

Black African women's narratives of their career
progression: Experiences of race and gender in the
Finance industry in Johannesburg, South Africa

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Dedication

I dedicate this thesis to my grandparents.

To my late grandfather, Motlatsi Edgar Stephen Khomari “Daddy”. I miss you every day. Thank you for fostering in me a love for literature, respect for education and for encouraging my curiosity since I was a little girl. And to my grandmother, Elizabeth Moipone Khomari. Your love and your prayers have carried me all my life. You have been my compass and continue to be my guiding light as I navigate this thing called life.

Ke Ya Leboha Bafokeng.

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Abstract

The global inequality of opportunity in today's world is the consequence of global inequality in health, wealth, education and the many other dimensions that matter in our lives. Despite the various legislation and legal amendments made by the South African government post-1994, there are glaring socio-economic inequalities that continue to thrive in the current context of the country. These national inequalities are a consequence of the country's colonial and apartheid governed history which ensured that power was maintained within the White minority population.

Methodologically, I conducted face to face interviews with 11 Black South African women, working in the finance industry at senior and executive level within their respective organisations. The narratives collected from these interviews reflected the participants' experiences of their lived realities of race and gender throughout their careers regarding their experiences of language in everyday life. The narratives were analysed using Thematic Analysis which enabled the nuances and complexities in the data to be examined. Guest et al. (2012) argue that, "Thematic analyses move beyond counting explicit words or phrases and focus on identifying and describing both implicit and explicit ideas within the data, that is, themes" (p. 10). The research revealed three main findings, encapsulated in three global themes, which are defined as these are considered to be the final or concluding summaries of the key themes arising through the lower order themes and a representation of the interpretation of the texts (Attride-Stirling, 2001).

The first main finding, "*Earn Your Space*", revealed that the scarcity of representation of Black women in high positions within the finance industry reinforces the perception and stereotype that Black women do not have the capability to be in these positions. As a result of this, many Black women opt to exit traditional large South African financial institutions to pursue their career ambitions and to minimise their experience of structural oppression in the industry.

The second main finding or global theme, "*Defiance of Societally Imposed Perceptions*", reveals that Black women are continuously perceived as one homogenous group with specific expectations and perceptions imposed upon them, particularly from those in dominant positions. However, the women interviewed in this research came from relatively *privileged* backgrounds, in that they were raised in homes with mostly professional and educated parents; they developed resilient personalities which enabled them to overcome and, indeed, defy the

limiting societal perceptions. Additionally, this finding reveals that the higher these women rose in the ranks within their industries, the more defiant and resilient they became against these myopic societally imposed perceptions and expectations.

The third global theme, “*The Corporate Myth of Meritocracy*”, is based on the concept of “meritocracy” which, according to the findings of this research, essentially veils inherent structural injustices that favour one group over another. Littler (2017) argues that meritocracy is premised on the assumption that, in a meritocratic society, success or failure are solely dependent on the individual. This notion disregards any historical contexts of inequalities, privileges and injustices which have shaped individuals’ current social locations and standpoints. The participants’ experiences reveal that current appraisal systems within the finance industry are said to be based on merit, which consequently do not take into account historical injustices and existent structural inequalities.

This research therefore affirms that, despite various employment equity policies established by the South African government in order to redress past injustices endured by Black women, inequalities are still perpetuated.

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True the Black woman did the housework, the drudgery; true, she reared the children, often alone, but she did all of that while occupying a place on the job market, a place her mate could not get or which his pride would not let him accept. And she had nothing to fall back on; not maleness, not whiteness, not ladyhood, not anything. And out of the profound desolation of her reality she may very well have invented herself.

– Toni Morrison (1992, para. 19)

Chapter 1: Introduction to the Research Study

1.1 Background and Context

The current South African labour market has inherited structural rigidities and inequalities from the Apartheid era (Lalthapersad, 2003) which put Black people at a disadvantage and Black women at an especially pronounced disadvantage. South Africa's history of racial segregation involved government policies which were designed to strengthen and reinforce the economic and political power of the White minority population. This privileging of the White minority entailed the oppression and marginalisation of the Black majority and denying them the right to participate in the wealth generated in the country (Byrnes, 1996). The Black majority were denied access to basic resources, including quality healthcare, sanitation and education (to name a few). This resulted in widespread starvation, malnutrition, and undereducation (Byrnes, 1996). The withholding of quality education, in particular, is one of the crucial reasons for some of the current labour, economic and general societal inequalities still being faced by many belonging to the *previously* disadvantaged groups of South Africa (Byrnes, 1996).

A key tool of oppression wielded by the Apartheid regime was the denial of quality education for the Black population. The Bantu Education Act (No. 47) of 1953 was instrumental in ushering a dawn of substandard education for Black people, which ensured that their skills level would be restricted to low paying, menial jobs (Byrnes, 1996). There was a strikingly disproportionate amount of government spending on White education versus black education during the 1960s and 1970s. It is recorded that “per capita spending on white pupils was about ten times greater than educational spending on black pupils” (Byrnes, 1996, para. 17). Although this condition did improve during the early 1990s, the extreme inferiority of Black education did continue (Byrnes, 1996).

Although women of all races suffered injustices during the Apartheid era, it was Black women who were subjected to the lowest rungs of the employment ladder. Black women were mostly in domestic employment; few worked in clerical positions, while many were stationed in agriculture. All of these employment conditions were very insecure, often seasonal or temporary and always the lowest paying of jobs (Byrnes, 1996). White women, on the other hand, often held clerical jobs and sometimes supervisory roles, which placed them in the most privileged position of all women in South Africa.

To address some of these imbalances, the post-Apartheid government passed legislation and created social programmes to equip Black women with the necessary skills to empower them and enable them to compete in fields previously reserved for men or White women. Policies and legislation such as the Employment Equity Act, 55 of 1998 and the Skills Development Act, 97 of 1998 aim to improve gender equality, however, Black women continue to be marginalised. Their marginality in the South African labour market is evident in the kinds of economic activity they undertake. Evans (2014) points out that despite the appearance of an increasing number of Black South African women in employment, their employment is not secure and often seasonal and overwhelmingly in unskilled and low paying jobs.

Currently, a very small number of Black women hold well-paying jobs, and an even smaller proportion occupy managerial positions across corporate industries in South Africa. Black women's marginality is readily evidenced in their minimal participation in certain industries considered to be prestigious, powerful, and rewarding, such as the finance industry (Naysmith & Rubincam, 2012). However, despite this overall trend, in the last decade there have been some positive shifts with a few Black women entering the finance industry at managerial levels. Nevertheless, these changes have been slow and there still needs to be a great deal of change before it will be reasonable to claim that there has been a sufficient increase in leadership positions occupied by Black women in the South African finance sector.

Table 1.1 below, sourced from the 19th Commission for Employment Equity Annual Report (2018-2019) (Republic of South Africa, n.d.a) reflects the current South African Economically Active Population (EAP). The EAP African population is the clear majority at nearly 80% of the total EAP. The Commission for Employment Equity define the EAP as “people from 15 to 64 years of age who are either employed or unemployed and are seeking employment” (p. iii).

Table 1.1

National Economically Active Population (EAP) by Population and Gender Group

5.1 NATIONAL ECONOMICALLY ACTIVE POPULATION (EAP) BY POPULATION AND GENDER GROUP

TABLE 1: NATIONAL EAP BY POPULATION AND GENDER GROUP*						
MALE			FEMALE			TOTAL
AM	African Male	42.8%	AF	African Female	36.0%	78.8%
CM	Coloured Male	5.2%	CF	Coloured Female	4.4%	9.6%
IM	Indian Male	1.7%	IF	Indian Female	1.0%	2.6%
WM	White Male	5.1%	WF	White Female	3.9%	9.0%
		54.7%			45.3%	100.0%

(*Source: Statistics South Africa, (QLFS, Quarter 3 2018)

While the successful labour force participation of Black African women in South Africa over the last two decades is viewed by many as a remarkable achievement of post-Apartheid South Africa, there is a disjuncture between this and the social and material realities of many Black women's lives (Jaga, Arabandi, Bagraim, & Mdlongwa, 2018). Breaking into White male-dominated professional workplaces, such as the finance industry, remains a challenge for Black African women because of South Africa's racial and patriarchal colonial and Apartheid legacy.

The finance industry in Johannesburg, and indeed corporate South Africa as a whole, has been, and continues to be, male-dominated; and more specifically, White male-dominated. There are still a number of significant obstacles facing Black women attempting to succeed in traditionally male-dominated industries such as the finance industry. Lalthapersad (2003) offers an instructive observation that, "from 1995 to 1999, white women have consistently made up over 50% of women in the industries with the most lucrative jobs: finance and insurance. Black African women are sparsely located in this industry, only up to 29 per cent over this period" (p. 269).

The 2007 employment survey of the Financial and Accounting Services Sector (Fasset's Sector) (SETA, 2008) revealed an unequal distribution of women across the occupational groups in the finance sector. Although the survey found that more than half (53.6%) of the employees in the finance sector were women, most of them were employed as clerical and

administrative workers, with approximately a third (34.0%) of the managers (middle and top management) in the sector being women.

More recent figures released by The Commission for Employment Equity (Republic of South Africa, n.d.a) for the finance sector in South Africa reveal that although the finance sector continues to be a major employer in the country, women make up less than 25% of top management, with Black women collectively constituting 9.7% and White women making up 15.3% at this level (Republic of South Africa, n.d.a). That is only a 1.3% increase over a ten-year period, according to these figures. The figures are disproportionate to the EAP figures above (see Table 1.1).

Various terms have been coined to describe the slow progression of women's career advancement. Arguably the most common is the *glass ceiling* (Hymowitz & Schellhardt, 1986), while others have gone a step further to describe a more complex barrier, terming it a *sticky floor* or *concrete wall* which involves the challenges presented by racism and sexism (Bell & Nkomo, 2001; Betters-Reed & Moore, 1995). The term *labyrinth* has been used more recently to describe a challenging trajectory for women to get to the top of their careers, confronting issues associated with a myriad of discriminations on the basis of their identity, involving racism, sexism, and challenges concerning balancing a career and childcare (Eagly & Carli, 2007)

Although progressive strides have been made in the South African context with regards to the sexual division of labour, women are still lagging behind their male counterparts within the corporate leadership structures.

1.2 Aim and Rationale

As much as we can learn something from figures such as those quoted above, statistics tend to tell only part of the story. While they indicate that Black African women in South Africa have made limited progress in the upper echelons of the workplace and particularly the finance sector, the figures fail to explain *why* this is so, or to illuminate the intricacies of Black women's experiences in the workplace.

The challenges and barriers faced by women do not disappear once they reach the top of their career ladder. In different ways and at different paces, women have advanced, gaining a firmer foothold within the economically active sectors of society, gaining access to increased employment opportunities, and, in many cases, having representation in government and

forming part of the middle class in their own right. In spite of these gains, Black African women find themselves still having to weave their way through a largely patriarchal society with strong hegemonic values (which at times are internalised) influenced by historical patriarchal and imperialist systems.

The central purpose of this study is to investigate Black South African women's perceptions and interpretations of the impact of gender and race on their career progression within the finance industry. There is a pressing need to "hear" directly from Black women in this sector what the challenges are, as well as what enables career progression in this sector. Given that the proposed study aims to garner perspectives and experiences of individuals who belong to a historically disadvantaged group in South Africa, it will contribute to diversity literature by analysing how individuals' positions at the intersection of multiple identities may situate them within unequal material and discursive structures, yet may also provide opportunities for their individual and group agency.

1.3 Research Questions

The research questions in this study take into consideration the socio-political structures of the financial organisations in which the participants are located. The questions are designed to garner an in-depth understanding of the subjects' personal interpretations of their experiences within the finance industry and the way in which they believe these experiences have shaped their career success or lack thereof. In short, the study aims to elicit Black South African women's views concerning their *career progression*.

The following questions guide the study:

- i. How do Black South African women's narratives reveal how their economic progression, or lack thereof, reflects their experiences of gender and race in the South African finance industry?
- ii. In what way do Black South African women's narratives reveal their internalisation of the hegemonic values of their society's influence on their economic and social progression, or lack thereof, if they do?
- iii. How have these internalised hegemonic values been structured by the culture of corporate South Africa as interpreted by them through their experiences?
- iv. How do the women resist hegemonic values and structures at the individual and structural level (if at all)?

