PARTICIPATION IN POSTGRADUATE STUDY:
A Case Study of Choices and Deterrents at FNB

A publishable paper in partial fulfillment of the Masters Degree in Development Studies, University of Witwatersrand

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DECLARATION

I would like to declare that the attached, Masters Thesis “Participation in postgraduate Study: A case study of choices and deterrents at FNB” is my original work and has not be reproduced from other sources.

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Signed:

Date: 29 September 2010
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My husband and my sons for their support, patience and understanding during the long hours of my writing this paper.

First National Bank for accommodating my research within the organization. Most acknowledged are all the participants within FNB for your permission to carry out the research.

My fellow students for their support and academic guidance.

God Bless You All
Rosaria Mukonyora
### ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>ANC</td>
<td>African National Congress</td>
</tr>
<tr>
<td>CHE</td>
<td>Council on Higher Education</td>
</tr>
<tr>
<td>FNB</td>
<td>First National Bank</td>
</tr>
<tr>
<td>ICT</td>
<td>Information and Communication Technologies</td>
</tr>
<tr>
<td>NQF</td>
<td>National Qualification Framework</td>
</tr>
<tr>
<td>NSDS</td>
<td>National Skills Development Strategy</td>
</tr>
<tr>
<td>FET</td>
<td>Further Education and Training</td>
</tr>
<tr>
<td>GEAR</td>
<td>Growth, Employment and Redistribution</td>
</tr>
<tr>
<td>GDP</td>
<td>Growth Domestic Product</td>
</tr>
<tr>
<td>NRF</td>
<td>National Research Foundation</td>
</tr>
<tr>
<td>MBA</td>
<td>Masters in Business Administration</td>
</tr>
<tr>
<td>SAPP</td>
<td>Skills Acquisition and placement</td>
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CHAPTER ONE

BACKGROUND TO THE STUDY

1.1 Introduction
The Chapter introduces the orientation of the study by outlining the aims, objectives and the research design used. An overview of the structure of the study is also presented.

Orientation of Study
There is limited research on the uptake of postgraduate studies by people who have finished undergraduate studies and have already secured employment. It is interesting to establish the motivation for people’s decisions around continuing with postgraduate studies when they have already secured employment. It is also interesting to establish motivational factors that help create success beyond undergraduate level. The research was especially interesting because it happened in an environment, South Africa, which has a history of learning and development discrimination which has resulted in skills shortages especially among previously disadvantaged groups being Blacks, Asians and Coloureds.

For the purposes of this research postgraduate will include professional qualifications, honours, masters and doctoral studies. In South African terms, this research will be looking at NQF level 7 and 8.

1.2 Aim of Study
The aim of the study was to highlight decisions, deterrents and barriers to postgraduate study among working people. This piece of work will add on to academic knowledge which can be used by academia, policy makers and other stakeholders. This study was conducted in an environment, which is characterised with high skills shortages and not high enrolments into postgraduate study. Hence the objectives of the study were to:

- Investigate what factors determine enrolment into postgraduate study among working people
- Understand decisions, deterrents and barriers to postgraduate study
- Understand the reasons for success or failure of this category of postgraduates

1.3 Research Question
The key research question for this study was:

What are the factors that influence the decisions, deterrents and barriers to postgraduate study among working people?

1.4 Hypothesis

A hypothesis is a proposed explanation for an observable phenomenon. The hypothesis for this study was that people in general attain qualifications to secure employment; after they have secured employment and have accumulated experience in their careers; further studies like postgraduate studies are not a priority. This scenario is not favourable for the South African economy which is increasingly growing into a capital and service intensive economy which needs continuous training and specialised skills in order to sustain growth. Instead what is happening in South Africa is that, there is on one hand skills shortage and on the other low enrolments especially in postgraduate study which will jeopardise economic growth. The situation that South Africa finds itself should automatically encourage people to continue studying.

This study will explore why the desire to learn is not prevalent among those who have secured jobs and are already working. It will also look at what sacrifices working people have to do to continue with studies or is it acceptable for them not to study.

1.5 Methodology and Approach

Research Design

Grinnell, et al. (1993) highlighted that the goal of social development research is to develop theory and expand the knowledge base, to develop solutions for problems and applications in practice. Applied research methodology was used in this study. This methodology provides space for both qualitative and quantitative data-collection techniques to be used (Babbie & Mouton, in De Vos (1998) and limits the use of a single traditional approach to research (Thomas 1994 in De Vos 1998).

Research Area

The study was conducted within First National Bank (FNB), as the researcher had access to the desired group of people under study – these being working people, who have already attained NQF 5 according to the bank’s policy. The orientation of this research is anchoring on the fact that FNB (Branch Banking)
has passed a policy that all employees should have an NQF 5 qualification which means all staff members are candidates to register for postgraduate studies.

FNB was used as a case study of the Financial Sector which is a competitive sector in terms of its need for specialised skills. The financial sector is one of the expanding sectors which help in economic growth and it was interesting to understand the postgraduate perceptions of the people working in this sector since the sector itself is so dynamic and requires continuous improvement of human resources. The findings of this study will help in understanding the situation in other sectors of the economy.

FNB’s vision is to move from “good to Great 2010” and the strategy to achieve this, is to build Enduring and Rewarding Relationships with clients, shareholders and employees hence a slogan “g2G2010”. As a value-based company FNB aims to create an environment that upholds accountability, pride, innovation, ubuntu and respect. These are values that seek to empower to lead, teach and manage people everyday. FNB’s strategy slogan is “g2G2010” is translated to mean:

• The first “g” stands for good — an acknowledgement of where FNB is currently and the fact that there is a lot of work to do if to become great.

• The second “G” stands for Great — all the great things that it wants to become.

• Moving from being good to becoming Great, or “gG”, has come directly out of the vision statement, “to be a great business helping to create a better world”.

The FNB vision is supported by three pillars: People, Innovation and Efficiencies.

• ‘People’ - FNB focuses on empowering its people, promoting diversity and rewarding excellence.

• ‘Innovation’ - FNB aims is to be innovative and creative in everything that it does and in all the solutions and products they create in order to provide better service and solutions to its customers.
• ‘Efficiencies’ - FNB looks at how effective they are in managing the cost effectiveness and efficiency of the Bank.

Just like any other organization as much as FNB wants to prosper it also wants to make sure that it empowers its people. This is shown by how the vision ties in with its values.

Data Collection

Phase 1: Questionnaire

A phased approach was adopted in this study. With Phase 1 employing a quantitative approach through the use of a questionnaire. In this phase the main objective was to set the scene for the study. 80 questionnaires (refer to sampling section below) were distributed to staff members in different departments within the bank. This targeted audience enabled the results to be generalisable. The questionnaire included both open-ended and closed questions.

Consent forms were signed by the survey participants. This quantitative phase prepared the ground for the second phase which was a qualitative approach.

Phase 2: Interview

Participants were drawn from Phase 1. The participants information sheet requested participants to select which phase they wanted to participate in (refer to the attached information sheet (Appendix 1). 15 participants were selected to participate in Phase 2 whereby in-depth interviews were conducted. The 15 participants for Phase 2 took into consideration demographic characteristics to allow the results to be a true reflection of the whole sample. The in-depth interviews were a mixture of face-to-face and telephonic interviews. The objective of this phase was to focus more on the perceptions, experiences, interpretations, impressions or motivations of individuals (Neuman 1997:98). This design was key to the study, as it helped the researcher to uncover participant's opinions, reasoning, experiences and perceptions.

