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## LPREC GENERIC INFORMATION SHEET AND CONSENT FORM

### Introduction of the enumerator

My name is Tshumbedzo Celandier Mulaudzi. I am a Masters' student studying at the Central University of Technology, Welkom campus, Free state, South Africa. I am interested in exploring Challenges Faced In Teaching And Learning Of Financial Literacy In The Economic And Management Sciences (EMS) Curriculum in the Sekhukhune South District. I have discovered through my dissertation that Financial Literacy in grade 8 and 9 is the reason why learners fail EMS and I felt it would be relevant to explore the challenges faced in the teaching and learning of this component. This is a qualitative case study. Therefore, I have drafted the questions for you to answer to gather the information linked to the research topic.

### Brief introduction and background of the study

When the CAPS curriculum was introduced, it aimed at ensuring that learners acquire and apply knowledge and skills in ways that are meaningful to their own lives in all subjects, including EMS. However, the performance of EMS learners in grade 8 and 9 is bad as learners perform poorly in the Financial Literacy section of EMS. Learners struggle to analyse Financial Literacy transactions and understanding the related concepts, resulting in such learners failing and losing interest in the subject. Therefore, there is a need to explore challenges faced in teaching and learning of Financial Literacy in the economic and management sciences curriculum and strategies employed by teachers to improve learner performance in Financial Literacy.

### Withdrawal from the study

Your participation is completely voluntary. You are not being forced to take part, and it's entirely your choice. If you decide not to participate, there will be no negative consequences. If you do choose to participate, you may stop at any time without any penalty or disadvantage.

### Confidentiality and Anonymity

All information you provide will be kept strictly confidential. Your name or any identifying details will not be recorded or linked to your responses. The results will be used only for research purposes, and any findings will be presented in a way that does not reveal your identity.

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If the interview needs to be recorded, the enumerator must first get permission from the researcher. Your consent will also be requested before any recording takes place.

### Risks/discomforts

Any possible risks or discomforts related to participating in this study will be communicated before you decide to take part. You are free to ask questions or raise concerns at any time.

withdrawal and confidentiality of the participants

### Benefits

While there may be no direct personal benefit, your responses could help improve understanding of the research topic and contribute to positive change in the community or field being studied.

### Who to contact if you have been harmed or have any concerns

This research has been approved by the Limpopo Provincial Research Ethics Committee (LPREC). If there are any complaints about ethical aspects of the research or any feeling that the respondent has been harmed in any way by participating in this study the LPREC secretariat must be contacted at [lprecsecretariat@limpopo.gov.za](mailto:lprecsecretariat@limpopo.gov.za)

## ANNEXURE D: CONSENT FORM

### LPREC CONSENT FORM

#### CONSENT

I hereby agree to participate in research on the CHALLENGES FACED IN TEACHING AND LEARNING OF FINANCIAL LITERACY IN THE ECONOMIC AND MANAGEMENT SCIENCES (EMS) CURRICULUM. I understand that I am participating freely and without being forced in any way to do so. I also understand that I can stop participating at any point should I not want to continue and that this decision will not in any way affect me negatively. I understand that this is a research project whose purpose is not necessarily to benefit me personally in the immediate or short term. I understand that my participation will remain confidential. All information I provide will be kept confidential. My name and any identifying details will not appear in any reports, publications, or presentations arising from this study.

.....

**Signature of participant**

**Date:**.....

#### CONSENT FOR TAPE RECORDING

I hereby agree to the tape-recording of my participation in the study.

.....

**Signature of participant**

**Date:**.....

I understand that the information that I provide will be stored electronically and will be used for research purposes now or at a later stage.

.....

**Signature of participant**

**Date:**.....

## ANNEXURE E: ETHICAL CLEARANCE FROM CUT



24 April 2025

**Ms T. Mulaudzi**  
**[217011642@stud.cut.ac.za](mailto:217011642@stud.cut.ac.za)**  
**Postgraduate Studies Education**  
**Degree: Master of Education**  
**Risk Category: Medium Risk**  
**Protocol Reference Number: CUT/REIC/2025/000587**  
**Approval Date: 24 April 2025**  
**Expiry Date: 23 April 2026**

**Project Title: Challenges Faced in Teaching and Learning of Financial Literacy in the Economic and Management Sciences (EMS) Curriculum.**

**Dear Ms T. Mulaudzi**

This letter serves to notify you that your application for study for the title mentioned above was reviewed by the CUT Human Research Ethics Committee (CUT HREC). I am pleased to inform you on behalf of the CUT HREC that the study has been approved, and you have been granted ethical clearance for your project.

Your ethical clearance number, to be used in all correspondence, is **CUT/REIC/20205/000587**

The ethical clearance number is valid for research conducted for one year from issuance. Should you require more time to complete this research, please apply for an extension using the Clarivate Converis System or contact the Research Ethics Office for assistance.

We request that any changes that may take place during your research project be submitted to the HREC for approval to ensure we are kept up to date with your progress and any ethical implications that may arise. This includes any serious adverse events and/or termination of the study.

All data collected by CUT applicants must be stored in a secure and encrypted storage cloud that has restricted access to only those researchers involved in the study. Please contact Ms Dora Ackerman ([dora@cut.ac.za](mailto:dora@cut.ac.za)) on how to store data on the secure CUT SharePoint.