1.4 Significance of the Study

The importance of this research lies in its potential to create a deep understanding of the position of Black South African women within the finance industry based on their experience in order to start building towards true transformation in the sector. In conjunction with this, a simple recognition that inequality persists, or is perhaps widening over two decades into democratic rule in South Africa, also indicates the need to explore what is happening in this sector from the inside. Part of the aim is therefore to break the silence or denialism around discrimination in the finance arena. Silence or denialism of the systematic social constructs that create and shape meaning attached to racial and gender difference helps perpetuate the dominant culture and maintain the power control dynamic within a society. In order to transform and truly redesign social systems, it is imperative that hegemonic norms are problematised and that the privileges, both covert and overt, are acknowledged. If we continue to overlook the deeply entrenched hegemonic norms that are accepted as a way of life and as the way things should be, “we do not develop tools for using human difference as a springboard for creative change within our lives. We speak not of human difference, but of human deviance” Lorde (1980, p. 1).

1.5 Definition of Key Terms

The key terms which are central to this research study are *Black/Black African/Black South African women (woman)*, *South African Finance Industry*, *Narrative of Experiences*, *Career Progression*. As these terms can be applied in various contexts and have multiple meanings and/or interpretations, the definitions of these terms as they pertain to this study are presented below.

1.5.1 Black/Black African/Black South African Women (Woman)

The Apartheid government in South Africa imposed a complex (and often arbitrary) racial classification system which defined individual legal rights, employment opportunities and restrictions, controlled population movement and land ownership rights, and ultimately determined socio-economic status of the population based on their racial classification. The Apartheid government classified people into four main racial groups: “Black”, “White”, “Asian” (mainly of Indian descent) and “Coloured” (refers to any person of “mixed-blood” including children as well as descendants from Black-White, Black-Asian, White-Asian, and Black-Coloured blood) (Brown, 2000). Post-Apartheid, these racial classifications have remained in use in South Africa. For the purposes of this study, the terms *Black African women*

or *Black South African* women are used to describe women belonging to the “Black” population group only. In this thesis, this term excludes the racially classified populations groups of “Coloured” and “Asian”.

1.5.2 South African Finance Industry

As implied in the name, the core of the finance industry is the management of money. Financial service providers and firms typically offer a range of financial services and goods to other businesses and individuals. Here Philippon (2015) outlines financial services as including (but not limited to): the facilitation of payments, cash management and transfer of funds (pooling funds from savers, screening and monitoring borrowers). While the Finance and Development department of the International Monetary Fund (IMF) simply defines a financial service as “the process by which a consumer or business acquires a financial good” (Ellinas Finance, n.d., para. 2).

For the purposes of this study, all reference to the *South African Finance Industry* or *Sector* pertains to the professional services of: banking, insurance, investment firms, asset management, advisory and corporate finance. The finance industry is key to South Africa’s economy as the third biggest employer in the country, employing over two million people (South African Market Insights, 2019). Employment within the South African financial sector is considered *formal* or “white collar” and is comprised of a high number of professionals and a significant layer of management staff. Most financial services institutions in South Africa have their head offices based in Gauteng which is by far the largest contributing province to South Africa’s economy, making up over a third of South Africa’s economy (South African Market Insights, 2019).

1.5.3 Narrative of Experiences

Narratives are an essential means of understanding and sharing personal experiences. Narratives of experiences are an instructive way in which people are able to share and make sense of experiences in the recent or remote past (De Fina & Tseng, 2017). Narratives enable personal first-hand recounting of important, emotional, or pivotal events and the intricacies of everyday life. Narratives form a key part of the way in which individuals and societies construct identities and “index ways of being and social identifications” (De Fina & Tseng, 2017, p. 381). Narratives accomplish different functions, being a way to systematise experiences and memories and a way to frame and understand reality. They have the ability to open perspectives and represent scenarios that show and may explain existing or potential interactions, and

importantly, narratives are key in meaning-making through personal experiences and personal interpretations. In this study, the fundamental role of narratives is *hearing* from the participants their personal (insider) *story* and interpretation of their experiences within the finance industry.

1.5.4 Career Progression

Career progression (or *success*) carries various meanings for individuals dependent on their personal perspectives. While some may view it as a vertical move up in their organisation, others might consider it to be increased remuneration or more challenging projects, and others still might simply regard it as a change in their job title. Many studies of career success or progression rely on essential variables such as number of promotions, salary increases, or scales of career satisfaction (Arthur, Khapova, & Wilderom, 2005). In this study, career progression refers to the movement or promotion to director level or above; being classified as an *executive* within the business or organisation in which the participants in the research work.

1.6 Overview of Thesis Chapters

Chapter 1 presents a concise background to the history of the South African labour force in order to contextualise the study. It provides the historical context of the country and the power dynamics which have shaped the current representation of Black South African women in the finance industry. Furthermore, this chapter discusses the official South African employment statistics which clarify the position of Black women in the workplace. This chapter also includes definitions of key terms in the research.

Chapter 2 explores existing literature on the topic of study. This chapter acknowledges and discusses previous studies conducted on the multifaceted nature of racial, class and gender power affecting Black women in South Africa. It delves into the available body of knowledge which covers what is *known* about the complexity of the factors impacting the career progression (or lack thereof) of Black South African women in the finance industry. Additionally, this chapter identifies gaps in existent literature which offers a rationale for the study as well as grounds for the significance of the research.

Chapter 3 provides a discussion of the theoretical framework of the study. This chapter presents the theories providing structure and support to the study, ensuring clarity in the mapping out of the study. The theorisation of race relations, intersectionality, stereotyping and internalised oppression anchor the foundation of the discussion in this chapter.

Chapter 4 examines the methodology employed to collect, analyse and interpret the data findings employed in the findings. Furthermore, it discusses the relevance and significance of qualitative research for the purposes of this study. The chapter concludes with a discussion of the implication of the researcher's positionality in the analysis of the data.

Chapter 5 delves into the method followed in analysing the research findings. It discusses the step-by-step process employed in the uncovering of emergent themes that surfaced from raw data. It presents the prominent themes arising from the data analysis.

Chapter 6 organises the salient themes around the research questions anchoring the study. The key objective of this chapter is to answer the key research questions based on the core themes arising from the data.

Chapter 7 concludes the study with a synthesis of the main themes, as well as limitations of the study and recommendations for further research.

Chapter 2: Literature Review

Framing the Context of the Experiences of Black South African Women in Finance

2.1 Introduction

In order to understand the current context of Black African women's positionality in the finance industry in South Africa, it is important to map out existent literature on race and gender issues as well as workplace power dynamics. It is a well acknowledged and documented sentiment that the dominance of men over women has been in existence for centuries. Men across the race spectrum maintain power over women, also across races, particularly within their respective social identity groups (Hurtado, 1989). However, gender alone does not determine either a superordinate or subordinate position. In a highly industrialised society run by a complex hierarchical bureaucracy and based on individualistic competition and social positionality, many socially constructed markers of group membership are used to allocate power, race and gender being two key markers central to this research study.

This chapter seeks to understand some of the significant historical and contemporary influencing factors that form the foundation of workplace gender and race issues as experienced by Black South African women leaders in the finance industry.

2.2 Patriarchy and the Gendering of Society

Patriarchy has instilled a societal perception of women as the weaker sex – physically, mentally and emotionally inferior to their male counterparts (Kambarami, 2006). Evidence of male dominance over women dates back centuries across cultures and the world at large. One of the earliest quotations from the Bible that insists upon women's inferiority is found in its first book, Genesis: "thy desire shall be to thy husband, and he shall rule over thee" (Genesis 3:16). From these ancient eras right through to modern times, patriarchal attitudes have been so deeply entrenched in society that they form the basis of hegemonic values in most cultures around the world. Patriarchy has been so deeply woven into the fabric of society that it has become for the most part invisible and accepted as just a way of life. As Balibar (1998) observes:

What is certain is that 'normality' cannot be separated from the hierarchization of identities. The great hegemonic, rational, political-philosophical mechanisms are precisely what fabricate normality, with the consent of the group concerned. (p. 777)

Albee (1996) discusses the origins of White male patriarchy. He indicates that the origins of White male patriarchy can be traced to England as the British empire grew, expanded and increased its colonial exploitation around the world. A rational explanation was required to explain how a small number of men deserved to control this enormous and growing wealth. Albee (1996) further observes that:

With Darwin's theory of evolution (survival of the fittest), Galton's studies of genius (rich and successful men were related to each other) and Spencer's insight that natural selection in human societies was Nature's way of getting rid of bad stock and preserving the best, the theory took shape. (p. 75)

This therefore gave the then needed justification for the material and social self-enrichment of the White male and the oppression of all other social groups that did not fall within the White male group. "In support of these theories, psychologists provided evidence to strengthen the ideologies of the ruling class: *intelligence, mental disorders, crime and addictions are all due to bad genes and bad brains.*" (Albee, 1996, p. 75). This therefore removed the need to act on the eradication of social injustice in all its forms including sexism, racism and homophobia as the causes of distress were said to not be social, but rather internal, personal defects.

For Elizabeth Spelman, the oppression of women is located in "the meanings assigned to having a woman's body by male oppressors" and the oppression of Black people has "been linked to the meanings assigned to having a black body by white oppressors" (1989, p. 129).

Male dominance is apparent global, regardless of race, class or social creed. The position of the developing world woman, however, is complicated beyond the role of patriarchy as its source of oppression. As Mohanty, Russo, and Torres (1991) observe, "while it is true that the oppression of impoverished and marginalized Euro-American women is linked to gender and class relations, that of [developing world] women is linked also to race relations and often imperialism" (p. 314).

Kandiyoti (1998) observes that although radical feminists have supported and encouraged a more generous and wider application of the term *patriarchy*, to apply to virtually any form or instance of male domination, socialist feminists, on the other hand, have mainly restricted themselves to analysing the relationships between patriarchy and class under capitalism. As a result, the term patriarchy often evokes an overly monolithic conception of male dominance, which is treated at a level of abstraction that obscures or muddies rather than exposes the

intricate inner workings of culturally and historically distinct arrangements between the genders.

To this end, it is necessary to interrogate the understandings, definitions and social hierarchies within the African context. It is important to note the heterogeneity of the African context which contributes to the heterogeneity in understanding patriarchy and societal gendering in the various African regions with distinctive histories and cultures. For the purposes of the discussion in this study, I will highlight Nigerian and South African historical and current illustrations of patriarchy within their cultural context.

Oyewumi (1997) highlights that gender is not a self-evident, naturally occurring fact that simply emanates from our bones and the testosterone levels per nanomole in our blood. As a point of reference, Oyewumi (1997) looks to the precolonial Yoruba people in Southwest Nigeria, who did not gender in the ways the West does. Oyewumi (1997) states that there was no system of assigning roles, personality, attire, power and leadership by looking at the body's anatomical sex. Put differently, the body was not a resource from which to mine status in society. Instead, the Yoruba society structured its world around seniority and a more contextual arrangement of relations rather than pure anatomy or biology.

According to Mokgopa (2019), this is not unfamiliar to Xhosa gender practices in South Africa, stating that:

When a man gets married to a woman in the Xhosa tradition, the husband's sister introduces herself to the wife as "Ndodakazi", to say "I am also your husband." This is to show that Black South African gender practices are contextual and display a more complex arrangement of gender that is not bound by what Oyewumi calls "Body Reasoning" – constructing a society based on the acontextual anatomy of the body. (para. 5)

According to Oyewumi (1997), a key factor in the assigning of gender difference and hierarchy as originated by the West is the "primacy of vision in European intellectual history" (p. 1). Privileging the visual facilitates an emphasis on appearance and visible markers of difference. Oyewumi concludes that the entire Western episteme bases its categories and hierarchies on visual modes and binary distinctions: male and female, White and Black, homosexual and heterosexual, etc. She highlights the direct link that Western episteme draws between the

physical body and the social body. In other words, the physical body defines the societal construct for the social body.

Oyewumi (1997) argues that further to seniority in the Yoruba culture being assigned according to chronological age, it is the individual's positioning within the kinship structure that informs their social position within the societal hierarchy.

An insider (i.e., extended blood relation) is always senior to an outsider who is marrying into the family. For the insider, seniority is based on birth-order: the first-born is senior to all the other children. For an outsider marrying into the lineage, however, their seniority rank depends on how many children (including blood relations) are already part of the lineage. Seniority is therefore always relative and context dependent: "no one is permanently in a senior or junior position; it all depends on who is present in any given situation" (Oyewumi, 1997, p. 42). For example, even if x is the first-born (and therefore senior in relation to the other members of the lineage), if x marries out, then she automatically is "junior" with respect to her spouse's lineage. As an ordering power in the Yoruba context, seniority operates in terms of a patrilineal system. For Oyewumi (1997), seniority "cuts through the distinctions of wealth, of rank, and of sex" (J. A. Fadipe cited in Oyewumi, 1997, p. 41) and is not aligned with biology.