Before going to the field an interview guide was developed identifying themes to be covered during interview sessions. Secondary data was explored to assist in the preparation stage of the field research. The researcher kept notes during fieldwork and collected all the relevant materials during field research and all this facilitated the collation and data analysis processes.
Sampling Methodology
The researcher selected departments within the bank which have high staff complement. These being:

- Branch Banking
- International Banking
- Homeloans
- Smart Segment
- Hogan Technologies

Heads of Departments of these units were contacted and letters of approval to conduct the study were provided. The agreement of the researcher and the heads of departments was that firstly the heads will send an introductory letter to explain the research to staff members; secondly heads provided lists of staff members to the researcher. The researcher in turn sent the participant information letter to all the members nominated. It is important to note that participants had the option to participate in the study or not – refer to page 2 of the participant’s information sheet (Appendix 1). All those who indicated that they wanted to participate in Phase 1 were conducted via email. The questionnaire was emailed to them and they were given a week to complete and email back to the researcher. Of those who participated in Phase 1, only those who indicated interest to participate in Phase 2 were conducted for Phase 2 – only 15 participants were selected for Phase 2.

Data analysis
Information gathered from Phase 1 and 2 was analysed and this paper is a compilation of the findings and recommendations.

1.6 Overview of the research
Chapter One introduces the orientation of the study as well as the methodology used.

Chapter Two provides a literature review of participation in postgraduate studies. It conceptualises the notion of postgraduate study, skills development and incentives available for study. It also provides a historical background of the South African education system and the skills development landscape.

Chapter Three focuses on data analysis and the research findings thereof.
Chapter Four consists of recommendations and conclusions drawn from the study.

In the next chapter the theoretical conceptualisation of this study will be examined. This will help in the analysis of related concepts and their relevance to this study.
CHAPTER TWO

REVIEW OF THE LITERATURE

2.1 Introduction
This chapter provides a literature review of the study. It examines and analyses related concepts and studies which underpin this study. It discusses literature on skills development, skills shortages, enrolments to postgraduate studies, continuous learning and incentives available for study. This chapter also presents different interpretations in the literature and empirical research that has been conducted in this line of study.

Review of the Literature on South Africa Skills Shortages
In 1994 South Africa marked a transition from apartheid to democracy and this saw the birth and reform of many policies and systems in the country. Worth mentioning is the development of the National Skills Development Strategy (NSDS) of 1998. The NSDS was adopted as the key mechanism to bring about a skills revolution in South Africa. This was set to raise the skills base to the levels required to support economic growth and social development as Erasmus and Breier (2009:5) rightfully highlighted that, “South Africa’s skills shortages are widely regarded as a key factor preventing the achievement of targeted growth rates.”

Before 1994 the Apartheid era created racial divisions among people and these divisions caused poverty and low skills levels among disadvantaged groups. During apartheid, disadvantaged groups didn’t get the same education and training as White people; disadvantaged groups did mainly low-skilled and low-paid jobs. Women were also treated less than men in other words they were not given the same opportunities. There were very few links between education at schools and the skills people needed at work this is reflected by the then NATED programmes which were offered by most Further Education and Training (FET) colleges. This culture impacted negatively the skills base in the country. When the new democratic government came into power such inequalities had to be redressed. Although the government has tried to address these anomalies, discrepancies are still evident up to this present day.

A lot of research has been conducted around skills shortage in South Africa. Skills Development has become the buzzword in the development process in South Africa and year after year it is on top of the agenda on the Presidential
Programme of Action. Of late the media is talking strongly about the need to enhance skills development especially among the previously disadvantaged groups. The South African economy is advancing considerably and the availability of skills needs to keep pace. Lack of skills is fast becoming a crisis not only in South Africa but in most developing countries. South Africa is particularly an interesting country when one reviews the issue of skills shortages and education and training because the country experienced a sharp turn from a discriminatory regime to a democratic era which forced firms to become more competitive because of the upliftment of the sanctions and export orientation which increased the demand of skills (Daniels, 2007:1). Nattrass and Seekings (2005) suggest that the turn to capital intensive and skills intensive, development since the late 1970s is responsible for this trend. It meant supply of skills into the labour market was supposed to keep pace with demand but this did not happen resulting in skills shortages that have grown worse since late 1990s to date. A review of the South Africa Growth, Employment and Redistribution (GEAR) Economic policy can reveal that the policy accelerated this situation. GEAR which was implemented from 1996 to 2000 aimed at achieving sustained annual real Growth Domestic Product (GDP) of 6% or more by 2000 while creating 400,000 new jobs and increasing investment especially foreign direct investment.

In support of Nattrass and Seekings (2005) Kraak (2005:57) notes that due to the rise of the new global economy, characterized by high-quality, high value-added export-oriented manufacturing and services, a key quality of human resource development is the attainment of high participation rates in general education and training...”. This study explored some of the reasons for and the periodisation of this trend.

The situation displayed in South Africa is problematic in that as economic demands changed to be capital intensive and skills intensive the skills pool remained static and did not advance at the same pace. To this day skill shortage especially of specialized skills has been declared a national crisis which is hindering economic growth. What makes it interesting is that a culture of learning has not yet developed to meet the needs of the economy. One would expect that if there is shortage of skills and at the same time the economy has the potential to grow it will occur naturally that human resources departments will have the drive to want to up skill, reskill and continuously train to meet the needs of the economy but this is not the case in South Africa. This is a big problem. This research is going to tackle a small aspect of this problem i.e. investigating the
responsiveness to postgraduate studies by people who have secured employment.

A lot of research has been put in skills development to the extent that there has been a detailed analysis of scarce and critical skills shortages (Daniels: 2007), (Kraak and Young: 2005), (McGrath: 2004) (McGrath: 2003), Erasmus and Breier (2009). On the other hand the South African Ministry of Home Affairs in consultation with the Department of Labour publishes an annual list of scarce and critical skills which allows foreign nationals to apply for these jobs (Nationals Scarce Skills list report 2007). This is of concern because this is happening in an environment where unemployment rate is approx. 30% (Bhorat: 2008). This means there is a growing disjuncture between the needs of the economy and the indigenous skills and potential skills threshold of the majority of the unemployed. Many of these unskilled people will simply never acquire the requisite skills to enter the new high-skill dependant labour market as they lack the minimal skills basis to acquire specialized skills. Hence the need to focus on graduate training and make sure that the through-put will satisfy industry needs.

Research has shown that in developing or transitional economies, one of the fundamental principles for developing a skilled workforce is through education and training. Hence the focus of this research was to see how people are advancing in education and training particularly in postgraduate study. The South African terrain presents conducive conditions to enable education and training to be a pull factor to the population but instead what is evident is a high unemployment rate, low enrolments into postgraduate education and high drop out rate among undergraduates (CHE report 2006). Letseka and Maile (2008:1) note also that a high university drop-out rate is a threat to South Africa’s future.

Review of the literature on Life Long learning
The emergence of the global knowledge economy has put a premium on learning throughout the world. Lifelong learning is fast becoming a necessity in most countries. According to the World Bank Report 2003, lifelong learning encompasses learning throughout the lifecycle that is from early childhood to retirement and in different learning environments that is formal, non-formal and informal. Opportunities for learning throughout one’s lifetime are becoming increasingly critical for countries to be competitive in the global knowledge economy. Lifelong learning is crucial to preparing workers compete in the global economy. Developing countries with transition economies like South Africa risk being further marginalized in a competitive global knowledge economy because
their education and training systems are not equipping learners with the skills they need for the workplace. Internationally, change is happening at a fast rate especially when one looks at technological advancement this means that as technology and processes change people in the market place need to retrain or upskill to advance their skills sets. In the same breath postgraduate studies are pitched at a level that is seen to be advanced and specialized that is why they are seen to meet the needs of the current economy which is described as labour intensive and skills intensive. This also means that training should continue even among those who have been skilled already hence the drive for lifelong learning. Nattrass and Seekings (2005) supports this by saying in an economy increasingly becoming capital intensive and skills-intensive there is need to promote lifelong learning. Lifelong learning has been found to include a flexible qualification structure that allows people mobility between different kinds of career-pathing, a greater connectivity between skills provisioning and employment, increased partnerships between state and the private sector, the integration of general education and skills, unit standard based programs that facilitate flexible rules of combination for crossover and a flexible funding system (FET Conference report 2002).

