.S. & Fouché, C.B. 1998. General introduction to research design, data collection methods and data analysis. In De Vos A.S. (ed). **Research at grass roots: A primer for the caring professions**. Pretoria: J.L Van Schaik Publishers.
- EAPA-SA. 2005. Standards Document. EAPA Board. Johannesburg.
- Fouché, C.B. & De Vos, A.S. 1998. Problem Formulation. In De Vos

- A.S. (ed). **Research at grass roots: A primer for the caring professions**. Pretoria: J.L. Van Schaik Publishers.
- Grinnell, R.M. 1993. **Social Work Research and Evaluation**. 4th ed. Itasca: Illinois: Peacock.
 - Grinnell, R.M. & Williams, M. 1990. **Research in Social Work: A primer**. Illinois: F.E. Peacock Publishers, Inc.
 - Kavanagh, K. 2002. **South African Concise Oxford Dictionary**. Cape Town: Oxford University Press Southern Africa.
 - Kelly, M.V. 1993. **Financial Institutions in South Africa - Financial investment and risk management**. Kenwyn: Juta & Co Ltd.
 - Lauer, R.H. 1998. **Social Problems and the Quality of Life**. 7th ed. USA: McGraw-Hill Company.
 - Leider, R.J. 1994. **Life Skills - Taking charge of your Personal and Professional growth**. California: Pfeiffer & Company.
 - Martin, A. 2003. **A Dictionary of Law**. 5th edition. New York: Oxford University Press.
 - Mitchell, L. 2003. **Business Blue Book of South Africa**. 2003. 64th ed. Cape Town: National Publishing (Pty) Ltd.
 - Mouton, J. 1996. **Understanding Social Research**. Pretoria: J.L. Van Schaik Publishers.
 - Neuman, W.L. 2000. **Social Research Methods: Qualitative and Quantitative approaches**. 4th ed. Allyn & Bacon: Needham Heights.
 - Orman, S. 2000. **The 9 steps to Financial Freedom: The practical and spiritual steps so you can stop worrying**. New York: Three Rivers Press.
 - Pearsall, J. 2002. **Concise Oxford English Dictionary**. 10th edition. New York: Oxford University Press.
 - Rooney, K. 1999. **Encarta World English Dictionary**. London: Bloomsbury Publishing.
 - Schurink, E.M. 1998a. Deciding to use a qualitative research approach. In De Vos, A.S. (ed). **Research at grass roots: A primer**

- for the caring professions.** Pretoria: J.L. Van Schaik Publishers.
- Schurink, E.M. 1998b. Designing qualitative research. In De Vos, A.S. (ed). **Research at grass roots: A primer for the caring professions.** Pretoria: J.L. Van Schaik Publishers.
 - Strydom, H. 1998a. The pilot study. In De Vos, A.S. (ed). **Research at grass roots: A primer for the caring professions.** Pretoria: J.L. Van Schaik Publishers.
 - Strydom, H. 1998b. Ethical aspects of research in the caring professions. In De Vos A.S. (ed). **Research at grass roots: A primer for the caring professions.** Pretoria: J.L. Van Schaik Publishers.
 - Strydom, H. 1998c. Writing the research report. In De Vos, A. S. (ed). **Research at grass roots: A primer for the caring professions.** Pretoria: J.L. Van Schaik Publishers.
 - Swart, N. 1996. **Personal Financial Management.** Kenwyn: Juta.
 - Thompson, D. 1995. **The Concise Oxford Dictionary.** 9th ed. New York: Oxford University Press.
 - Vorster, D. 1996. **Debt-Trap or Debt Free.** Johannesburg: Retsrov and company.
 - Whittaker, N., Heystek, M. and Metz, R. 1990. **Making Money made Simple.** Cape Town: Struik Timmins.

ELECTRONIC JOURNALS

- Atkinson, W. 2001. **Drowning in debt.**
<http://proquest.umi.com>.
- Collins, P and Barr, G. 2003 **Report on Gambling and Problem Gambling in South Africa.** National Centre for the study of Gambling: University of Cape Town.
<http://responsiblegambling.co.za>
- Davel, G. year unknown. **Indebtedness and Over Indebtedness**
http://www.mfrc.co/files/indebtedness_overindebtedness.pdf