There are two factors that form the basis for Oyewumi's (1997) argument for the absence of gender in the Yoruba culture and the centrality of seniority as the organising tool for social hierarchy structure:

- a) there is no mark of gender in the Yoruba language (whereas seniority is linguistically marked and is therefore an essential component of Yoruba identity); and b) Yoruba social institutions and practices do not make social distinctions in terms of anatomical difference. (Oyewumi, 1997, p. 2)

Of particular interest for the purposes of this research is Oyewumi's (1997) link to the significance of "language" as a factor that supports or opposes "gendering". In line with this thinking is the question regarding the use of language in the oppression and/or discrimination of certain social groups. Kimberlé Crenshaw, in a 2016 TEDWomen Talk on the *Urgency of Intersectionality*, makes reference to the invisibility of social issues when there is no "frame" or "language" of expressing in words the oppression faced by certain social groups that fall within categories that are "invisible" to the hegemonic structures within particular societies.

Crenshaw (2016) draws on the reality in the United States of America (USA) where Black women are getting killed by police brutality in alarmingly high numbers but not receiving media attention at the same rate as Black males killed in a similar fashion by the police. A critical review of how this *invisibility* or *lack of “frame[work] or language”* as an effect on the Black African woman in a boardroom in the finance world in South Africa will be explored. It is critical for the purposes of this research to gain further understanding into possible ways in which these “subtle” oppressions and/or “oppressions” can be articulated or brought into “language”.

Interestingly, Bakare-Yusuf (2003) brings to the fore a provocative critical review of Oyewumi’s argument on assigning a particular conceptual category as belonging only to the “West” and therefore inapplicable to the African situation. Bakare-Yusuf (2003) argues that there exists a fluidity and cross-pollination of cultures and traditions between Africa and the West as a result of the history existing between the two regions.

Bakare-Yusuf (2003) highlights that:

Africa has been part of Europe as Europe has been part of Africa and out of this relation, a whole series of borrowed traditions from both sides have been and continues to be brewed and fermented. To deny this inter-cultural exchange and reject all theoretical imports from Europe is to violate the order of knowledge and simultaneously disregard the contribution of various Africans to European cultural and intellectual history and vice-versa. Finally, asserting a polytheistic approach to understanding Yoruba (and other African) social dynamics does not lead to an outright rejection of Oyewumi’s theorisation of seniority. Rather, what is now required is to open up a space where a multiplicity of contradictory existences and conceptual categories can be productively engaged within our theorising. It is in this way that we can understand and maintain Africa and local knowledge in the plural. (p. 11)

Fennell and Arnot (2009) argue that Western gender theory and gender research “recreate its own knowledge in distant geographies in its own image” (p. 3). Therefore, it is critical that we interrogate factors beyond just an “African” or just a “European” way of how gender social constructs are organised within societies.

Various cultural and socio-political influences in varying contexts impact the experience of Black African women and other marginalised groups in various ways. This calls on a need for

a more critical discussion into these contexts. To this end, *African Feminism* is a necessary theory, to be discussed in the next chapter of this thesis. However, at this point it is important to analyse the specific, historical context of South Africa.

2.3 Apartheid in South Africa

The South African Apartheid era was a period between 1948 and 1994, a time when the South African Apartheid government introduced a form of racial oppression or (re)colonisation of the country's majority. The translation of the word itself is quite telling of its intentions: Apartheid directly translates to “*apartness*” from the Afrikaans and Dutch languages (Clark & Worger, 2016). The forming foundation of the policy of Apartheid was based on fostering White supremacy and Black inferiority and dictated where people and how people existed; that is “with regard to where they lived, where they went to school, where they worked and where they died” (South African Market Insights, 2019).

Apartheid was primarily a racial ideology that intersected with conservative class and gender ideologies in ways that privileged people belonging to what was classified as the White race, with the leading forces being those belonging to the White male group. The South African Apartheid system resulted in the White population amassing significant wealth at the expense of subjugated Black labour.

The rise of colonial relations established under British rule, through to the establishment of Apartheid, brought with it the introduction of social, economic and political institutions which were structured in a way that systematically marginalised and exploited those who were classified as *Black or of non-European descent*, while affording privileges to those of European descent. Patriarchy and colonialism co-existed under the Apartheid government, to create a racial and gendered hierarchy that resulted in differentiated employment locations for each group in society (Booyesen & Nkomo, 2010).

Clark and Worger (2016) highlight that at its inception, the term Apartheid was coined by the Afrikaner people in the 1930s in reference to separate cultural and identity preservation of self. This distinction of identity and culture was not initially intended to be between Black people and White people, but rather of maintaining a cultural identity separate from that of English-speaking Europeans in South Africa. The term came to take on a new meaning during the war years, as further stated by Clark and Worger (2016):

During the war years, however, the word took on new connotations. Afrikaner politicians, embroiled in a world conflict that they denounced as the product of British imperialism, and appealing for political support to an Afrikaans-speaking, urban, working-class electorate that felt exploited by British capitalists on one side and threatened by cheaper black workers on the other, engaged in a campaign of race-baiting. Although apartheid did not appear in a dictionary until 1950, it really entered the public lexicon in 1947 and 1948 as the United and National parties strove against each other for electoral support. As used and developed in the course of election campaigning, apartheid came to stand for support of the physical separation of black and white, this separation to be achieved by legislative policies and state action. (p. 4)

What is contended to be the key distinguishing feature and driving force behind Apartheid as experienced in South Africa (although not exclusively) is the need by the ruling forces for large supplies of state-controlled labour to service colonial industries in which the only cost that was possible to control at a local level was the cost of labour as all machinery and capital investment came from Europe or America (Clark & Worger, 2016). Clark and Worger (2016) capture this by arguing:

The distinctiveness of South Africa lay not in the existence of European (whether English or Afrikaner) racism towards indigenous peoples—because that was a feature of every colonial society—but in the fact that South Africa, uniquely among colonial territories, was the only one whose economy was centered on industrialisation and the utilisation of the colonised peoples primarily as an urban working class. (p. 8)

The above argument succinctly encapsulates the key force that drove the ruthless and brutal enforcement of the Apartheid system and supporting policies of that system. Nolde (1991) remarks that it is this system that profoundly oppressed and resulted in additional suffering of the Black woman as compared to the Black man.

2.3.1 The Black Woman in Apartheid South Africa

Fenyess and Lalthapersad (2000) argue that:

Gender oppression occurs in all societies and its form rests on the socio-political forces located in the society. In South Africa, women's oppression was mainly shaped by two socio-political factors:

- I. The ideology of apartheid and racial exclusivity which fostered white supremacy and black inferiority
- II. The development of the capitalist sector. (p. 165)

The Apartheid system limited opportunities for all people of colour in South Africa, with Black African people being the most severely limited in opportunities. At the same time patriarchy limited opportunities for all women. This resulted in a life of dire poverty for Black women in South Africa. This situation was made profoundly difficult as Black women's lives were bound by the often-spoken-of simultaneous triple yoke of oppression: gender, race and class (Nolde, 1991). Black African language-speaking or indigenous women are the single most oppressed group in South Africa (Cock, 1993; Qunta, 1987; Sachs 1990).

This research study draws a distinction between Black women and White women because the suffering of Black women differed from that of White women, as discussed in *White Women's Tears* in the next chapter.

Fenyess and Lalthapersad (2000) further note that:

In South Africa, the oppression of black women was tightly bound to national oppression. The state viewed black women as the most inferior of all racial groups and capital regarded them as the cheapest source of labour. (p. 164)

Many of the social injustices suffered by Black South African women are rooted in the past and the historical context; some are similar to those suffered by women in most countries around the world, relating to inferior job opportunities, discrimination under the law and many unjust forms of discrimination at all levels (South African Market Insights, 2019).

In the South African context, Black women's experiences and their understanding of Apartheid was also profoundly different to that of Black men. Apartheid brought with it an unprecedented rise of highly gendered, racialised, social and economic changes in the country. However, as mentioned earlier in this research, Apartheid was not the genesis of patriarchy. South African women's entry into the urban areas of Johannesburg was largely driven by their husbands' move into the cities as a source of cheap labour for the mines and industry. While White men dominated most managerial positions, Black men were relegated to unskilled jobs such as mining and farming labour in areas far from their homes, creating structural separation of men from their families. One of the most devastating consequences of this move for employment was the physical separation and dismantling of the African family. With one and oftentimes

both parents separated from their children, child-headed households and households led by grandparents, aunts or other members of the family became established which led to complex family structures emerging within the Black community.

Lee (2009) points out:

There exists in the scholarship on household structure in Southern Africa an understanding of the complexities involved in mapping networks of support. Research into the changing nature of both urban and rural households under labour migrancy has shown how traditional systems of household organization interfaced sometimes unevenly with the demands of emerging capitalist economies. As a result, household units became ‘stretched’ geographically across sometimes great distances. This fluidity destabilized household boundaries. (p. 46)

Consequently, in the latter decades of Apartheid, matriarchal households in the urban setting began to emerge. It was in this context that Black women found themselves in the lowest skilled, lowest paid and least protected forms of employment. These women would typically be employed in different forms of menial work, most commonly, domestic work in White homes in urban areas and in the textile industry. By 1985, 88% of the service industry was made up of Black South African women working primarily as domestic workers, chars or cleaners (Lalthapersad, 2003). Notably, these jobs were (are) an extension of women’s traditional roles. Foremost of these was the role of domestic worker: cleaning, washing, ironing and taking care of children in the employ of White people’s homes, as this was the most accessible types of employment available to Black women (South African Market Insights, 2019).

The South African labour market was definitively divided in terms of both sex and race. Within the types of industry where they were forced to work, Black South African women endured and suffered multiple indignities and appalling working conditions regulated by the Apartheid regime. Authoritarian company policies gave the employers the right to go as far as stripping Black women naked in conducting body searches, and even firing workers without notification. As many as ten people could be dismissed in a day without prior warning (Budlender, 1991; Lalthapersad, 2003). One of the most glaringly unfair labour practices that Black women suffered from was low wages. In some instances, deductions were made from their already low wages for arriving late for work, even though the unreliable public transport system was to

blame. Complaining of low pay or demanding better wages carried the risk of dismissal and ultimate loss of income (Budlender, 1991; Lalthapersad, 2003).

Toni Morrison (1992) captures this succinctly in the epigraph to this thesis, which describes the type of employment, position and conditions in which the Black woman found herself, not just in South Africa but in many countries around the world, including the USA.

Another distinction between the marginalisation of Black women from White women during Apartheid is that Black women were denied access to minimum standard education and housing, and suffered as a result of the long absences from their husbands due to migrant labour in a way that White women did not (Msimang, 2001). This practice entrenched migrant labour and increased the number of female-headed households with absent fathers. Meanwhile, Black women were confined to rural or township areas. The Group Areas Act (No. 42 of 1950) designated racial groups to particular areas, forcing Blacks to live far from the “White” areas. The Black women who were allowed to enter urban areas typically worked as domestic helpers.

Of particular interest to this proposed study is that Black South African women were located on the lowest rungs, both socially and within the labour market, largely maintained by the denial of basic education.

2.3.2 The Legacy of Apartheid Education

Kruger (2015) discusses a significant time in the history of South Africa as being the 1902 unionisation of the country. The unionisation of South Africa, marked by the signing of the *Peace of Vereeniging* in May 1902, symbolised the establishment of White supremacy, dominance and firm hegemonic rule. It is further argued: “By hegemony, what is meant is not merely dominance, not merely state control, but pervasive internalised dominance that flows through nationally based and structured institutions and civil society” (Kruger, 2015). Thus, the education system in South Africa was to be a key tool to ensure this hegemonic dominance. A key feature of colonial and Apartheid education in South Africa was its conscious effort to ensure that racial and class hierarchy was inextricably woven in all aspects of the curricula. In fact, Kruger (2015) contends that, “The Natives Land Act of 1913 was one such critical factor in realising this goal. Another was the suite of acts of 1916 which saw the establishment of the University of Cape Town (UCT), University of Stellenbosch (US), University of South Africa (Unisa) and later, the University of the Witwatersrand (Wits) in 1922 for, in the main, ‘the young white men of the Union’. Although the acts were laced with contradictions and ambiguities from the very outset, these universities were there to promote, institutionalise and

perpetuate knowledge immersed in social Darwinism and notions of British superiority” (para. 6).