As discussed above one can view the skills problem and education and training problem as huge and that it is not only experienced in South Africa but it can be viewed as a global challenge. This study will address a small aspect of this problem which is participation in postgraduate studies in South Africa by people who have already secured employment. This is because there is little research that has been done on participation in postgraduate study especially in South Africa. In addition postgraduate studies are meant to equip postgraduate students with specialized knowledge that should match the demands of the specialized economy which is not only capital intensive but skills intensive. The section below looks at trends in postgraduate study in South Africa.

**Review of the literature on Postgraduate Studying in South Africa**

As outlined by Els (2008), postgraduate studies can open all sorts of doors, both intellectual and societal. It is the start of a journey to specialise in a chosen area it requires hard work but it is very rewarding. This study established whether working people share the same sentiments. On the other hand the Council on Higher Education (CHE) Annual report (2006:1) outlined that the production of university graduates – and especially postgraduate students – is an essential component of the national system of innovation of modern industrialised
societies. Such graduates have acquired the necessary knowledge and skills that underpin the modern knowledge economy and are able to produce new knowledge. In a globalised world their skills are in high demand, whether they are in engineering, Information and Communication Technologies (ICT), medicine or the social sciences and humanities. It is generally recognised that South Africa does not have sufficient numbers of highly skilled people in most professions that is why the government is starting a lot of interventions to address this for example the Skills Acquisition and Placement Programme (SAPP) which was established to solve the skills shortage problem. There is an even greater shortage of graduates at postgraduate level and recent initiatives, such as those by the department of Science and Technology and National Research Foundation (NRF) to accelerate the production of PHDS in the system, target this reality. High international demand for South African graduates, together with the continuing brain drain, provides an urgent imperative to increase the production of postgraduate students in order for the country to remain competitive and to be able to generate knowledge that is responsive to a wide range of societal needs.

In South Africa statistics show that with the coming of the democratic government in 1994 there was an initial increase in enrolments in postgraduate studies, however this was short-lived and enrolments started declining. CHE (2006: 4) recorded that postgraduate enrolments grew from 49391 to 59857 between 2000 and 2004 but decreased to 54494 in 2005. It has been recorded as well that numbers for Doctoral studies are also very small especially in Engineering and Applied Technologies. It is unfortunate that the data sourced from CHE does not include Commerce and Accountancy an area that this study analyses. The CHE 2006 report has summarised the average annual growth and growth rate of first enrolments by broad field (2000-2005) figures in the table below:

Table 1

<table>
<thead>
<tr>
<th>Broad Field</th>
<th>Honours</th>
<th>Masters</th>
<th>Doctoral</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Avg annual growth</td>
<td>Avg annual growth rate %</td>
<td>Avg annual growth</td>
</tr>
<tr>
<td>Natural &amp; Agric Sciences</td>
<td>144</td>
<td>5.7%</td>
<td>155</td>
</tr>
<tr>
<td>Engineering &amp; Applied technologies</td>
<td>76</td>
<td>18.1%</td>
<td>8</td>
</tr>
</tbody>
</table>
South Africa is one of the countries experiencing the ‘pile-up’ effects although it is a problem that is being experienced even by developed countries for instance in Europe. ‘Pile-up’ effect is defined as when graduates take more time than it is expected to complete the programmes. For instance if a programme is a 1 year programme some may take 2/3 years to complete. This makes it difficult to rely on statistics on first time enrolments as they can be misleading. Literature on the causes of ‘pile-up’ effects has helped in understanding barriers and deterrents to progression into postgraduate study. CHE 2006:11 report has indicated statistics of the ‘pile-up’ effects of Masters postgraduate students as follows:

Table 2

<table>
<thead>
<tr>
<th>Indicators</th>
<th>2000</th>
<th>2001</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ongoing enrolments as % of total enrolments (Z/(X+Y+Z)*100)</td>
<td>32%</td>
<td>30%</td>
<td>32%</td>
<td>33%</td>
<td>36%</td>
<td>37%</td>
</tr>
<tr>
<td>Graduates as % of total enrolments (Y/(X+Y+Z)*100)</td>
<td>20%</td>
<td>20%</td>
<td>19%</td>
<td>19%</td>
<td>19%</td>
<td>20%</td>
</tr>
</tbody>
</table>

The table above with pile-up effects for Masters Studies can be compared with the table below with pile-up effects for Doctoral studies.

Table 3

<table>
<thead>
<tr>
<th>Indicators</th>
<th>2000</th>
<th>2001</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ongoing enrolments as % of total enrolments (Z/(X+Y+Z)*100)</td>
<td>32%</td>
<td>30%</td>
<td>32%</td>
<td>33%</td>
<td>36%</td>
<td>37%</td>
</tr>
<tr>
<td>Graduates as % of total enrolments (Y/(X+Y+Z)*100)</td>
<td>20%</td>
<td>20%</td>
<td>19%</td>
<td>19%</td>
<td>19%</td>
<td>20%</td>
</tr>
</tbody>
</table>
### Indicators

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Ongoing enrolments as % of total enrolments ( \frac{Z}{X+Y+Z} \times 100 )</th>
<th>54%</th>
<th>54%</th>
<th>55%</th>
<th>58%</th>
<th>58%</th>
<th>59%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduates as % of total enrolments ( \frac{Y}{X+Y+Z} \times 100 )</td>
<td>14%</td>
<td>13%</td>
<td>13%</td>
<td>12%</td>
<td>12%</td>
<td>12%</td>
<td></td>
</tr>
</tbody>
</table>

The issue around ‘pile-up’ effects can be looked at Vis a Vis the time taken by postgraduate students to complete their programmes and the completion rates. Some of the causes of ‘pile-up’ effect tie up with the barriers and deterrents that this study has discovered as causes of lower participation in postgraduate studies. Some of the reasons for ‘pile-up’ effect include social responsibilities most working people are married and balancing the demands for family responsibilities and demands for study presents challenges, schedules for postgraduate programmes are often derailed by job requirements. Postgraduate work load is quite heavy and if one has a demanding job it is quite challenging to carry the two with success and the result is normally the studies suffer resulting in ‘pile-up’ effects. An analysis of the reasons for ‘pile-up’ effects will be quite interesting in this discussion as they will give an insight into the need for this study. It will be quite interesting to establish and compare the reasons for ‘pile-up’ with deterrents and barriers hindering progression into postgraduate studies.

If one compares the ‘pile-up’ effect of postgraduate studies and of undergraduates statistics it show that it is higher for postgraduate than for undergraduate studies. This makes this research viable in that one would want to know the reasons causing a huge ‘pile-up’ effect for postgraduate students.

With this analysis, although there is a strong relationship between the apartheid government and skills shortage one can say the ANC has not reversed the situation what we see is a perpetuated skills shortage which is growing by day. The ANC have made strides to transform educational policies in South Africa but has the reform made an impact is a question to be debated. The criticism that one can have with policy reform in the education sector is – of course roadmaps have been developed for education (refer [www.anc.org.za](http://www.anc.org.za)) but the reform has been around participation especially in the schooling system i.e. from early childhood development to matriculation. What has been lacking is an improvement on the quality of education and responsiveness to the labour market. The government policies have not paid a lot of attention to transforming Higher Education.
CHE has also explored the issue of equity, access and success in Higher Education but this was limited to adult learners.