- Ebony Consulting International and Development Policy Research Unit. 2001. **Report on Impact of Credit and Indebtedness of Clients**
http://www.mfrc.co.za/files/eci_report.doc
- Ebony Consulting International. 2003. **The Effect of HIV/AIDS on the Micro-Finance Sector in South Africa and Implications for the MFRC**
http://www.mfrc.co.za/files/mfrc_hiv_aids_report_final.pdf
- Garman, E.T. 2002. **Increased Profitability by Improving Employee Personal Financial Well-being**. Florida.
<http://www.ethomasgarman.net/speeches/citigroupGarman.ppt>
- George, E.M. 2003. **Compulsive Gambling in the Workplace and Financial Education: A professional perspective**.
http://www.nati.org/articles/elizabeth_george/compulsive_workplace.aspx
- Joo, S. 2000. **Financial Stress and Workplace productivity**.
<http://scholar.lib.vt.edu/theses/available/etd-10082000-3210012/unrestricted/chapter1and2.pdf>.
- Minton, I. year unknown. **Financial Fitness: A day off work to plan your finances**.
<http://mymoney.iafrica.com/finfitness/200966.htm>.

LEGISLATION

- **Basic Conditions of Employment Act**, 1997 (Act No. 75 of 1997). Government Gazette No. Unknown, Pretoria: Government Printers.
- **Labour Relations Act**, 1995 (Act No. 66 of 1995). Government Gazette No. Unknown, Pretoria: Government Printers.
- **Lotteries Act**, 1997 (Act No. 57 of 1997). Government Gazette No. Unknown, Pretoria: Government Printers.
- **The Magistrate Court Act**, 1944 (Act No. 32 of 1944). Government Gazette No. Unknown, Pretoria: Government Printers.

- **The National Gambling Act**, 1996 (Act No. 33 of 1996). Government Gazette No. Unknown, Pretoria: Government Printers.

MAGAZINES AND JOURNALS

- Garman, E.T., Leech, I.E. and Grable, J.E. 1996. The Negative Impact of Employee Poor Financial Behaviour on Employers. **Financial Counseling and Planning**, 7: 157-168.
- Mongi Mali Magazine, 2001. **Your salary and you**. SA: One card System (Pty) Ltd.
- **The World Book Encyclopedia**, 2000. Chicago: World Book Inc, 13:1124.
- **The World Book Encyclopedia**. 2000. Chicago: World Book Inc, 4: 704.
- Williams, F.L., Haldeman, V. and Cramer, S. 1996. Financial concerns and Productivity. **Financial Counseling and Planning**, 7: 147-156.
- Sunday Times, 15 August 2004. Johannesburg.

PERSONAL INTERVIEWS

- Adriaanse, H. 2003. Interview with the senior manager: Financial Management. (Transcript). Polokwane
- Banyini, P., 2003. Interview with the EA practitioner, Department of Finance and Economic Development: (Transcript). Polokwane.
- Motswaledi, M. 2002. Interview with the EA practitioner, Office of the Premier: (Transcript). Polokwane



Limpopo
PROVINCIAL GOVERNMENT

40 Hans Van Rensburg Street
Private Bag X9483
POLOKWANE
0700
Tel: (015) 287 6000
(015) 287 6999
Fax: (015) 295 3840
Website: <http://www.limpopo>

ANNEXURE A

REF : S5/3/43
ENQ : Takalo MV
Date : 22 July 2003

To : Mrs MC Raphahlelo
Employees Assistance Programme
Office of the Premier

From : The Acting Senior Manager
Human Resource Management
Office of the Premier

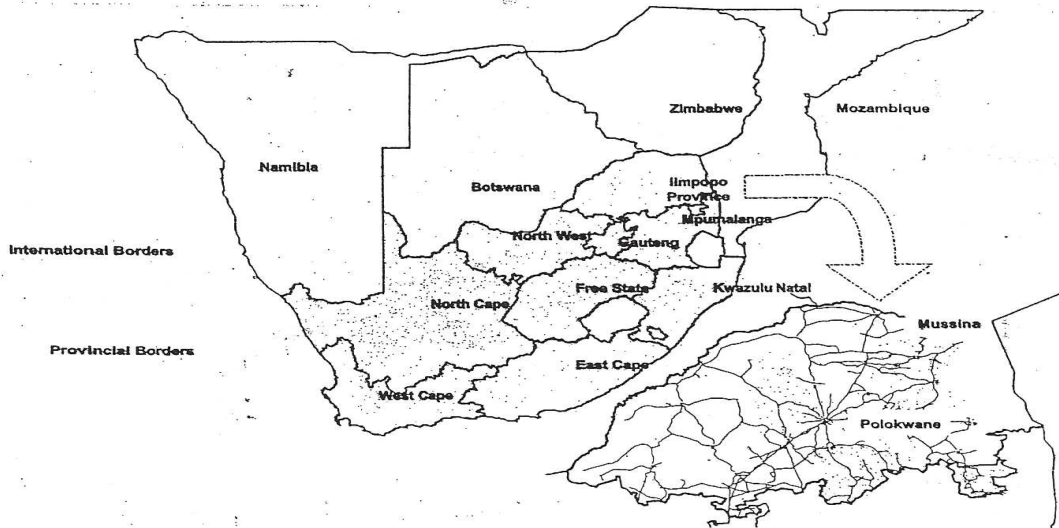
**SUBJECT: REQUEST FOR PERMISSION TO CONDUCT RESEARCH ON
THE NATURE AND EFFECT OF FINANCIAL PROBLEMS AFFECTING
EMPLOYEES: YOURSELF.**