The separation of the schooling systems and curricula for the population by classified racial groups was a fundamental political tool that the Apartheid government utilised to protect the privileged White minority and secure a perpetual race-determined social hierarchy, where one’s racial classification was intricately woven with class (Jaga et al., 2018).

Of all the different education systems established, what was referred to as the “Bantu” education system was the most inferior; this was for those racially classified as Black. The Bantu education system had limited state expenditure and few qualified teachers. During this era, the then *Black* universities (including the universities in the government classified “rural homelands”) were established as training grounds for Black people to first serve the colony and then the Apartheid state (N. L. Moore, 2016).

N. L. Moore (2016) further explains:

This included developing professionals such as teachers, homeland administrators and bureaucrats. This way the black universities ‘played a role in the maintenance of the overall apartheid socio-political agenda’. While the white universities promoted Eurocentrism and white supremacy, ‘black universities were irredeemably condemned to the mediocrity of Bantu education’, training students to become the servants of the white ‘masters’ (Colonialism, apartheid, para. 6)

The limitation, and at times even denial, of education referred to in the above section was essential for the Apartheid government to ensure that the racial disempowerment of Black people, and particularly Black women, remained in place and perpetuated the racial and patriarchal oppressive system. For the white population, universal schooling was brought into South African from circa 1905 (Malherbe, 1925).

Chisholm (2012) states:

At this time, African and many coloured children were mainly educated in mission schools, which became increasingly inadequate to the purpose as numbers increased but funds remained static. In exchange for state aid, mission schools began to adopt state curricula. But increasing crisis within the mission schools, combined with the goals of Afrikaner nationalists to crush what they saw as the breeding ground of African

nationalism, led to the transfer of control from missions to the state once the Afrikaner National Party came to power in 1948. The Bantu Education Act of 1953 provided the conditions for full state control of hitherto semi-private mission schools. Although more and more Africans were drawn into under-financed and poor-quality schooling from the 1960s, it is only since 1994 that government has become committed to ensuring that full universal education is in place for all South Africans. (pp. 84–85)

Important to note is that the *race-class hierarchy of privilege* discussed by Unterhalter (1991) was systematically structured through Apartheid, and Bantustan education was underpinned by gender inequality. Chisholm (2012) further highlights:

If Bantu Education served to place Africans psycho-ideologically where the Bantustans placed them physically,¹⁸¹ its particular contribution to gender oppression lay in that it served to cement women into “traditional” patriarchal relationships.¹⁹² (p. 86; footnotes 18 and 19 in original text; footnotes 1 and 2 provide reference details)

Certain professions were *feminised* by the state and placed women in specific occupations in society. Black African women in particular, as mentioned above, through the Apartheid system, often were schooled and trained to ultimately be placed in the lowest paying and most menial work (typically domestic and manufacturing), with those who ended up in more *professionalised* work being teachers. However, as noted by Chisholm (2012):

... while white teachers, with the advantage of secondary schooling, were increasingly trained in post-secondary school colleges of education, African teachers were enrolling in teacher training colleges having achieved the bare rudiments of literacy and numeracy. (p. 86)

This intentional structure by the Apartheid government resulted in a perpetuation of poor-quality education being dispersed among the Black African population.

Fenyess and Lalthapersad (2000) further note that as the feminisation of vocations took on a racial appearance, this racial occupational character formed the basis for career mobility in the labour market. Beyond the teaching profession, another area where this was particularly

¹ Molteno, F. (1984). The historical foundations of schooling for black South Africans. In P. Kallaway (Ed.), *Apartheid and education. The education of black South Africans* (pp. 45–108). Johannesburg: Ravan Press.

² Truscott, K. (1992). *Gender in education*. Johannesburg: Education Policy Unit, University of the Witwatersrand.

evident was in the manufacturing industry, where White women took the opportunity presented by the entry of Black women into the industry to segregate jobs racially. “White women moved into the cleaner, lighter, clerical and administrative positions, and left black women to tackle the heavy menial jobs in factories” (Walker, 1990). Essentially, Black women were exploited to create greater career progression for White women.

Racism rigidified the occupational structure with White women occupying the skilled jobs and Black women doing menial and often hazardous unskilled work. An additional oppression Black women faced in these menial, unskilled roles was their exclusion from the grading system. The exclusion from the grading system meant that Black women were denied benefits associated with belonging to trade unions (Mashinini, 1989).

The long-lasting impact of the Apartheid government’s policy of racially segregating education systems is still harshly evident today. Recent figures from Statistics South Africa, 2016, are presented below by Jaga et al. (2018), highlighting the continuing effects:

Of employed whites, 48.8 percent have a tertiary qualification while only 15.7 percent of employed Blacks do; more than half of employed Blacks have an educational level of less than a Grade 12 or equivalent (Statistics South Africa, 2016). Consequently, whites tend to occupy skilled jobs predominantly while Blacks generally continue to occupy semi-skilled and low-skilled occupations (Statistics South Africa, 2016). Of all the disadvantaged subgroups, Black women in South Africa were most adversely affected by apartheid having faced a ‘triple oppression’, being ‘non-white’, female and often poor. Today, they are still the most vulnerable group in the South African labour market; many (42.2 percent compared to 1.4 percent of white women) are in low skilled occupations, while 58.9 percent of white women are employed in skilled occupations. (Jaga et al., 2018, p. 3)

2.4 The End of Apartheid and the Context of Today’s Labour Force

With the end of Apartheid in 1994, South Africa transformed into a country with a largely optimistic population with great expectations for the dawn of a new era. The majority of South Africans were optimistic about the promise of radical political, social, and economic change. Twenty-five years into democracy, some progress has undoubtedly taken place, beginning with the adoption of a very progressive Constitution and various legislation protecting civil, economic, and social rights. However, despite these changes, the career progression of Black African people, although noted as making progress, has been at a slow rate. The 18th

Commission for Employment Equity Annual Report (2017-2018) (Republic of South Africa, n.d.c) highlights that:

In terms of race, the biggest shift from the White population to the Black population, in particular the Indian Population has been at the Top and Senior management levels. The White Population at Top Management level decreased by 20% whilst at Senior Management level a 24,9% decrease is noted. This represents around a 1 percent increase of the Black Population year on year and is considered be a very slow rate of transformation. (p. 3)

In the first CEE Report (Republic of South Africa, n.d.b), the Commission indicated that:

The EEA (Employment Equity Act) and the SDA (Skills Development Act) also provide the basis for addressing other indicators of inequality in the labour market. These two Acts must complement each other in addressing inequalities and unfair discrimination in human capital development and thus helping this country to harness fully the potential of its diverse human capital. (Republic of South Africa, n.d.b, p. 6)

The 18th Commission for Employment Equity Annual Report (2017-2018) (Republic of South Africa, n.d.c) further notes: “The picture in terms of gender remains particularly discouraging. The highest increase in representation of women, is noted at Senior Management level, which is 18.8% increase. This bleak picture is after 20 years and is far from desirable” (p. 3).

The labour market has been a fundamental area in which the population has become disillusioned, specifically the Black female population. Casale and Posel (2002) highlight the fact that the South African labour market has failed to sufficiently absorb the proliferation of women entering the labour force, resulting in an increase of unemployed women and the continued feminisation of low-paid insecure forms of employment. While there has been an increase in both Black women and Black men entering the labour market post-1994, the representation of Black women has been significantly disproportionately lower in leadership and skilled positions. “Although South Africa has made significant strides towards gender equality in the workplace, the country still has a long way to go. Because of intersectionality, gender cannot be viewed on its own—a fact that is particularly important in the case of South Africa given its historical context. Gender equity is not solely a matter of chasing targets: Organisations need to set women up for success in order for them to reap the business benefits that diversity can bring” (Bain & Company, 2017, Conclusion para. 1).

It could be argued that the effects of the exclusion and routine prejudice against Black women during the Apartheid era, in combination with traditional ideals, have negatively affected the current position of Black South African women in the labour market. These women did not have access to the same quality of education or financial means that were available to White women or to men, yet Black women are expected to compete with White women.

While it is true that there are a number of Black women who have the skills to compete at the same level as White women or men, it might perhaps be unreasonable to expect that all Black women would benefit from skills programmes without taking into account their heterogeneity and histories.

The 18th Commission for Employment Equity Annual Report (2017-2018) (Republic of South Africa, n.d.c) reiterates:

Twenty years later, the 4th Commission of Employment Equity can clearly report that the impact of the Skills Development Act to redress the inequality in the workplace appears to have been minimal. Employers still complain of a lack of a skilled labour pool from which to draw from to increase the percentage of employees from designated groups at the top four occupational levels of organisations. This is particularly concerning when the Training and Development activities reported by designated employers seem to favour the White Population group. (p. 3)

While it remains true that history and heterogeneity of historical contexts have a significant impact on the current slow progress of Black African women, it is noteworthy to draw attention to the fact that:

Year-on-year, the statistics indicate that the White Population Group remains favoured for training and development, while males remain favoured in terms of gender. Thus the two pieces of legislation that are supposed to be supporting each other in driving transformation are not achieving the desired outcome. (Republic of South Africa, n.d.c, p. 3)

According to results coming out of Sectoral Engagements embarked on by the CEE in 2016 (Republic of South Africa, n.d.c), in order to more deeply understand the perceptions of employers and the justification or rationale for the slow pace of transformation, *lack of commitment* from the Top Management of Designated Employers was one of the key reasons that surfaced.

Simply put, it appears that there is a general sense of unwillingness on the part of Employers to make strides towards achieving true transformation. The question that is of interest and relevance to this research and research questions to be answered is: “if the implementation of the Skills Development Act was supposed to have bared fruits in creating a pool of suitably qualified candidates from the designated groups for promotion to the top four occupational levels of organisations, why is it that these results are not evident, while training and development is taking place at these levels?” (Republic of South Africa, n.d.c, p. 3)

According to statistics, the intended beneficiaries of the Act are overlooked in training and promotions. The year 1994 brought with it the end of the oppressive Apartheid era, however, even with the deliberate steps taken by the democratically elected government to redress the remnant employment inequalities, it is evident that the challenges remain.

The statistics, as evidenced and stated by the Department of Labour (2009), are summarised by Booysen and Nkomo (2010):

Despite a majority of the economically active population (74 percent) being black South Africans, the current occupational representation of race and gender groups in the labor force largely reflects the pattern that existed during apartheid. White males still dominate top and senior management positions followed by white females, black males and black females. Specifically, white men represent 61.1 percent of top managers and 47.4 percent of senior managers followed by white women who comprise 12 and 18 percent, respectively. Black men are 10 percent of top management and 12 percent of senior management. Black women, Indian women and colored women are the most underrepresented groups on all levels of management and the professions. The current presentation of black women in top management is 4 and 5.4 percent in senior management. (p. 11)

Although the Employment Equity Act of 1998 was legislated, the above discussed lack of willingness leaves the evident gender and race hierarchy as seen in the labour force statistics.

2.5 Human Capital and the Advent of Hegemonic Neoliberalism Ideology

Accumulation of wealth at one pole is therefore, at the same time, accumulation of misery, agony of toil, slavery, ignorance and mental degradation at the other.

– Karl Marx, *Capital*, Vol 1. (1867)

In the early 2000s, there was a shift in public policy in South Africa from a development policy with a socialist resonance, to one distinctly neoliberal in form and substance (Narsiah, 2002). It is important to delve into the complexity of the dichotomy presented by these two contradictory policies and the ultimate effect thereof on public policies intended to redress the injustices of unfair labour practices of the Apartheid and colonial history of South Africa on Black women.

Neoliberalism, as defined by Harvey (2007), is in the first instance a theory of political economic practices that promotes the thinking that economic stimulation and growth can best be realised by encouraging free market trade, free trade and private property rights as a framework for driving individual entrepreneurial trade. Harvey (2007) further elaborates that a key aspect of Neoliberalism is the reduction of state involvement in the direct stimulation of the economy. Within this theoretical practice, government control is to be kept to a minimum by way of limiting government intervention in order to enable *free* market conditions. The enabling conditions referred to here are for instance, ensuring the quality and integrity of money, solid infrastructure, including, “military, defence, police, and legal structures and functions required to secure private property rights and to guarantee, by force if need be, the proper functioning of markets” (Harvey, 2007, p. 71).