Other relevant studies

It will be interesting to look at other comparative studies have been done not only in South Africa but in Europe around this subject under study as this will help in analysing the research findings and suggest recommendations. For instance Cosser et al (2002, 2004) studied student’s aspirations and higher education realities. They looked at factors affecting the choices of Grade 12 learners. Their focus in this case was on higher education that is the intake into undergraduate study. Studies have been conducted also in South Africa around Higher Education and the workplace – Koen (2006) highlighted issues around graduate employment and unemployment rates. Koen (2006) researched on employability factors of graduate students that is what makes a person employable if a recruiter wants to employ a person he/she will get a pool of people with the same qualifications and skills but only one person is selected. Does that mean that employability skills will increase comfort levels for those who have secured employment to the extent that they don’t want to continue with postgraduate studies? It is a question that this research can explore. It is important to note that although the study explored comparative material, it is being done fully aware of the differences between South Africa and for instance Europe in terms of the various factors that affect barrier to entrance and success into higher education. An almost similar study was done in Europe to establish with postgraduate students what are the factors that affect students’ decisions to undertake postgraduate qualifications. The study also looked at different racial groups and tried to establish if there are differences in representation (Stuart et al, 2008). This analysis can be useful if one wants to expand on the findings of this research. Although this research is not looking closely at racial differences in the deterrents and barriers listed by different racial groups I think research that has been conducted already can add additional and valuable information to this research. The same applies to minority ethnic groups findings. A lot of studies have been conducted in Europe around minority ethnic groups and their absorption into Higher Education (Taylor 1993), (Brennan and McGeevor 1990), (Singh, 1990) and (Modood, 1993).

This study realised that there is limited research around why working people do not progress to postgraduate level. It is also important to establish the success factors of those who have taken postgraduate training. Looking at the research
findings that have come out of the comparative studies, this study brings in the last piece of the jigsaw puzzle in the knowledge pool on training and development.

Authors like (Thomas 2005) and (Massie 2004) have coined the term post-compulsory education to refer to postgraduate study, which is quite interesting especially for the purposes of this research study. In South African terms, matric level, which is equivalent to NQF level 4, is the minimum requirement that one is expected to attain—in other words, it is compulsory. So in this case, the term ‘post-compulsory’ gives the connotation that postgraduate study is over and above what is required of you, which is true if one looks at South African standards. It is important to establish how many are willing to go that extra-mile to improve their career lives.

**Review of the literature on Career development**

There has been a shift in people’s career lives. In the past, people typically stayed with the same employer until retirement, but these days, a person will have between 10-14 jobs in their career life (Buhler: 1995). Buhler (1995) also supports this by saying, “1970s employees believed they were entitled to a job and the prevailing attitude centred on what the organisation owed its workers. Many employees went to work for an employer immediately after completing school and remained with that employer until retirement. Organisations took care of their employees in what is now described as a paternalistic manner... an employee would have a job for life barring any huge infractions of company rule.”

Although there has been a shift, it is not clear to all parties involved what this shift means. Organisations are expecting employees to take responsibility, but the employees are not well informed of their responsibilities. There are no check and balances on who is doing what and whether it is happening as expected. Beck, Giddens and Lash (1994) calls it a risk society that is this lack of clarification of roles. The explanation given by reflexive modernisation theory and risk society adds on how the society has become individualistic and that there is no accountability. Although the society has become risky and individualistic, Beck et al (1994) see education as contributing to the construction of successful biographies.

Career advancement or career development will go hand in hand with personal development and it is interesting to establish whether tertiary postgraduate studies are perceived as personal development tools to better one’s career. CHE
(2007:1) indicated that the production of university graduates – and especially postgraduate students – is an essential component of the national system of innovation of modern industrialised societies. Such graduates have acquired the necessary knowledge and skills that underpin the modern knowledge economy and are able to produce new knowledge.

Peterson and Gonzalez (1990:234) outlined that companies, which are no longer able to offer lifetime employment, are for the ideology that employees are in charge of managing their own careers hence that have to be responsible for their training and development. There is need for flexible career development models and practices that is why it is important to establish if postgraduate study is a preferred option to advance one’s career.

Conclusion
The literature suggests that at present we have a limited understanding of participation in postgraduate level. There is limited qualitative data of the postgraduate experience overall and we have very little data that unpacks the barriers into postgraduate studies. Therefore this study sets out to investigate if there are any particular barriers to undertaking postgraduate study for people in South Africa who have already secured employment. And also to identify any success factors for those who continued on to postgraduate study so that it will be a source of inspiration to the coming generations.
CHAPTER THREE

RESEARCH FINDINGS

3.1 Introduction
This chapter presents the research findings and data analysis. The data analysis draws heavily on the conceptualisation undertaken in Chapter Two. The qualitative approach helped in eliciting the views of the participants and their experiences. The research was conducted within First National Bank and necessary protocol was followed to get approval from relevant authorities to conduct research within the bank. An ethics proposal was presented to the ethics committee and was approved. This section will also highlight some of the problems encountered during the research process.

3.2 Problems Encountered
The research was overall a success as the researcher got cooperation from participants. Firstly the researcher sought buy-in from the heads of departments who in turn assisted in introducing the researcher to employees in their respective departments. The few problems which were experienced were around employees who felt this exercise wanted to expose them regarding their qualifications and where unwilling to participate in the research.

Nevertheless the research had made provision for this group of participants who were not willing to participate. The researcher respected their opinions and the process stopped as soon as they mentioned that they were not willing to participate. Unfortunately most of those who turned down had misconceptions of the purposes of the research. The research was interested in understanding participants’ perceptions on postgraduate studies. Some staff members who were invited to participate were not comfortable to participate. In contrasts some employees were very happy to participate in the exercise and gave a lot of information which assisted in gathering the required information.

The research design had allocated 1 week for the questionnaire process to play but this did not happen as planned. Some participants were very quick in their response but others the researcher had to follow up. When the deadline elapsed the researcher had to send reminders to those who had agreed to participate in the interview but had not yet submitted the completed questionnaire. The reminders which were sent by email helped in making sure that participants submitted completed questionnaires. Instead of 1 week the questionnaire
process ended up taking 3 weeks to be completed. However, this extended timeframe was worthwhile.

3.4 Phase 1 – Questionnaires
Phase 1 of the research was administered by a questionnaire (see Appendix 2) which helped in gathering information around the demographic information of participants. Information on gender, marital status, nationality and age were gathered. This information was helpful in quantifying and categorising the participants. The questionnaire was designed following an analysis of the literature. It was an oversight that the questionnaire did not include a category on race which was discussed a lot in the literature, however the list of names provided by departmental heads categorised the potential participants according to race. All answers were anonymous and remain confidential to the researcher and supervisor.

Questionnaires were sent out to participants together with an information sheet (Appendix 1) to brief the participants on the research objectives and a consent form which the participants had to sign as part of ethical considerations. The questionnaires helped in setting the scene for the study and to prepare those who were participating in the interview phase. Out of 80, 70 participants responded to the questionnaire which was a good responding rate. The high rate of response was due to the method of collection and the necessary ground work that the researcher did. The researcher first discussed the research and the requirements with the departmental heads and in this way she managed to get their buy in. It was easier for the departmental heads to introduce the researcher to their teams and this made the research being weighted by the staff members. We should bear in mind that they were not forced by their departmental heads but they had the choice to participate or not participate that is why they had to sign the consent forms (see Appendix 3).

