BIBLIOGRAPHY

BOOKS


ELECTRONIC JOURNALS

http://www.mfrc.co.za/files/eci_report.doc


http://www.ethomasgarman.net/speeches/citigroupGarman.ppt

http://www.nati.org/articles/elizabeth_george/compulsive_workplace.aspx


 Minton, I. year unknown. Financial Fitness: A day off work to plan your finances.

LEGISLATION


**MAGAZINES AND JOURNALS**


**PERSONAL INTERVIEWS**

- Motshwaledi, M. 2002. Interview with the EA practitioner, Office of the Premier: (Transcript). Polokwane
REF : S53/43
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. Your 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

DEPARTMENT OF SOCIAL WORK & CRIMINOLOGY
FACULTY OF HUMANITIES

INFORMED CONSENT FORM

<table>
<thead>
<tr>
<th>Name of Participant:</th>
<th>Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Principal Investigator:</td>
<td>Raphahelo Morubula Constance</td>
</tr>
<tr>
<td>Institution:</td>
<td>University of Pretoria</td>
</tr>
<tr>
<td>Address:</td>
<td>P.O. Box 4333, Polokwane, 0700</td>
</tr>
</tbody>
</table>

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 journals 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 Raphahelo Constance at 012 323 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 in about and how and why it is being done. I will receive a signed copy of the consent form.

---

**Signature of Subject**

**Signature of Investigator**
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)