However, a key aspect of the South African Constitution is to ensure just and equitable rights and access to all. This, amongst others, includes the right to sufficient food and clean water, social security, access to housing and healthcare. Pivotal to the South African Constitution, and underpinning it, is the intention to move towards redressing the injustices of the country’s history which resulted in colossal inequalities. The shift to Neoliberalism therefore presents a contradiction between the call for redress and the drive towards free market economics. Key to the promulgation of fairness and equality for all South Africans, which in turn is key in the advancement and professional progression of Black women, is legislated policies enacted such as the Employment Equity Act, 55 of 1998 and the Skills Development Act, 97 of 1998 aimed at improving gender equality. Harvey (2007) highlights this in the following statement:

The state’s turn to neoliberalism has effectively negated the Constitution’s promise to ‘improve the quality of life of all citizens and to free the potential of each person’. In line with the logic of neoliberalism, most of the socio-economic rights that are guaranteed in the Constitution in order to realize the Constitutional values of ‘dignity,

equality and freedom’ are only realizable ‘progressively’ and not immediately and only when there are ‘available resources’. (p.80)

Policies grounded in Neoliberal thought have led to a shift in the balance of economic and social power in favour of capital and away from labour, not only in South Africa but on a global scale (Ashman, Fine, & Newman, 2011). Neoliberalist policies have led to the creation of a “socially excluded” population. It is further argued that South Africa and Brazil are officially recognised globally as the most economically unequal societies. The poorest 20% of South Africans receive 1.6% of total income while the richest 20% benefit from 70% according to the South African Government’s Development Indicators 2009 (Ashman et al., 2011). Worth noting is that Neoliberalism has also witnessed huge rewards for those involved in finance, and widening inequalities against previous trends, together with the penetration of finance into increasingly more areas of economic and social reproduction (Harvey, 2007). The essential *handing over* of power to the hegemonic powers which control corporate South Africa, and particularly the finance industry, largely enabled by the aforementioned shift of public policy, has had a fundamental impact on Black women as “human capital”. This is demonstrated in the “unwillingness” of employers to progress towards true transformation (discussed earlier).

Neoliberalism presents a challenge for the state to truly control implementation of employment equity laws within corporations, given its minimal involvement as dictated by neoliberal ideology. It is therefore erroneous to recognise the dawn of democracy in and of itself as adequate for a society that had been plagued by generations of structural and institutional discriminations and inequalities in all aspects of life to transform without thorough examination and intentional redress policies of the legacies of South Africa’s history of colonial domination and Apartheid (Badat, 2008).

The above clearly illustrates that while post-Apartheid South Africa has indeed ushered in some positive change, the legacy of gender and racial discrimination persists; Black women remain under-represented in key decision-making, *white collar* jobs which are those associated with higher earnings and job security, the finance industry being the most financially lucrative of industries in South Africa. *Pink collar* occupations largely remain the domain where Black women feature. These are typically community and service occupations, with the majority of Black women being in domestic work (Jaga et al., 2018). This challenges us to further understand the experiences of those most impacted on by this: the Black African women – in this instance, within the finance industry of Johannesburg, South Africa, as well as the origins

and foundations of the current situation beyond the history of Apartheid, as discussed earlier in this chapter.

2.5.1 White Men's Fears

I include this discussion on White men's fears to provide a deeper context in which to place the experiences of Black South African women in the boardroom. As highlighted earlier in this chapter, White men continue to dominate leadership in the corporate space, specifically the finance industry in South Africa and, therefore, play a critical role in shaping and impacting the lived experiences of Black women in the workplace.

Scott and Robinson (2001) argue that the history of White men is grounded in a background of socialisation into a culture of dominance and power and of privilege and entitlement. Against this backdrop, some White men thus perceive "others" as being a threat to their power, dominance and privilege (Scott & Robinson, 2001). Unlike White women, however, White men's fragility in cross-racial discussions or settings manifests itself in a way different from "tears".

DiAngelo (2018) observes:

Their fragility most commonly shows up as varying forms of dominance and intimidation, including these:

- Control of the conversation by speaking first, last, and most often
- Arrogant and disingenuous invalidation of racial inequality via "just playing devil's advocate"
- Simplistic and presumptuous proclamations of "the answer" to racism ("People just need to...")
- Playing the outraged victim of "reverse racism"
- Accusations that the legendary "race card" is being played
- Silence and withdrawal
- Hostile body language
- Channel-switching ("The true oppression is class!")
- Intellectualizing and distancing ("I recommend this book...")
- "Correcting" the racial analysis of people of colour and white women
- Pompously explaining away racism and the experiences of people of colour

(p. 124)

The above detailed actions or responses all lead to a deviation from confronting the race topic at hand, and thereby denying the amelioration of the actual situation. They also play a role in the reassertion of male dominance and help curb the perceived threat to the White male's position (DiAngelo, 2018).

Overcoming the barriers of race (within the community of women) and gender (within the Black community) requires a deep probe into critical intersectional analysis. It is imperative to listen to the voices and the narratives of Black South African women, as is the focus of this thesis, in order to make visible their lived experiences of gender *and* race oppression in the workplace. Ultimately, therein lies the potential to transform understandings of racism and sexism (Jones & Norwood, 2016).

At this stage, it is important to point out that this research does not seek to overlook the discrimination and oppression to which Black men (and men of colour across the board) as well as White women (and women of colour – *not Black African* – across the board) are subject. It is true that Black men experience racism, and White women experience sexism or gender oppression and discrimination. Furthermore, given that there are significant similarities and shared experiences in all forms of oppression, marginalised or oppressed individuals are necessary partners in the struggle for liberation. In focusing specifically on Black South African women in order to call attention to and to describe clearly Black women's realities does not mean that only their experiences of oppression matter. This is the important difference between focus (to draw attention to a particular group) and exclusion (suggesting that only that group matters).

2.6 Conclusion

The above chapter reveals the multiplicity and intricacies that have an impact on the lived experiences of Black African women in the South African finance industry, which are oftentimes simply encapsulated under the two broad terms of *race* and *gender*. The dynamics of power in the workplace, and from whence the source of power emanates, form a lens through which critical analysis is required at a magnified level. There is a need to upset the structures and systems that perpetuate inequalities which continue to oppress Black African women and to replace them with a liberatory consciousness amongst these women in general, and specifically Black African women, in the White-dominated finance industry in South Africa. However, before that can take place, there is a need to hear from the women themselves in this

sector. This is why this study will focus on their narratives, to “hear” what Black African women working in this sector in Johannesburg, South Africa, think and feel about this topic.

Chapter 3: Theoretical Framework

Understanding the History and Framing the Current Context

3.1 Introduction

The theoretical framework chapter serves as the structure and support for the rationale of this research study. Eisenhart (1991) defines the theoretical framework as “a structure that guides research by relying on a formal theory...constructed by using an established, coherent explanation of certain phenomena and relationships” (p. 205). The importance of the theoretical framework is its ability to clearly outline a selected theory (or theories) that reinforces the researcher’s thinking and planning of the research study, as well as the concepts and definitions from the selected theory (or theories) that are relevant to the research topic. Eisler (2002) identifies the significance of theories in these two points:

1. Theories provide cognitive maps that influence how we think and how we act, not only personally but also socially through customs, institutions, and national and global policies. (p. 159)
2. Applying these principles to the study of the past, present, and future of human society, we can predict that conventional studies of society that have accurately been called “the story of man”—with the almost total omission of the experiences, situation, needs, problems, and aspirations of one half of humanity—will contain severe distortions and inaccuracies. (p. 160)

The preceding literature review revealed gaps in the current knowledge base on the subject of the experiences of Black African women in the South African finance industry in Johannesburg. In conducting the literature review, I found that studies on the subject were almost void of the *voices* or the *narratives* of the women being researched. I found that oftentimes the stories were being told on behalf of the Black African women in question. Further to this, it became apparent as I conducted the literature review that much of the research was quantitative in nature and, therefore, did not offer an in-depth portrayal of the lived experiences and realities of the women. As pointed out by Eisler (2002), this is detrimental to the accuracy of experiences.

In this chapter, the theoretical framework is discussed, providing an anchor for the literature review in the preceding chapter, and most importantly, for the methods and analysis chapters which will follow later in the thesis.

Lysaght (2011) states:

A researcher's choice of framework is not arbitrary but reflects important personal beliefs and understandings about the nature of knowledge, how it exists (in the metaphysical sense) in relation to the observer, and the possible roles to be adopted, and tools to be employed consequently, by the researcher in his/her work. (p. 572)

In order to achieve new possibilities for the future, conventional current and past theories need to be reassessed. The above rationale underpins the justification for this chapter. Critical to this study is the “hearing” of the narratives as interpreted through the lens of the personal experiences of the narrators. In other words, the key aim of this research study is to understand the first-hand accounts of race and gender within the finance industry of South Africa through the personal stories told by the participants in this study.

The theories highlighted below provide a grounding for the understanding of the interpretation of the hegemonic dynamics within the South African finance world as experienced by Black African women working in the industry. The central aim of this thesis is to draw from these narratives an understanding of structural oppression versus individual agency as it relates to their career progression in the South African finance industry.

3.2 Theorising Intersections of Race and Class

A critical starting point of understanding the contemporary world of finance and the positionality of Black women within its current structures in South Africa is to recognise the values that govern these organisations and their partiality. Canham (2014) notes that “organisations are not value neutral and are structured around power and vested interests” (p. 152). Hegemonic practices that continue in present day organisations remain heavily influenced by power structures reminiscent of the colonial era and the Apartheid regime.

South Africa's complex history rooted in colonialism created an inextricable link between race and class. Class was primarily based on race. It is difficult to answer the research questions in this study without first looking at the frameworks governing the power structures that exist within corporate South Africa and, specifically, within the finance industry. McEwan (2003) argues that of paramount importance to the colonial state during the early twentieth century

were two key priorities that formed the foundation of the regime: (a) guaranteeing capitalist development on the basis of cheap unskilled Black labour, and (b) consolidating the structures of White political domination and privilege. The primary driving force and motivation for colonialism was the pursuit of material exploitation and cultural domination (McEwan, 2003).

Tracing back its history, colonialism in its classical form began in the Americas with European invasion, occupation, and exploitation (Quijano, 2000). Undisputedly, from the beginning, colonialism was designed for economic, political, cultural, and psychological domination over the colonies. However, the cultural and psychological domination intentions only became apparent many years later and continue to self-perpetuate to this day amongst those once dominated (Bulhan, 2015). Karl Marx captures the sentiment of the lasting and pervasive effects of colonial domination:

Men make their own history, but they do not make it just as they please; they do not make it under circumstances chosen by themselves, but under circumstances directly encountered, given and transmitted from the past. (Marx, cited in Wellhofer, 1996, p. 187)

Bulhan (2015) makes a critical observation that because colonialism tends to be defined narrowly, confining it to a time period or geographical location now no longer present and benefiting only those of European descent, many forget that for the system to succeed, it needed local collaborators or native agents essential for all forms of oppression to take root and perpetuate. Bulhan (2015) further argues that over the euphoric decades of independence across African countries, the colonialist discourse turned stale as African countries celebrated the rise to power of local leaders.

Bulhan (2015) states:

Africans believed then that the Europeans had left for good, that therefore Africans could move forward unhindered to enjoy the freedom and prosperity they thought in immediate grasp. This was not so. The euphoria and rising expectation soon gave way to disappointment and despair because colonialism left behind enduring legacies including not only political and economic, but also cultural, intellectual, and social legacies that keep alive European domination. (pp. 240–241)

This euphoric and somewhat subtle sense of naïveté of believing that the “independence” from “former” colonisers represented a total freedom from the binds of colonial influence is a rather

simplistic view of current reality and is deeply problematic. Studies demonstrate that colonial ideologies have continued to persist through manifestations of contemporary hegemonic practices around the world. Looking back at the former colonies as well as the history of the United States, it is apparent Black women in both contexts were routinely subject to both sexual and economic exploitation.

Essed (1991) observes:

Racially specific gender ideologies rationalized the suitability of black women for jobs in the lowest stratum of the labor market already segmented along gender lines. Black women's work was restricted almost exclusively to manual labor. The nature of their work crossed gender lines. During slavery, black women were exploited sexually as women and had to do work defined as typically female work, but at the same time they were also forced to do the same arduous work as men. (p. 32)

The above illustration is not vastly different from the South African context for Black women, where they had to do laborious (and tedious) work, like domestic work, which White women did not have to perform. These gendered and classed forms of racism were rationalised by ideological constructions of racially specific Black femininity and sexuality, representing the opposite of what was considered “womanhood” (White, middle class woman). Unlike the patriarchal perception of women as weak, dependent, passive and monogamous (White, middle class woman), Black women were conversely seen as hardworking, physically strong and sexually promiscuous (Essed, 1991).