To come up with a representative sample the researcher selected departments within the bank which have a high staff complement. These being; Branch banking; International banking; Homeloans; Smart Segment and Hogan Technologies. From this sample a wide spread representation from all racial groups was targeted. As a result overall spread was Africans dominated with 47%, Whites 32%, Indians 14%, Coloureds 7%. In terms of gender 66% female and 34% male with an age range of 25 – 62 years. These respondents were also spread across different employment bands. FNB has the following bands:
- Band B – Executive level = 10%
- Band C – Managerial level = 70%
- Band D – Non-managerial = 20%

95% of the respondents were South African and only 5% were from other countries. All the respondents were on permanent employment. The sample covered many variables in terms of demography, levels of study and nature of work – this helped in making the results generalisable.

All the respondents had done their Metric level and are holding a Bachelor Degree or a diploma. The percentage of those who had done a postgraduate studies was not high 7%. 38% had intentions to register for postgraduate studies either in 2010 or in the next five years.

The design of the questionnaire allowed respondents to at least record valuable data on their views about postgraduate courses and their importance and accessibility to them. Informative information was collected from this section and collated together with phase 2 findings which will be discussed later in the chapter. This section will discuss if the information in terms of deterrents highlighted in phase 1 concurs with information in phase 2.

After phase 1 the researcher selected all those who had opted to participate in phase 2. Of the 70, 30 had opted and researcher selected only 15 to participate in the in-depth interviews. The 15 were spread according to demographic differences in terms of gender, race and age. The researcher also took cognisance of the employment categories of the employees. To start the process the researcher contacted the 15 respondents via email reminding them of the phase 2 and also checked whether they were still willing to participate. Only one respondent wanted to pull-out of the process. Since there was a pool of those who had already expressed willingness to participate in phase 2 the researcher added another respondent to replace the drop-out. Phase 2 was done to understand in detail the different perspectives that people have towards postgraduate studies and to go deeper in understanding the barriers, deterrents and success stories of those who have already tasted the benefits. Comprehensive notes were written during interview sessions. The data was collated and analysed thematically and the outcomes were recorded in the section below.
3.5 Research Findings

General observation
The responses displayed that progression into postgraduate studies is quite low although a high number was recorded for those who had intentions to register in 2010 or later in five years time. Overall it was clear that after people secure employment the desire to pursue postgraduate studies is quite low because their focus and priorities would have changed. When one is an undergraduate in most cases the focus is on passing and securing a job. When one finishes an undergraduate study that is when they can start funding for themselves. They are automatically weaned off from their parents. From observation and experience that is when people start establishing their lives, either they get married; start securing assets i.e. car, house, investments to mention but a few. At this stage people will start inheriting a lot of responsibilities and it is at the same time that they need to plan and participate in postgraduate studies.

It was interesting that the findings which are discussed below did not show differences on racial grounds. The deterrents which were outlined were cutting across all the racial groups which meant that despite racial differences the deterrents that were identified still stood out. However there were minor differences on deterrents given on gender lines which will be discussed in the session below.

Factors influencing overall student decisions

Undergraduate qualifications
For the participants who do not have postgraduate qualifications and are not intending to go and register, the most significant reason they gave was that they never thought about it and that they are just focusing on their job requirements. Those who had thought about postgraduate studies realised that postgraduate studies were quite pricy and demanded time. The salaries are not enough to fund their studies and there is not enough time to accommodate work and studying. To some extent this indicated that securing a job brings a sense of comfort and any other option like pursuing postgraduate comes second to securing a job.

Study break
20% of the participants indicated that they wanted to rest from studying after many years of studying for example if one looks at primary education up to undergraduate studying a person would have done approximately 15 years of continuous studying without a break. Most of the participants indicated a need to rest and take a break from studying and focus on other things like their job requirements. The need for a break was one of the significant reasons which seemed to be a deterrent to undertaking postgraduate studies among the working people. One of the participants was recorded saying:

Chart 5

“Yes, I really needed a break, been studying for years. I wanted some normality to life, get a job and get some money coming in…”

This reason was raised with the assumption that postgraduate studies are stressful and has lots of reading and research, so a break will help in refreshing an individual. This finding concurred with research which was conducted in Europe which researched students’ decisions to participate in postgraduate studies. This shows that regardless of the locational and cultural differences between Europe and South Africa where this research was conducted, a study break is a deterrent that people indicate as stopping them from progressing into postgraduate programmes.

Incentives to study
Participants also indicated that postgraduate studies are quite pricy. On average in South Africa for anyone to register for postgraduate studies they are looking at pumping in approximately R50,000.00 per year for their studies. This is over and above studying material needed, transport to and from the institution in the case of coursework programmes. This is a huge financial demand which most participants indicated that they were unable to cater for in their budgets. At the same time participants were not fully aware of the incentives in terms of bursaries, scholarships available in the business to cater for their requirements. Those who knew about the incentives their major concern was that some of the intended courses of study were not Employer approved because they do not fit in their line of work. Incentives are provided for those courses that add value to the current job or a job that is in line with what they are currently doing.
Most participants who gave this reason as their deterrent had no idea on what different institutions offer as incentives to those who wanted to pursue with postgraduate study. Knowledge about bursary and scholarships at tertiary institutions is not readily available to employees/participants.

**Debt**

Huge debt burdens have crippled not only the economy but also people's progress in terms of studying. Some participants got grants to complete their undergraduate studies and when they started working other demands were added on to their list of responsibilities for example house, car, credit card facilities and furniture. Acquisition of these things resulted in huge debt accumulation and 20% of the participants indicated that they could not enrol for postgraduate studies because of huge debt repayments which leave them with no money to register for postgraduate studies. Cost of living is increasing every year and interest rates on loans are also going up this leaves affected employees trapped in this circle of debt which is difficult to break.

**Family Responsibility**

60% of the participants indicated that family responsibility was their reason for not continuing with postgraduate studies. This category included those who were married, single parents and those with dependants i.e. siblings, old aged parents and extended family. This category indicated that their financial responsibilities were more than their single counterparts. Participants in this category also indicated if they had financial means; studying part-time would suit them better which means either online distance learning or attending lectures after hours. Studying part-time requires more time for example if a full-time programme takes 1 year to complete; taking the same programme on a part-time basis will take double the time in this case it will be 2 years. Studying part-time would be the most suitable option for most working people but this means more money because the financial commitment is for 2 years not 1 year. This would mean more commitment to studying is required. In this situation striking the balance between studying and family demands was highlighted as a challenge by the respondents.

Most of the participants had small children who are attending primary and secondary schooling indicated that they have an added responsibility of supervising homework and general parenting. The South African education system is an outcome based model which requires parents to be part of the
education process therefore parental supervision is a requirement. This means for a working parent this becomes an added responsibility and it makes it difficult to commit to studying and ignore or disadvantage their children. In this case availability of time is a limiting factor to those trapped in this situation. It was interesting in this case that the gender differences revealed that females were mostly imparted by family responsibility factor compared to their male counterparts. Culturally and in the patriarchal system females have been given the role of taking care of the family hence males have more flexibility in this regard. The research confirmed this. Although some men raised it as a deterrent; in the interview conversations it was clarified that these men are not hands on involved with family responsibility.

Lack of motivation
5% of the participants indicated that there is no motivation from peers or managers to pursue with studies. Career pathing is not fully developed in the financial sector so career progression is not quite clear hence participants are not aware of what they need to do to attain the next level in their career development. Since people are already working there is nothing that lures them to pursue postgraduate studies. This finding confirms the finding that Beck, Giddens and Lash (1994) discussed –that the society we live in is a risk society which is characterised by individualisation. There has been a shift in the thinking around training and development in the market place. In past managers were more in the forefront counselling and giving career guidance to employees but now the responsibility has shifted. Every employee needs to take responsibility for their own personal growth. This in the FNB context will blend well with the vision of developing people or transforming them from good to Great, g2G2010. The findings showed that this is an assumption; in reality the shift has not happened employees are still expecting employers to be responsible for their growth.