1. The matter above refers.
2. Your request to conduct a research has been approved.
3. You are advised that the officers involved have to give their consent to participate in the research and confidentiality need to be observed.
4. Your co-operation is appreciated.

ACTING SENIOR MANAGER: HUMAN RESOURCE MANAGEMENT

ANNEXURE B
GEOGRAPHICAL MAP OF LIMPOPO PROVINCE

Map 1 Limpopo province and its neighbours



ANNEXURE C



University of Pretoria

Pretoria 0002 Republic of South Africa <http://www.up.ac.za>

DEPARTMENT OF SOCIAL WORK & CRIMINOLOGY
FACULTY OF HUMANITIES
Telephone: (012) 420 2825
Fax: (012) 420 2099
E-mail: antoinette.lombard@up.ac.za

INFORMED CONSENT FORM

Name of Participant:Date:.....
Name of Principal Investigator: Raphahlelo Morubula Constance
Institution: University of Pretoria
Address: P.O. Box 4323, Polokwane, 0700

1. **Title of Study:** The nature and effects of financial problems on employees in the Office of the Premier, Limpopo Province.
2. **Purpose of Study:** The purpose of the study is to explore the nature and effects of financial problems on employees in the Office of the Premier, Limpopo Province.
3. **Procedures:** I will be interviewed on personal financial issues and I will be expected to answer questions asked.
4. **Risks and Discomforts:** There are no risks and discomforts identified in this study. I am not obliged to answer any question that creates some discomfort to me.
5. **Benefits:** The results of the research study will help me and the researchers understand the nature and effects of financial problems. The data collected will prompt other researchers to further investigate on financial problems and come up with recommendations.
6. **Participant's rights:** I may withdraw from participating in the study at any time.
7. **Financial Compensation:** There is no financial reimbursement for participating in this study.
8. **Confidentiality:** In order for the investigator to record exactly what I say during the interview, a tape recorder will be used. Only the investigator and the authorised members of the research team at the University of Pretoria will listen to the tape. I understand that study results may be published in professional journal or presented at a professional conference. My identity or records will not be revealed in the findings report unless required by law.
9. If I have any concerns or questions, I can call Raphahlelo Constance at 082 323 5777 at any time during the day or night.

I understand my rights as a research subject, and I voluntarily consent to participation in this study is about and how and why it is being done. I will receive a signed copy of the consent form.

.....
Signature of Subject

.....
Date

.....
Signature of Investigator

.....
Date

ANNEXURE D

SEMI-STRUCTURED INTERVIEW SCHEDULE

THE NATURE AND EFFECTS OF FINANCIAL PROBLEMS ON EMPLOYEES
IN THE OFFICE OF THE PREMIER, LIMPOPO PROVINCE

**1. Personal details of participant (to be completed with the participants
pre-interview)**

- Age:.....
- Gender:.....
- Marital status:.....
- Period of service:.....
- Salary level:.....
- Educational level:.....

2. Nature of financial problem

2.1. Can you please explain what financial problems did you experience or
you have?

2.2. In your understanding or view what led to these financial problems?
(Causes of the problem)

2.3. How much were your debts and owing whom?

2.4. Do you still experience financial problems?

2.5. What are your beliefs about money?

2.6. What is your understanding of budgeting? What do you budget for? If you do budget, you usually do that for what period; daily, weekly, monthly or yearly?

2.7 Are you able to live without debt/credits? Was your property repossessed or auctioned, did you receive a garnishee order or were utilities such as water, telephone, and electricity “shut off “due to non-payment?

2.8 Can you talk about your experience or abilities or difficulties about having to save some of your income? What is your future plan about dealing with your finances?

3. Effects of Financial Problems

3.1. How did your financial problem affect your job performance? (Signs /symptoms of poor performance)

3.2 How did your financial problem affect you personally? (Psychological reactions)