It is this historical backdrop that shapes the framework within which Black South African women in the finance industry operate today. Despite evidence of the “failure” for this specific marginalised group of the Affirmative Action Policies aimed at redressing past injustices (Ally, 2009; Republic of South Africa, n.d.d; Statistics South Africa, 2012), this group of women has successfully entered this closed, elite circle. These women come from a raced, classist and gendered history in which these dimensions of oppression both underpinned and were reinforced by economic exploitation; however, they are positioned in a rather unusual way in post-Apartheid South Africa. Given that these Black professional women have made it into senior management or executive level within a very specialised field (financial services), it is evident that these lines of oppression no longer manifest in the same way. However, this is not to say that they no longer manifest.

Despite legislative changes in South Africa, introduced in 1994 and post-Apartheid, today's business landscape is still reflective of hegemonic practices that mirror the lives of men and their values. In the South African finance industry today, corporate culture continues to be reflective of a time in history of White male dominance rather than being reflective of the significant social changes that have taken place in the country, nor is it reflective of the women's lives, needs and values that are now very much a part of the workplace (Davidson & Cooper, 1992). A finding by Hewlett (2007) was that *the male competitive model* of employment and the resulting predominant corporate culture work against those in 'outgroups' (not male and White, in the South African context) as well as those who have traversed less traditional, even though enriching, career paths, such as women who have taken time off for family responsibilities and/or people of colour who are often accused of "job-hopping" in the South African context (Ndzwayiba, Ukpere, & Steyn, 2018).

The highest echelons of business, particularly the business of money (finance) has always been the domain of men, particularly White men. These occupations are characterised by generally higher wages, higher status, and greater opportunities for upward mobility. Signing off deals in boardrooms was a mere formality as typically White male-dominated social institutions and establishments such as "gentlemen's clubs", bars and sportsfields were where business deals were concluded (Dreyer, Blass, & April, 2007). The challenge today is that this practice still continues, which makes it difficult for women to penetrate this "inner circle" (Dreyer et al., 2007). Explicably then, Black women executives in organisations remain a "mystery" to their colleagues (Smith & Nkomo, 2003), particularly within the historically and currently White male-dominated industry of financial services in South Africa.

This reveals little change to what was reality during the Apartheid era, in that power dynamics within society, and specifically in the workplace, have not made a sufficiently significant shift. Of particular interest to this research is that, within the banking and financial services industry, Black women are reported to have the lowest representation within management (Statistics South Africa, 2009a). Ndhlovu (2009) highlights this: "The persistence of sexism and racism after apartheid is explicable from the dominance of a social class and embedded racism from the past" (p. 37).

3.3 Black Women in Finance Theorised

Studies show that female representation is growing on financial services boards (20% in 2016) and Executive Committees (16% in 2016), but progress is slow. At current rates of growth,

financial services globally will not reach even 30% female Executive Committee representation until 2048 (Wyman, 2016). Research suggests that the “golden” 30% statistic is the proportion when critical mass is reached and when the voices of the minority group become heard in their own right. In the context of South Africa, this 30% mark is yet to be reached.

There are varying and conflicting views from the limited studies available on Black women in corporations, particularly in the finance industry. The debate continues to raise the question on the positionality of Black women in the industry being a “double whammy” or “double advantage” (Nkomo & Cox, 1989). These two opposing views postulate on the one hand that the effect of a double oppression status (Black and female) has either a double benefit or a double negative effect in the workplace. Some have argued that Black women, as “double minorities” are believed to have a “double advantage” over other workers. In common jargon, Black women are referred to as *twoifers*; two minorities in one, or as others have stated, “two for one” (Fulbright, 1985). As *twoifers*, it has been purported that Black women have better opportunities for entry and mobility in the workplace (Fulbright, 1985).

Popular sentiment and the double-advantage theory give little recognition to the possibility that instead of being doubly advantaged, Black women may actually face a double burden or “double whammy” (Nkomo & Cox, 1989) as they simultaneously experience sexism and racism. Although there is a continuously growing body of literature on managers, a very limited amount has focused on Black women who work in male-dominated occupations. Much of this literature has focused on White males and females and Black males; however, it does provide a context and a basis from which comparisons can be made with Black female managers.

It is worth noting that the notion of Black women who work in professional occupations are a doubly advantaged group is that it is not clear where the basis of support for this claim is. As mentioned above, Black women in corporations, and Black women who work in finance occupations in particular, have been overlooked in most theoretical and empirical work on occupations, and current statistics on senior and executive level employees reveal slow (almost stagnant) growth of Black women in these key corporate roles. Thus, although it has been argued and proven that an increased number of women have entered the labour force (Jaga et al., 2018), there remains a significant lagging behind of Black women in top leadership positions as these continue to be held by White men, with limited access to these opportunities for Black women. The “double whammy” theory necessitates a discussion and interrogation of

the intersecting *oppression* status of Black women and, in actual fact, **triple oppression** status through a race, gender **and** class lens.

As highlighted by De La Rey (1997), “being a woman is not distinct from being either black or working-class or heterosexual. We cannot partial out gender from the rest of who we are – for we are simultaneously classed, raced and gendered” (p.7). An understanding of the career experiences of senior Black women in finance is therefore impossible if we do not examine the intersections between race, gender and class.

3.4 White Women’s Tears

In studying the impact of race and gender on the career progression of Black women in the finance industry in South Africa, it is imperative to critically analyse Whiteness and *woman-ness* and frame the complexity of these. Bell and Nkomo (2001), in their research on the effects of race and gender on the careers and life journeys of Black and White women managers, found Black women and White women had significantly different organisational experiences as well as perceptions of the barriers to their advancement. Black women perceived both racism and sexism as negatively affecting their organisational experiences. While White women had achieved greater career mobility compared to Black women in the study, they also reported significant barriers to success embedded in gender. Bell and Nkomo (2001) concluded that professional White women are privileged because of their race, yet subordinated because of their gender, while Black women faced both racism and sexism in their daily organisational realities.

Studies on intersectionality have been primarily focused on the interaction among various marginalised (oppressed) social identities (Cole 2009; Warner 2008). Less often, but also important, is research on multiple privileged identities (e.g., White men) and the convergence of privileged and marginalised identities (e.g. White women), especially as they relate to power, privilege, and oppression (Hurtado, 1989). Privilege as a concept can be complex; it varies depending on where an individual or group’s positionality on the spectrum of privilege versus oppression lies.

As discussed by Hurtado (1989), this phenomenon is conspicuous when Black women and White women engage in dialogue about race and racism. DiAngelo (2018) makes reference to “White Women’s Tears”, and argues that the (literal) tears of White women when discussing race-related issues often arise from their own emotional responses to being confronted with their own racism and that these emotional reactions shift attention from the experiences of

Black women. She states, “In a particularly subversive move, racism becomes about white distress, white suffering, and white victimization” (p. 134). DiAngelo (2018) further notes the importance of pain and grief for Whites related to understanding their participation in racism but indicates that “our grief must lead to sustained and transformative action” (p. 137).

A focus on the complex intersection of the primary roots of the fabric that produces and maintains oppression worldwide reveals that the factors contributing to it are economic, social, cultural, and gender inequalities reproduced by an institutionalised system of power imbalance between and among groups of people (Marmot & Wilkinson, 2006).

Although White women are members of an oppressed group based on their gender, they still experience privilege based on their race. The multifaceted and intricate systems of inequality influence the way in which an individual or social group can simultaneously experience oppression along one dimension (such as gender) and privilege along another (such as race). Black women, on the opposite side of the spectrum, are members of intersecting oppressed social identities. As a rough though imperfect proxy for socio-economic status, race captures the social classification that dictates the distribution of opportunities in a race-conscious society like South Africa (and many other societies around the world) (Chávez, Duran, Baker, Avila, & Wallerstein, 2008).

So although the construct of Whiteness is different for White women versus White men, race is the marking mechanism through which the privilege of each is maintained. This dual identity of oppressor (White) and oppressed (woman) often becomes a root of tension when White women are challenged to consider their Whiteness by Black women and to recognise it as privilege (Hurtado 1989).

In the introduction to her book, *White Fragility*, DiAngelo (2018) opens with this statement, putting into perspective her frame of reference as a White woman living in a profoundly racially controversial society:

Socialised into a deeply internalised sense of superiority that we either are unaware of or can never admit to ourselves, we become highly fragile in our conversations about race. We consider a challenge to our racial worldviews as a challenge to our very identities as good, moral people. Thus, we perceive any attempt to connect us to the system of racism as an unsettling and unfair moral offense. The smallest amount of

racial stress is intolerable – the mere suggestion that being white has meaning often triggers a range of defensive responses. (p. 2)

The above statement reveals some perspective into the difference between the lived experience of Black women and White women. Unlike White women, Black women's daily lived realities bring them into situations where they encounter racial prejudices and discrimination in both overt and subtle ways. Black women, because of their intersecting social identities, have to continuously tackle racism, sexism and colourism (i.e., differences of treatment based on skin tone) (Reynolds-Dobbs, Thomas, & Harrison, 2008). So, although White women and Black women share the oppression of sexism, Black women's realities and the stereotypes to which they are subject overlap with, but sometimes differ from, those of their allies in struggles for racial and gender justice.

DiAngelo (2018) makes reference to the term *White Fragility* and argues that it is in fact a powerful means of White people maintaining racial dominance and control as well as protecting existent White privilege. The interplay of White women in comparison to Black women in the workplace is particularly noteworthy with regards to the way in which both groups are *acknowledged* and *recognised* as "women".

Because corporate organisations have historically been designed to privilege and maintain dominance with White males, women are constantly forced to cross over and break down gender barriers to achieve career success and progression in the workplace. Because of the history of the power of the White male within corporate organisations, White male behaviour and characteristics tend to be hegemonic and accepted as the norm that all employees (women and men across the race spectrum), especially leaders and those aspiring to be leaders, emulate (Maier, 1997).

The power that White males have previously held and continue to maintain in corporate structures, enables them to have access to, and to grant access to, whoever they choose. Therein lies one of the key pathways into the access to privilege that White women can benefit from due to their Whiteness. DiAngelo (2018) states:

When forced to do so, white men could acknowledge white women's humanity; white women were their sisters, wives and daughters. And of course, through these relationships, white women's increased access to resources benefited white men. This humanity has yet to be granted to women of colour. White men also get to authorize

what constitutes pain and whose pain is legitimate. When white men come to the rescue of white women in cross-racial settings, patriarchy is reinforced as they play savior to our damsel in distress. By legitimating white women as the targets of harm, both white men and women accrue social capital. People of colour are abandoned and left to bear witness as the resources meted to white people actually increase – yet again – on their backs. (p. 126)

It is still incumbent on women to educate men on their existence and need for equality in society and in the workplace; women are required to challenge the patriarchal status quo and bridge the gap of male ignorance. Lorde (1984) argues that this is an “old and primary tool of all oppressors to keep the oppressed occupied with the master’s concerns” (p. 3). The key struggle faced by Black women, however, is that they are additionally challenged and called upon to educate White women regarding their existence and unique positionality at the intersecting crossroads of both gender *and* race which create the differences in their (Black and White women’s) relative roles in their joint survival. Black women are called to challenge White women to recognise their privilege as *White* women. Lorde (1984) further argues, “This is a diversion of energies and a tragic repetition of racist patriarchal thought” (p. 3).

DiAngelo (2018) draws on the use of “White women’s” tears to illustrate the power of White women’s display of *pernicious enactments of White fragility*. It is further argued in the same text that the *White women’s tears* are significantly problematic because of the powerful impact they have on others. DiAngelo (2018) states:

White women’s tears have an ability to *manipulate* men of all races, but the consequences of this manipulation are not the same. White men occupy the highest positions in the race and gender hierarchy. Thus, they have the power to define their own reality and that of others. This reality includes not only whose experiences are valid, but *who* is fundamentally valid. In the white racial frame, not all women are deemed worthy of recognition. (p. 126)

White women’s tears (display of emotions) in a racial setting can be seen as a *pernicious enactment* of White fragility. A proposed possible theory for this is as referenced by DiAngelo (2018) previously that these tears are a response to what White women perceive to be personal moral judgment as opposed to a call to self-reflect and critically analyse their fundamentally privileged racial position. DiAngelo (2018) further states that White women’s tears in a racial

setting, consciously or subconsciously, draw attention, time and energy away from everyone in the room and towards themselves as opposed to being focused on ameliorating racism.