Type of undergraduate
The type of undergraduate study that one has undertaken influences progression into postgraduate studies. An analysis of the data provided in the CHE report 2006 indicated that most people that would like to undertake postgraduate studies are in the natural sciences, humanities and social sciences compared to computing and engineering and business administration who have lower intentions to undertake postgraduate (CHE Report 2006). This observation was confirmed with this research as most of the FNB participants had studied business/commerce related qualifications and their uptake of postgraduate
studies was not so high. Most respondents in this grouping knew about the Masters in Business Administration (MBA) but they were just scared of the workload that the programme demands. An MBA programme is a well structured programme which takes 2 years for full-time studying or 3 years for part-time studying. During the study time students are expected to complete set modules, assignments, case studies, written exams and a thesis. Although this is a highly recommended programme which will enable students to gain both skills and knowledge to perform effectively in a cutting-edge business environment, it demands lots of time and commitment which most employed people might not have. The part-time route might be an easier route but most people are not willing to give up their jobs in pursuit for education since the job market is tough.

Fear of debt
In the section above we have discussed debt as a barrier to postgraduate study. Fear of debt is another deterrent barring people from registering postgraduate studies. It is not the amount of debt that one has but just the fear of accumulating debt through postgraduate study can frighten people and in this case fear of debt becomes a deterrent to postgraduate intentions.

Work experience vs. postgraduate study
The research found out that employees have the assumption that employers are more interested in work experience than in postgraduate study that is why they would opt to pursue the requirements of their jobs than registering for postgraduate study. Some indicated that the way performance management is done is so limiting that most employees would rather focus on the set goals in order to score high at appraisal time. This way they will earn bonuses which are really determined by one’s performance. Study in this case was termed stressful compared to working. One of the participants was recorded saying

Chart 4

“I don’t see postgraduate study as helping me in career advancement at this stage. Employers want work experience.”

This finding shows that either employers are not encouraging enrolments into postgraduate study or it could be that the postgraduate programmes are not
responsive to employers’ needs. There is a misalignment of what the tertiary institutions are producing to what the industry needs. One participant indicated that tertiary programmes are too academic and not practical enough to fit in the workplace. This concurs with the study that was conducted by Department of Education in 2004 to establish alignment of taught courses to the demands of the industry. Although this research was done in vocational qualifications I think the observation is still applies to postgraduate. But this deduction needs further investigation.

Age
40% of the participants indicated that their age was a major issue in their participation in postgraduate study. 20% of participants were already in their late forties and they expressed that continuing with education will not help them; all they are looking for is to tie-up their investments in preparation for retirement. This would mean that postgraduate study would appeal to younger professionals hence effort must be put into motivating them to take up postgraduate studies before retirement becomes a deterrent.

The above reasons were the major deterrents that participants indicated in the research. Other minor issues that were raised by participants are discussed below:

Childcare needs – 60% of the female participants indicated that after work they have to take care of the children in terms of homework, feeding, shopping, picking up from school and taking kids to extra-mural activities. For most postgraduate study they will be required to attend lectures after hours that is after work and that is where the crunch comes in and the studying component is always compromised. This means that female employees have less chances of registering to study postgraduate programmes because of their family responsibilities.

Inappropriate or inflexible timetables – Most postgraduate studies for working people are conducted after hours i.e. 17h00 to 20h00 which is not very favourable to family men and women with family responsibilities. It was indicated that most working people are eliminated from participating in postgraduate studies because of the inflexible timetables that can not accommodate them.

Pressure from employers – employees’ workloads can be quite heavy and at the same time postgraduate studies requires lots of reading and research and
field work. This can pose a big challenge if one wants to pursue both work and postgraduate studies.

**Family history** – Family history can influence decisions to participate in postgraduate study. A person coming out of a family with people who have already obtained postgraduate qualifications is more likely to follow suit unlike a person who is the first in the family to pursue postgraduate study.

**Procrastination** - Procrastination can be a big deterrent for those who are not focused and are not goal getters. The research findings showed a high number of people with intentions to register for postgraduate study in 2010 or in 5 years time. If these people do not guard themselves against procrastination they will not be able to do as they would have promised.

It was interesting that most of the perceptions which were captured from the questionnaires concurred with the interview findings which validates and confirms the data that was collected in phase 1 and 2.

### 3.6 Success stories
From the questionnaire and interviews which were conducted only 7% of the participants had completed postgraduate studies successfully. These findings confirmed the hypothesis that only a few working people consider pursuing postgraduate studies. Their motivation for pursuing postgraduate studies was pillared by a number of reasons which will be discussed below:

**Career progression** – all the participants in this category indicated that their motivating factor to undertake postgraduate studies was their desire to progress in their careers. They took postgraduate study as part of their personal development goals. 3 of them had already climbed their corporate ladders and they needed something challenging in their careers and postgraduate studies came in handy. This observation is interesting in that it shows how postgraduate studies are viewed generally. They are viewed as high level and unachievable by many. The issue of realignment needs to be looked into because ideally postgraduate studies as the literature has shown are supposed to be specialised courses that should meet the specialised needs of the industry.

**Family history** – 2 of the participants in this category indicated that family members who had already undertaken postgraduate studies encouraged them to pursue their studies. It is easier for a person to follow an example that is already
showing positive results than being a pioneer of something. Chart 3 below shows verbatim of what one of the participants gave.

Chart 3

“My parents were academics and most of the people in the family even the extended family have degrees, so the expectation has moved a degree from being an achievement to being the norm, so for me to exceed the standard, postgraduate was the only way”

Promotion and financial rewards - Some of the participants in this category also indicated that when one improves on the educational achievements they stand a chance to be promoted and promotion comes with financial rewards which are quite lucrative. This has been a driving force to some of the participants who pursued their postgraduate studies.

Quest for knowledge - 1 participant indicated that their motivation was a quest for knowledge and understanding. A big component of postgraduate studies is research which if one has a desire to know and analyse situations postgraduate studies will be quite fulfilling.

Knowledge of postgraduate offerings – 1 participant was still in touch with University curricula and offerings. She knew what courses were available and what incentives were available for the different programmes. This was helpful as she was able to apply for the desired course and was able to secure funding for the programme.

Nonetheless, the participants who had completed their postgraduate studies also shared the challenges that they faced when they were studying. The motivational factors highlighted above helped them in making the decision to pursue their studies. The barriers and challenges that they highlighted are the same as the ones which were raised by the participants who have succumbed to barriers. Among others they mention the incentive barriers - 3 of those who had already done the postgraduate studies had accessed a university scholarship which helped them to pay for the tuition otherwise they were not going to be able to finance their studies. Family responsibilities also were one of the deterrents that
were mentioned which stops most working people from pursuing postgraduate studies. Work load was highlighted as another barrier. The participants in this category indicated that postgraduate studies requires a lot of reading and research and for most working people time to read is only available after work and if one is a family person it can be challenging and most people will prioritise their jobs and family and studying will fall in the cracks.

Conclusion
This section has outlined the research findings of this study and also analysed all the information gathered. It was clear that although people are aware that postgraduate study is a good thing to have there are numerous barriers that stop people to participate in postgraduate study. Recommendations on how to assist working people to participate in postgraduate studies will be discussed in the next chapter. The next section summarises the findings of the research and makes certain recommendations.
CHAPTER FOUR

RECOMMENDATIONS AND CONCLUSIONS

4.1 Introduction

This section of the study provides recommendations on how participation can be improved and be sustainable. The purposes of this research was to ascertain the deterrents and barriers that stop people pursuing their studies and this section will add into the data bank information on these deterrents and how employers, academia and tertiary institutions can help to improve entrance into postgraduate programmes.