**NB: The approval of this study does not supersede compliance with the residency period and is only for data that is yet to be collected and not for retrospective approval.**

Kind regards,

Laetus O.K.  
Lategan

Digitally signed by Laetus  
O.K. Lategan  
Date: 2025.04.24 11:03:42  
+02'00'

**Prof. Laetus O.K. Lategan**  
**CUT HREC: Chairperson**  
Human Research Ethics Committee  
Research Development Office  
T: +27 (0)51 507 4328 | E: [REIC@cut.ac.za](mailto:REIC@cut.ac.za)

## ANNEXURE F: CLEARANCE LETTERS FROM THE DEPARTMENT OF EDUCATION



**LIMPOPO**  
PROVINCIAL GOVERNMENT  
REPUBLIC OF SOUTH AFRICA

### OFFICE OF THE PREMIER

Office of the Premier

Research and Development Directorate

Private Bag X9483, Polokwane, 0700, South Africa

Tel: (015) 230 9910, Email: mokobij@premier.limpopo.gov.za

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### LIMPOPO PROVINCIAL RESEARCH ETHICS COMMITTEE CLEARANCE CERTIFICATE

**REVIEW DATE: 06 AUGUST 2025**

**PROJECT NUMBER: LPREC/150/2025: PG**

**SUBJECT: CHALLENGES FACED IN TEACHING AND LEARNING OF FINANCIAL  
LITERACY IN THE ECONOMIC AND MANAGEMENT SCIENCES (EMS)  
CURRICULUM**

**RESEARCHER: TC MULAUDZI**

Chairperson: Prof I Swarts



Chairperson: Limpopo Provincial Research Ethics Committee

The Limpopo Provincial Research Ethics Committee (LPREC) is registered with National Health Research Council (NHREC) Registration Number **REC-111513-038**.

**Note:**

- i. This study is categorized as a Low Risk Level in accordance with risk level descriptors as enshrined in LPREC Standard Operating Procedures (SOPs)
- ii. Should there be any amendment to the approved research proposal; the researcher(s) must re-submit the proposal to the ethics committee for review prior data collection.
- iii. The researcher(s) must provide annual reporting to the committee as well as the relevant department and also provide the department with the final report/thesis.
- iv. The researchers will be required to make presentations of the study findings and recommendations at the Provincial Research Conference/Departmental Research Day.
- v. The ethical clearance certificate is valid for 12 months. Should the need to extend the period for data collection arise then the researcher should renew the certificate through LPREC secretariat. PLEASE QUOTE THE PROJECT NUMBER IN ALL ENQUIRIES

**CONFIDENTIAL**



**LIMPOPO**  
PROVINCIAL GOVERNMENT  
REPUBLIC OF SOUTH AFRICA

OFFICE OF THE PREMIER

**TO: DR MC MAKOLA**

**FROM: PROF I SWARTS**

**CHAIRPERSON: LIMPOPO PROVINCIAL RESEARCH ETHICS COMMITTEE (LPREC)**

**REVIEW DATE: 06 AUGUST 2025**

**SUBJECT: CHALLENGES FACED IN TEACHING AND LEARNING OF FINANCIAL  
LITERACY IN THE ECONOMIC AND MANAGEMENT SCIENCES (EMS)  
CURRICULUM**

**RESEARCHER: TC MULAUDZI**

Dear Colleague

The above researcher's research proposal served at the Limpopo Provincial Research Ethics Committee (LPREC). The committee is satisfied with the methodological and ethical soundness of the proposed study.

**Decision: The proposal is granted full approval.**

Regards

Chairperson: Prof I Swarts



Secretariat: Ms. J Mokobi



Date: 14/08/2025

## ANNEXURE G: INTERVIEW SCHEDULE FOR TEACHERS

### INTERVIEW SCHEDULE FOR TEACHERS

School Code: .....

Experience as EMS teacher: .....

Qualifications: .....

Interviewer: .....

Date: .....

1. From the qualifications you obtained, comment on your specialist knowledge of EMS.
2. What challenges do you face in the teaching of Financial Literacy?
3. Comment on any professional development training you received in EMS.
4. How do you break down difficult Financial Literacy concepts to learners?
5. What type of teacher and learner support material do you generally use in your EMS (Financial Literacy) class? Comment on the availability of other essential teaching resources.
6. Comment on the availability of technological resources to support teaching and learning of Financial Literacy.
7. What assessment techniques are you currently employing to assess learners in Financial Literacy? elaborate
8. How does overcrowding (if at all) affect the teaching and learning process of Financial Literacy?
9. What strategies are you currently applying to overcome possible Financial Literacy challenges?
10. What do you suggest should be done to limit the challenges faced in the EMS curriculum within Financial Literacy?














# ANNEXURE L: SIMILARITY REPORT

## Tc Mulaudzi

### MEd study

-  Quick Submit
-  Quick Submit
-  Central University of Technology

#### Document Details

Submission ID  
trnold::1:3375148271

Submission Date  
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File Name  
New\_MULAUDZI\_TC\_MEd\_final-1.docx

File Size  
3.7 MB

152 Pages  
38,584 Words  
230,346 Characters

 Page 2 of 169 - Integrity Overview

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