Conversely, in considering the *rightfulness* or *legitimacy* of Black women as “women” in the way in which White women are acknowledged, Sojourner Truth, a Black female civil rights advocate, famously delivered this powerful speech, at a Women’s Rights Convention in 1851, which succinctly captures the experience of Black women which continues to prevail:

Well, children, where there is so much racket there must be something out of kilter. I think that ‘twixt the negroes of the South and the women at the North, all talking about rights, the white men will be in a fix pretty soon. But what’s all this here talking about? That man over there says that women need to be helped into carriages, and lifted over ditches, and to have the best place everywhere. Nobody ever helps me into carriages, or over mudpuddles, or gives me any best place! And ain’t I a woman? Look at me! Look at my arm! I have ploughed and planted, and gathered into barns, and no man could head me! And ain’t I a woman? I could work as much and eat as much as a man—when I could get it—and bear the lash as well! And ain’t I a woman? I have borne thirteen children, and seen most all sold off to slavery, and when I cried out with my mother’s grief, none but Jesus heard me! And ain’t I a woman?

DiAngelo (2018) contends that if faced with no choice, White men could recognise White women’ humanity. DiAngelo (2018) further argues that White men see in White women, their own sisters, wives and daughters which as a result legitimatises their *womanness* and, therefore, *humanness*. This legitimisation grants White women access to resources, opportunities and privileges not available to Black women. Gunnarsson (2011) further strengthens this argument by remarking on the rise of intersectional feminism being spurred on by the generalisations made by many White Western feminist theorists about the meaning of womanhood. This neglect of engagement of the various social positions of women across the colour spectrum by these feminist theorists has resulted in the obscuring of the intricacies and complexities involved in power dynamics and the validity of (human) being for non-White and non-Western women.

Although Sojourner Truth delivered this speech well over a century ago in America, the same sentiment still rings true in many parts of the world, including in South African boardrooms. Where Black women are still struggling to be recognised and acknowledged as *women*.

3.5 Intersectionality in Context

Much of Western European history conditions us to see human differences in simplistic opposition to each other: dominant/subordinate, good/bad, up/down, superior/inferior. In a society where the good is defined in terms of profit rather than in terms of human need, there must always be some group of people who, through systematized oppression, can be made to feel surplus, to occupy the place of the dehumanized inferior. Within this society, that group is made up of Black and Third World people, working-class people, older people, and women.

- Audre Lorde (1980, para. 1)

Theoretical arguments have emerged among scholars of the idea of the simultaneity of race and gender, as most clearly articulated in Black Feminist theory. Black Feminist theory emerged as a response to the exclusion of the lives and issues of women of colour in both Western and non-Western societies. They highlighted the fact that much of the research and writing on feminism, and studies relating to gender, often omitted race in their analyses (Bell & Nkomo, 2001; Crenshaw, 1995; Essed, 2001; Collins, 1990; Holvino, 2008; Hull, Hull, Bell-Scott, & Smith, 1982; Hurtado, 1989; Mohanty et al., 1991). Intersectionality was a lived reality before it was formulated into a term. In attempting to avoid universalising explanations of women's experiences, Black feminist theorists looked for ways of understanding both race and gender simultaneously; neither exists in isolation without the other. Black feminist theory emphasises that each individual has *and* experiences both race and gender simultaneously.

Booyesen and Nkomo (2010) state:

In black feminist theory, race and gender are defined as “interlocking categories,” as intersecting systems, as interdependent systems, as indivisible categories, or as interrelated axes of social structure. These ideas have been subsumed under the construct of intersectionality. (p. 8)

Employing the notion of intersectionality, scholars argue that race and gender are not experienced as separate or additive but as linked and simultaneous (Acker, 1999; Ferdman, 2000; Glenn, 1999; Holvino, 2008). Reframing race and gender simultaneously requires that any study of gender also incorporate race since the specificity of our perceptions and experiences are shaped by both. As one respondent in a Bain and Company (2017) research report commented, “...I am a black woman: I am not a woman on some days and black on others, I am both at the same time. For me, promoting gender equality in the workplace is

irrelevant if it doesn't also promote racial equality at the same time" (The Employee Net, para. 4).

"At the individual level, people experience their lives and develop their identities based on their location along race and gender, whether they are in dominant groups, subordinate groups or both" (Booysen & Nkomo, 2010, p. 8).

As discussed by Crenshaw (1993), the experiences of Black women are frequently the product of intersecting patterns of racism, classism and sexism. It is imperative at this point to give further consideration to the notion of intersectionality, which is defined by Davis (2008, p. 67) as "the interaction of multiple identities and experiences of exclusion and subordination". Crenshaw (1990) views intersectionality as "axes" of difference and writes:

[w]here systems of race, gender and class domination converge; intervention strategies based solely on the experiences of women who do not share the same class or race backgrounds will be of limited help to women who because of race and class face different obstacles. (p. 1246)

This systematic intersection of factors described by Crenshaw (1993) is termed "*structural intersectionality*". Structural intersectionality highlights the importance of being cognisant of the position that Black women occupy within society. Crenshaw (1993) further argues that women of colour are differently situated in economic, social and political worlds, where they occupy positions in which they are both physically and culturally marginalised within dominant society. As a result of the marginalised position of Black women, "when reform efforts undertaken on behalf of women neglect this fact, women of colour are less likely to have their needs met than women who are racially privileged" (Crenshaw, 1993, p. 1250).

Crenshaw (1993) also proffers the concept of political intersectionality. The concept of political intersectionality highlights the fact that women of colour are situated within at least two subordinate groups that frequently pursue conflicting agendas. It is critical that the experiences of Black women be considered from a perspective that is inclusive of all their intersecting discourses. "Adopting either analysis [gender or race] constitutes a denial of a fundamental dimension of ... subordination and precludes the development of a political discourse that more fully empowers women of colour" (Crenshaw, 1993, p. 1252).

Fenyess and Lalthapersad (2000) describe it plainly, "black women were entrapped in a state of triple bondage in that they were oppressed as a race, a class and as women" (p. 165). In South

Africa, as a result of this triple oppression, Black women endured the cumulative burden of low wages, male migration – with their husbands moving to urban areas for work, resulting in family separation and the resultant destabilisation of Black families, customary law steeped in patriarchal cultural heritage and oppressive state regulation which restricted the movement of Black women to and within urban areas and, consequently, the employment options open to them (Lee, 2009).

Critical differences between White women and Black women have led to different paths in the theorising and practice of gender at the intersection of race and class (Holvino, 2008). Extensive studies documenting these differences, particularly by Black feminists, exist (Collins, 1986, 1989, 2000; Garcia, 1989; Hull et al., 1982; King, 1988; Sandoval, 2000; Walker, 1983). Holvino (2008) summarises four key themes highlighting the differences between White women and Black women:

i. A different consciousness and a different way of knowing

A unique lived reality emerging from a unique set of political and economic conditions places Black women in a peculiar position, different from that of men and White women (Collins, 1989, 2000a); “not white, not male, not economically privileged” (Holvino, 2008).

ii. Women of colour have always worked

Black women have predominately been placed in the lowest echelons of work. Primarily in domestic or dangerous work. Black women’s priorities have been focused on improving their working conditions. These conditions have resulted in black women’s economic opportunities being restricted.

iii. Men are not the enemy and family is not necessarily the problem

For black women, family has been considered as a space representing a way of surviving racial oppression. In the family unit, black women are united with black men in the struggle against racism, therefore, women of colour may struggle against racism, even if it means relegating gender issues (Jones & Shorter-Gooden, 2003; Reynolds, 2007).

iv. White women are privileged too

The economic and political position of White women created an opportunity for White women to explore professional careers as black women often took care of their families and children. White women have used their social power and status to openly exploit black women. In this position, White women have colluded with White privilege and White men where black women have confronted and opposed them (Brazaitis, 2004; Frost, 1980).

To further illustrate the ubiquitous nature of the consequences of the denial of a critical analysis of intersectionality in society, Kimberlé Crenshaw (2016) shares the motivation of what led her to the formal coining of the term “intersectionality”, which she states is a phenomenon that existed before the term itself.

In a 2016 TedWomen talk titled, *Urgency of Intersectionality*, Kimberlé Crenshaw highlights the failure of society to recognise the high number of African American female deaths caused by police brutality in the US. She calls out the names of African American males who have been killed by the police in the previous two years and almost the entire audience recognises their names, while only a handful recognised the African American females.

She further discusses the 1976 Emma DeGraffenreid case, where several Black women sued General Motors for discrimination, stating that the employer segregated jobs along race and gender lines. Neither African American men, nor White women, needed to combine a race and gender discrimination claim to tell the story of the discrimination they were experiencing. The case that the African American women had brought before the courts stated that their experience with General Motors was that women were welcome to apply for some jobs, while only men were suitable for others.

Notwithstanding the fact that this is a glaring issue of discrimination in and of itself, for Black women the consequences were compounded. What in fact was transpiring was that the “Black” jobs were men’s jobs, and the “women’s” jobs were only for Whites. Thus, while a Black applicant might get hired to work on the floor of the factory if he were male, if she were a Black female she would not be considered. Similarly, a woman might be hired as a secretary if she were White but wouldn’t have a chance at that job if she were Black. Neither the Black jobs nor the women’s jobs were appropriate for Black women, since they were neither male nor White. Unfortunately for DeGraffenreid and millions of other Black women, the court dismissed their claims.

Samuels and Ross-Sheriff (2008) argue the importance of understanding the holistic meaning of intersectionality, beyond ensuring that scholars do not only view it as a theory which essentialises a single analytical category of identity by attending to other interlocking categories. Intersectionality, as discussed by Samuels and Ross-Sheriff (2008), enables us “to stretch our thinking about gender and feminism to include the impact of context and to pay attention to interlocking oppressions and privileges across various contexts” (p. 5).

Samuels and Ross-Sheriff (2008) go further to discuss the imperative core of intersectionality as follows:

Intersectionality calls on us to consider women as whole beings; to recognize that not all women experience their womanhood in the same ways; many women face multiple forms of oppression, and not all women are rendered powerless. In fact, many women manage their multiple identities and challenges well and lead fulfilling lives. We find it important, however, to push this concept further and suggest that individually women experience their womanhood and various interlocking oppressions differently in different contexts. Likewise, what is oppression in one context may be a privilege in another. (p. 6)

The above statement by Samuels and Ross-Sheriff (2008) calls on society to take a multisystemic or multipronged approach to understanding privilege and oppression within structural macro-levels as well as how different women are affected differently within these systems and structures (of privilege and oppression).

3.5.1 Social Location and Standpoint

As discussed in the section above, gender identity and racial identity have proven to be inextricably linked (Bell & Nkomo, 2001; McCall, 2008). The significance of the interlocking nature of race and gender is demonstrated in the two critical theoretical concepts of *social location* and *standpoint*.

Booyesen and Nkomo (2010) define social location as “the position an individual occupies within society, particularly in respect to race, gender, class or sexual orientation and other marked categories” (p. 288), whereas standpoint, as defined by feminists, is a critical perspective that marginalised or oppressed groups may have about how power relations operate within society (Hill-Collins, 1998). Both these concepts are ultimately defined by an individual or group’s relationships and access to power.

Social locations can be privileged and oppressed positions depending on the access to power that one has within particular categories and how those social categories intersect. A group's position in the hierarchy of power relations and the consequential experiences associated with differential social locations influences perceptions and behaviours. Booysen and Nkomo (2010) emphasise that "it is a group's location within intersecting hierarchical social structures, not individual variations per se, which fosters the development of standpoints" (p. 289).

Furthermore, Black feminists contend that although gender may result in a particular social location as well as standpoint for women because of gender subordination, race is a differentiating factor positioning women in different ways (Bell & Nkomo, 2001; Crenshaw, 1995; Hill-Collins, 1998). Thus, according to Collins (1990), Black women possess a unique standpoint because of the disadvantaged position they occupy along the race and gender axis. Black women's standpoint is marked by an intersectional understanding of oppression and a legacy of struggle against such oppression.