4.2 Recommendations

Beck, Giddens and Lash (1994) discussed the theory of reflexive modernisation and the risk society. Some of the issues that were highlighted were that one of the characteristics of a risk society is that it expects individuals to be personally responsible for their actions and in this study this has been confirmed that individuals are now expected to take care of their own progression and career development but in reality this is not happening hence we have to review the expectations we are putting on individuals. We do not doubt the impact that education and training has on individuals hence the concern raised by this study. Becks et al (1994), emphasise the role of education in constructing successful biographies so participation in postgraduate programmes should not be compromised. That is why the findings around barriers and deterrents are very important for planning and advisory purposes.

The problem of lifelong learning, the need for continuous training, alignment of postgraduate programmes to the needs of industry is not a South African problem. It is a problem that is being experienced worldwide and should be addressed. There is need for policy makers, government departments, and international forums to come together and find solutions to this growing problem. As long as technology is advancing training and development should be seen as a must. This will help in eliminating misalignment between training and the needs of the industry.

Organisations must shift back to be accountable for their employees especially where training and development is concerned. Low rates of participation in
training and development among employees will have an impact on production. It might not be in the short-term but definitely in the long-term.

Curriculum development in postgraduate studies should be informed by industry. Tertiary institutions should conduct surveys with employers and captains of business so that curriculum development is informed by relevant stakeholders. Relationships should be developed between employers and tertiary institutions so that the interests of business is catered for. If tertiary institutions operate in isolation their offerings will be misaligned to what the industry needs. When relationships are developed and nurtured issues like inflexible timetables can easily be resolved taking into account crime issues and night travel in the context of South Africa.

The market place must cultivate the culture of learning. A full fledged culture of learning can help solve issues around study fatigue. A well developed culture of learning will motivate and inspire those who might be comfortable in their jobs and not thinking of advancing their studies. As has already been highlighted in the literature review a learning culture will boost the economy as people will continuously get relevant skills that will meet the needs of the industry.

Information on incentives should be readily available in the market place so that employees are fully aware of what is available to them. The problem with the risk society raised by Beck et al (1994), is that everyone is expected to look after their well-being and that personal development is achieved but what is happening is responsibility is assumed and in the end no one takes responsibility.

Universities should increase their marketing interventions so that they reach out to employers especially where postgraduate studies are concerned. Most medium to big companies have full-fledged training departments which should educate other in-house business units on education and training solutions that are available including incentives available either from the employer of from tertiary institutions.

A culture of peer support should be developed by institutions to help those who are learning. People who are working might not have well developed relationships with classmates to share ideas and discuss study issues considering that they study part-time. Studying has been seen as causing stress among those who are studying so peer support systems can help in reducing the pressure and reduce stress levels.
4.3 Conclusions

This research was quite informative in digging into barriers and deterrents stopping working people to participate in postgraduate studies. This research will add to the pool of literature that policymakers, government and academia can draw from in their efforts to devise solutions for (i) skills shortages, (ii) misalignment of training programmes to the needs of the industry.

The research established that although the South African environment might be conducive to increased participation in postgraduate study there are many barriers and deterrents that working people face that are stopping them from taking postgraduate studies. Stakeholders being government, employers, policymakers and the academia should look into these findings and address them because neglecting them will impact the economy negatively.

If one looks at the research findings of this study which are underpinned by the literature we can come to the conclusion that the labour market and global economies are faced with huge challenges which cannot be ignored. Economies are changing, technology is changing and knowledge base is changing thereby demanding different skills sets which needs to be transferred to employees through training and education. Training and education in this environment is unavoidable that is why governments, policymakers, academia and employers need to come together and dialogue on solutions to this problem which has the potential to slow-down or paralyse economies. The dialogue can not be done without factoring some of the issues that were raised by employees in this study. The other issue that the literature in this study explored was that although economies are demanding specialised skills the employees concerned are faced with barriers and deterrents which are stopping them from participating in the case of this study employees are being stopped to participate in postgraduate study. The solutions to be established are to find ways of minimising or eliminating these barriers and deterrents especially for those who would like to progress into postgraduate studies.

The viability of the risk society needs to be questioned and interrogated by all interested stakeholders. As highlighted by the literature and confirmed by the research findings responsibilities have been assumed without any accountability. We have on one hand employees being expected to take care of their skills advancement and on the other hand employers although they want production they seem not to be concerned about supporting the skills enhancement. This
thinking needs to be challenged and interrogated if at all it is working. Responsibilities can be delegated but interested parties should be accountable to each other to manage progress and development.

Focusing specifically on South Africa the skills problem has been persisting and the democratic government has not made enough strides to solve the problem. More attention needs to be paid to the education policies, labour policies and skills policies. There has to be dialogue between Ministries of Education and Labour. If proper dialogue is developed between these ministries ideally the throughput from Ministry of Education should give a perfect fit to the Ministry of Labour. There should be alignment between what is being taught in the schooling system and universities to what the industry wants. If this alignment is done it will be easier to see the relevance of, for example postgraduate studies by working people. Even employers will begin to be responsive and supportive to those who want to progress with postgraduate study.

This is not a quick fix problem but it requires not only policy change but also a mind shift and new ways of doing things. There needs to be a new culture built to support the status quo. What is currently happening is that everything else is changing but the culture of learning is not advancing at the systemic pace.

Further study
To add to findings of this research and in an effort to come up with solutions to the problems explored by this research one can look at alignment of postgraduate studies to the needs of the industry. The Department of Labour in South Africa has done comparative study on alignment of FET courses to the needs of the industry. This research is very informative and will be used as a basis to shift from the old nated courses to the newly established Vocational Qualification.
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My name is Rosaria Mukonyora, and I am conducting research for the purposes of obtaining a Masters Degree at the University of the Witwatersrand.

The aim of my research is to understand what determines participation in postgraduate study and what are the deterrents and barriers to progressing into postgraduate study. South Africa like most of the developing countries is faced on one hand with skills shortages and on the other hand low enrolments especially in postgraduate study. It will be interesting to establish with working people what factors determine enrolment into postgraduate study and what are the barriers and deterrents to postgraduate study. This information can add on to the knowledge pool among academia which can be drawn on by the policy makers, university management and the government. Hence this study aims to interrogate decisions around progression into postgraduate study and understand deterrents and barriers to enroll into postgraduate study. This research is happening in First National Bank (FNB) which presents the type of audience that the research will benefit from. FNB as a bank now has an internal policy that everyone employed by the bank should have attained a qualification at NQF level 5. This means that all the staff members are candidates suitable to enroll for postgraduate studies.

I would like to invite you to participate in this study.

Participation in this research project will entail participating into all the Phases of the research. Phase 1 entails completing a questionnaire and Phase 2 is optional – if you want to be included in Phase 2 please stipulate in the space below. So your participation can either be one or both. Phase 2 will involve being interviewed by myself, at a time and place that is convenient for you. The interview will last for approximately 30minutes. With your permission, I will record this interview with a tape recorder in order to ensure accuracy. You are not required to participate in this project, and you will not be advantaged or disadvantaged in any way for choosing to participate or not participate in the study. All of your responses will be kept confidential, and no information that could identify you will be included in the research report. The interview material (tapes and transcripts) will not be seen or heard by any person in this organisation at any time, and will only be processed by myself and the help of my supervisor. During the course of the research you can stop participating at any point and you can skip anything you do not want to answer.

If you choose to participate in the study please fill in your details on the form below. I will contact you in order to discuss your participation and schedule for the questionnaire and interview. At that time, you will be asked to sign a consent form agreeing to participate in the study as well as a consent form allowing the interview to be recorded. If you would like to contact me, please call 082 689 3118 or rzunga@fnb.co.za or for clarification you can contact my supervisor, Dr Stephen Louw 083 3830 011 Stephen.louw@wits.ac.za

Thank you for your time.
Kind Regards,

Rosaria Mukonyora  
**Survey Participation**

Name:___________________________________________________________

Contact tel:_____________________________________________________

Contact email:___________________________________________________

Yes I would like to participate (please tick appropriate box)

☐ Phase 1

☐ Phase 2
APPENDIX 2

The Questionnaire

SURVEY OF INTENTIONS FOR POSTGRADUATE STUDY

The following questions are being administered to targeted staff members in First National Bank (FNB) to establish what are determining factors to enrol into postgraduate study and also what are the deterrents and barriers to progress into postgraduate study.

The survey is being conducted in fulfilment of a Masters Degree programme and is strictly confidential. No information concerning any individual will be divulged to anyone. The university will receive a report based on statistical aggregates from the survey.

I would appreciate it if you would spend 15 minutes or so to answer the questions; and then I will collect the completed questionnaire in a week’s time.

Nearly all of the questions can be answered by placing a √ or a number in the appropriate box. Additional comments from your own perspective are likely to be of greatest value – please use the space at the end of the questionnaire.

If you would like to receive a summary of our findings from the survey or if you have queries you can get in touch with me by email: rzunga@fnb.co.za or call me on +27 826893118

Thank you in anticipation of your assistance – Rosaria Mukonyora
1. Sex

Female □

Male □

2. In what year were you born?___________

3. What is (was) the main field of your undergraduate course? (for combined degrees tick both fields.)

<table>
<thead>
<tr>
<th>Discipline</th>
<th>✓</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business, Administration, Economics</td>
<td></td>
</tr>
<tr>
<td>Law, Legal Studies</td>
<td></td>
</tr>
<tr>
<td>Engineering, Surveying</td>
<td></td>
</tr>
<tr>
<td>Computer Science</td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td></td>
</tr>
<tr>
<td>Arts, Humanities, Social Sciences</td>
<td></td>
</tr>
<tr>
<td>Science, Mathematics</td>
<td></td>
</tr>
<tr>
<td>Architecture, Building</td>
<td></td>
</tr>
<tr>
<td>Agriculture</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>Other (Specify)</td>
<td></td>
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</tbody>
</table>

4. Marital Status

<table>
<thead>
<tr>
<th>Status</th>
<th>✓</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single, no dependents</td>
<td></td>
</tr>
<tr>
<td>Single, with dependants</td>
<td></td>
</tr>
<tr>
<td>Married, or relationship no dependants</td>
<td></td>
</tr>
<tr>
<td>Married, or relationship with dependants</td>
<td></td>
</tr>
</tbody>
</table>

5. Nationality

<table>
<thead>
<tr>
<th>Nationality</th>
<th>✓</th>
</tr>
</thead>
<tbody>
<tr>
<td>South African</td>
<td></td>
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<tr>
<td>Other (specify)</td>
<td></td>
</tr>
</tbody>
</table>

6. Employment status

<table>
<thead>
<tr>
<th>Employment Status</th>
<th>✓</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent</td>
<td></td>
</tr>
<tr>
<td>Temporary</td>
<td></td>
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</tbody>
</table>

7. In the past have you received grants, bursary or scholarships for study?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Yes with time off on pay for study</td>
<td></td>
</tr>
</tbody>
</table>

8. Are you already enrolled or considering starting postgraduate study in the next year?
### MA Thesis

<table>
<thead>
<tr>
<th>I am already enrolled</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>I intend to enrol in 2010</td>
<td></td>
</tr>
<tr>
<td>I will most likely enrol later</td>
<td></td>
</tr>
<tr>
<td>No, I am UNLIKELY to enrol in any postgraduate study</td>
<td></td>
</tr>
</tbody>
</table>

If you selected the first three options go to Question 9 below
If you selected the last option skip to Question 16

#### 9. If you are LIKELY to enrol what will your main financial basis be?

- [ ] I expect to be exempt from fees, or have a bursary/scholarship
- [ ] My employer will pay for me or contribute substantially
- [ ] I’ll pay from my salary/income
- [ ] I’ll take a loan to cover my fees
- [ ] My parents/spouse will pay my fees
- [ ] I have other sponsors other than above

#### 10. If you enrol what will be the preferred field of study?

**Discipline**

- [ ] Business, Administration, Economics
- [ ] Law, Legal Studies
- [ ] Engineering, Surveying
- [ ] Computer Science
- [ ] Health
- [ ] Arts, Humanities, Social Sciences
- [ ] Science, Mathematics
- [ ] Architecture, Building
- [ ] Agriculture
- [ ] Education
- [ ] Other (Specify)

#### 11. If you enrol what will be the level of the course?

- [ ] Postgraduate certificate
- [ ] Postgraduate diploma
- [ ] Masters (coursework)
- [ ] Masters (research)
- [ ] Doctorate (coursework)
- [ ] Doctorate (research)

#### 12. If you enrol which option of study will you choose?

- [ ] Full-time
- [ ] Part-time
- [ ] Distance education

#### 13. What sort of institution will you enrol?

- [ ] South African institution
- [ ] African
- [ ] International
14. What determines the choice of the institution?

<table>
<thead>
<tr>
<th></th>
<th>✓</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous experience</td>
<td></td>
</tr>
<tr>
<td>Quality of courses on offer</td>
<td></td>
</tr>
<tr>
<td>Costs</td>
<td></td>
</tr>
<tr>
<td>Convenience</td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
</tr>
</tbody>
</table>

15. How important are the following considerations in your choice?

<table>
<thead>
<tr>
<th></th>
<th>Important</th>
<th>Not Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>I enjoy studying</td>
<td></td>
<td></td>
</tr>
<tr>
<td>There is a course that interests me</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It is relevant to my (proposed) work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Getting the qualification will be a good return on the investment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employer support with costs is available</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It is necessary for promotion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It will help with a change in career direction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The skills are needed for my job</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other reasons (specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

16. If you are UNLIKELY to enrol in any postgraduate study

<table>
<thead>
<tr>
<th></th>
<th>Important</th>
<th>Not Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am likely to do a research degree</td>
<td></td>
<td></td>
</tr>
<tr>
<td>My work demands prevent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I may do more undergraduate study</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The field I am interested in is not readily available where I live</td>
<td></td>
<td></td>
</tr>
<tr>
<td>There is no course that interests me</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am tired of study</td>
<td></td>
<td></td>
</tr>
<tr>
<td>There is nothing relevant to my work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am already specialised</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The costs are beyond my means</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It is not needed for my job</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Studying at that level is not for me</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I’ll not enjoy it</td>
<td></td>
<td></td>
</tr>
<tr>
<td>My family obligations prevent it</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It wouldn’t help my prospects for promotion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have never thought about postgraduate study</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other reasons (specify)</td>
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</tbody>
</table>
17. Please let me have your views about postgraduate courses and their importance and accessibility to you?

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APPENDIX 3

I, ________________________________, consent to being interviewed by Rosaria Mukonyora for her study on participation to postgraduate study – decisions, deterrents and barriers. I understand that:

- Participation in this interview is voluntary.
- That I may refuse to answer any questions I would prefer not to.
- I may withdraw from the study at any time.
- No information that may identify me will be included in the research report, and my responses will remain confidential.

Signed: _______________________________  Date: _______________________

Print Name: ____________________________
I ___________________________ consent to be tape-recorded by Rosaria Mukonyora for her study on participation to postgraduate study – decisions, deterrents and barriers.. I understand that:

- The tapes and transcripts will not be seen or heard by any person in this organisation at any time, and will only be processed by the researcher.
- All tape recordings will be kept in a safe after the research is complete.

Signed: ___________________________ Date: ______________________

Print Name: ________________________
Candidate’s Name: Rosaria Mukonyora

Signature:..................................................