As this research is anchored in Black women's interpretation of their lived experiences of the impact of race and gender within the South African finance industry, it is important that particular attention be drawn to the standpoint and social location of the women participating in this research. The importance of the feminist standpoint in this regard is that it stresses the need to stay true to the women's "concrete experience", as this is what provides the ultimate "criterion for credibility" of this building of knowledge (Jaggar, 2004). Hence the importance of *hearing* from the women directly and forming knowledge on this basis.

3.5.2 Engaging the Intersectionality

3.5.2.1 Critiquing the Theory

As intersectionality has developed and progressed in its application and studies, several challenges have been raised regarding its applicability in expanding beyond calling attention to the oppressions faced by Black women. Some have brought up the question of intersectionality's usefulness as an analytic tool in addressing other marginalised communities and other manifestations of social power, given its historical centrality of American Black women and Black feminism as its core subjects. The question regarding the usefulness of intersectionality is centred on tensions that have been ignited by several scholars, including tensions cited by Cho, Crenshaw, and McCall (2013):

...the utility and limitations of its various metaphors, including the road intersection, the matrix, and the interlocked vision of oppression; the additive and autonomous versus interactive and mutually constituting nature of the race/gender/class/sexuality/nation nexus; the eponymous “et cetera” problem—that is, the number of categories and kinds of subjects e.g., privileged or subordinate stipulated or implied by an intersectional approach; and the static and fixed versus the dynamic and contextual orientation of intersectional research. (p. 787)

Intriguingly, even as intersectionality seeks to grapple with and challenge epistemic disenfranchisement, multiple positions of subjugation and marginalisation, critics often critique it from a profoundly exclusionary point of view (May, 2014). Some scholars overlook the historical context and significance of the origins of intersectionality, and by so doing, reproduce the very phenomena intersectionality was conceived to highlight and overcome. Carastathis (2014) argues that:

...very few (particularly white feminist) authors contextualize intersectionality in a philosophical trajectory of Black feminist thought, constructing it, instead, as a historically novel intervention in an ostensibly primary white feminist narrative on oppression. Intersectionality has become an ‘institutionalized intellectual within feminist theory. (p.311)

There is therefore a need to go back to the origins of intersectionality which foregrounded Black women and social justice.

3.5.2.2 Usefulness and Applicability of the Theory

The coining of the term “intersectionality” did not signify a new concept or new form of subjugation being faced by an oppressed group of people. Quite the contrary, Kimberlé Crenshaw sought to identify and *name* a framework which would recognise the multiple and simultaneous oppressions faced by a certain group of people. In fact, at the time of introducing “intersectionality” into language, Kimberlé Crenshaw sought to articulate and rectify gaps in existing social justice frameworks that rendered Black women invisible. These gaps became particularly apparent when Black women were speaking out against, and seeking the right to represent, the peculiarities of their lives as well as wider disenfranchised constituencies – in this instance, “Black” and “woman” simultaneously (Crenshaw, 2000). This brought to light intersectionality’s longer history in Black feminist intellectual and political traditions – long

before the practice had been “named”. Crenshaw (2000) purports that both/and thinking about sameness/difference has a long history within Black feminist thought.

It is the very *openness* of intersectionality that positions it as a powerful analytical tool in the study of multiple centres of power and oppression. “Intersectionality not only seeks social justice and transformation on terms that account for multiple forms of power and inequality, but also in ways that account for the particular and universal simultaneously. It is both particular and universal in scope, though, from the stance of binary thinking, this can seem illogical, even nonsensical” (May, 2012, p. 96). In her discussion on the success of intersectionality as a theory, Davis (2008) points to the theory’s *vagueness* and *open-endedness* as the key to its success in emphasising that successful theories flourish on ambiguity and incompleteness:

Successful theories appeal to a concern regarded as fundamental by a broad audience of scholars, but they do so in a way which is not only unexpected, but inherently hazy and mystifyingly open-ended. (p. 69)

Given its unconventional absence of fixed method with set boundaries, hard-and-fast parameters, or predetermined subjects and formulas, intersectionality can be best understood as an interpretive orientation that leaves room for open questions to be taken up, to help expose how power operates, sometimes subtly in various instances.

May (2014) emphasises that “oppressive practices can be hidden in plain view or subtly embedded in liberatory frameworks or political strategies: central to intersectional analyses and applications, then, is pursuing its invitation to think beyond (or against the grain of) familiar boundaries or categories, to perceive sites of omission, and to consider their meanings and implications” (p. 4).

Intersectionality, then, allows and encourages alternative ways of studying and understanding the complexities and nuances of power. May (2014) articulates this succinctly:

In examining power’s multiple domains and drawing on a “both/ and” worldview, intersectionality contests conventional ways of thinking about domination, subordination, and resistance: it approaches privilege and oppression as concurrent and relational and attends to within-group. (p. 4)

Essentially, intersectionality calls for recognition of different ways of knowledge-building and living and envisions alternate social relations via coalitional dynamics rather than notions of sameness underlying liberal notions of equality (Mohanty, 2003). At its core, intersectionality addresses the issue of exclusion within Western feminism. It does the important work of problematising the theoretical hegemony of gender in feminism studies. Simultaneously, it offers an inclusive platform for feminist theory as a shared enterprise. One of the greatest benefits of intersectionality is its near universality in application. It can be utilised to study, analyse and understand almost any social practice from an individual or societal (group) perspective. Its universality means that it can be applied, by any scholar of feminism in a way that is relevant to her own area of interest and social position, as a resource or tool for analysis rather than just an identity marker. Phoenix & Pattynama (2006) refer to intersectionality as a “*handy catchall* phrase that aims to make visible the multiple positioning that constitutes everyday life and the power relations that are central to it” (p. 187).

Matsuda (1991) further discusses the notion of the expandability of intersectionality by raising what she refers to as “the other question”:

The way I try to understand the interconnection of all forms of subordination is through a method I call ‘ask the other question.’ When I see something that looks racist, I ask, ‘Where is the patriarchy in this?’ When I see something that looks sexist, I ask, ‘Where is the heterosexism in this?’ When I see something that looks homophobic, I ask, ‘Where are the class interests in this?’ (p. 1189)

While some have argued that a more stringent and rigorous quantitative method is needed for the study of intersectionality (McCall, 2008), the open-ended creative thinking that comes with the *vagueness* of intersectionality would be diminished. The fluidity that is enabled by intersectional thinking is precisely what allows for feminist scholars to stretch their thinking beyond strict methods and formulas and challenge the existing knowledge base to more alternative approaches to understanding differences in social categories (Davis, 2014).

3.5.3 The Politics of Hearing and Interpreting Intersectionality

An imperative point to note is the politics of *hearing* and interpretation. The very reception of knowledge and the way in which it is interpreted gives insight into unconscious (and/or conscious) workings of power in interpretive practices. May (2014) contends that upon closer consideration and analysis, critiques are often enlightening in analysing how knowers may participate in epistemic resistance.

The resistance of knowledge, or the way in which it is interpreted, is insightful in exposing the way in which hegemony operates within the minds of its benefactors. To borrow the words of Boler and Zembylas (2003), “Dominant ideology relies on the process of naturalizing what are in fact culturally constructed values” (p. 114). Willful systematic *ignorance*, as constructed by a dominant group, serves to maintain the dominant group’s position of power by misrepresenting the history, and even the world, in its current state, thereby perpetuating social injustices and principles of inequality. As stated by Feenan (2007), “Ignorance and domination are often interrelated, as ignorance may be ‘actively constituted or reproduced as an aspect of power’” (p. 510).

Black women, suggests Cooper (1988), have been forced to be “one mute and voiceless note” (p. 29). This *voicelessness* and *muteness* is not due to their having had nothing to say, but is due to their having been denied self-representation and wilfully misunderstood. Hearing is central to deconstructing and understanding the power dynamics faced by the positionality of Black South African women in the finance industry.

Moreover, May (2014) argues that the epistemic resistance of intersectionality involving knowers from more privileged social positionings reflects the interpretative political struggle. This further perpetuates the very marginalisation that those who are in marginalised positions aim to transform. In fact, Crenshaw (2000) states that “epistemic and material privileges intertwine and can impede perception; and thinking about liberation often slips into single-axis logics and false universals in the name of political utility and a collectivity founded in sameness” (p. 98).

This then raises questions of *cognitive authority* (May, 2014). It highlights the structural inequality in which voices bear more credibility on being heard. It further identifies erasures, explores the politics of invisibility, and reveals how norms of credibility reinforce hegemony (May, 2014). The question then is, whose voice is most *audible*; simply put, whose voice is seen to be more *trustworthy*? May (2014) further expands this notion in her argument on questioning the “ease” with which the story is told. The ease with which a story is told and the ease with which it is received is reflective of structural injustices in the way in which they distort and impact interpretation by recipients.

One example of a story told with *ease* is the argument made by Nash (2008) that intersectionality is a mere repetition of *old* Black feminist ideas. Nash (2008) states, “intersectionality recycles black feminism without demonstrating what new tools it brings to

black feminism to help it fashion a more complex theory of identity” (p. 9). Nash’s claims carry with them a rather limited view of intersectionality as a rehashed or *recycled* “theory of identity”; however, they do provoke thought concerning the need for repetition of experiences and knowledge. In the words of Audre Lorde (1984), “We find ourselves having to repeat and relearn the same old lessons over and over... For instance, how many times has this all been said before?” (p. 117).

This critique raises the broader question of *why* there is the need for repetition. It further triggers thought related to the debate discussed above concerning epistemological resistance and cognitive authority. If, indeed, intersectionality is a mere repetition of an existing theory of Black feminism, then “why this recurrence?” (May, 2014). It is imperative to analyse the structural power politics that underlie this claimed *repetition*.

As stated by May (2014):

Examining repetition (or “recycling”) intersectionality entails shifting critical energies toward considering material contexts and epistemic structures by asking questions (for example, “why might something need repeating, time and again?”) and by referencing larger social contexts for answers. (p. 105)

Getting to a more meaningful understanding of the answers to the questions raised by May’s statement above might reveal cognitive norms and systems of power and oppression prevalent in this phenomenon. Thus, more in-depth thinking and analysis of hegemonic structures of power and dominance are required to understand the more complex meaningfulness of the material content of this *recurrence* beyond the mere “ease” with which the story is told and received (or not received). “Repetition could symbolize re-articulation as steadfast insurgency—creative resistance to being persistently refused, silenced, and ignored” (May, 2014, p. 105).

It is evident then, that despite intersectionality’s centrality to feminist theory and what has been said to be a turning point in feminism as a movement, as well as its widespread inclusion in coursework, research, and policy, this does not necessarily signal changed social, philosophical, or institutional politics. As May (2014) states:

...when considering the politics of reading and reception, it is important to examine whether, despite its popularity, intersectionality still constitutes an “idea that resists

being heard”—or, to use Cooper’s nineteenth-century metaphor, an “uncomprehended cadenza”. (p. 19)

Consequently, these largely uninterrogated systems of power within epistemic structures allow for epistemological hegemony to not only perpetuate and maintain its dominant status but also to reproduce from generation to generation without question. In order to understand our society, it is important to develop a critical consciousness regarding the way meanings are produced and the way in which knowledge is generated and interpreted. It is critical to continue to deconstruct deterministic and essentialist notions of what (and who) *credible* knowledge/knowledge producers are.

3.6 Black (African) Feminism

Mekgwe (2003) defines African Feminism as a discourse that:

...takes care to delineate those concerns that are peculiar to the African situation. It also questions features of traditional African cultures without denigrating them, understanding that these might be viewed differently by the different classes of women. (p. 16)

The key aim for African Feminism is to deconstruct the essentialised Western gender theory and employ post-colonial, native and African feminist thinking to “reveal local standpoints that express girls’/women’s agency and resistance to often contradictory forms of patriarchal oppressions” (Chilisa & Ntseane, 2010, p. 618). It is imperative that oppressed or marginalised groups identify and critically analyse their own oppressions and insights into the thinking that forms the basis for the oppressions from the dominant hegemonic forces within their specific societies. Chilisa and Ntseane (2010) discuss the ideology of “othering” as coined by Gayatri Spivak, which refers to “a process through which Western knowledge creates differences between itself as the norm and other knowledge systems as inferior” (p. 618). It is for this very reason that African Feminism needs to gain a firm foothold in any discourse concerning Feminism or Gender Theories. If non-Western marginalised and oppressed groups fail to interrogate current gender theories as experienced through their own lived realities within their specific contexts, gender theories and discourse will continue to be driven through a Western frame of reference.

Mohanty (1988) argues the necessity of the dualism required in a project concerning non-Western feminisms or, in this instance, African Feminism(s). At this point, it is important to

emphasise the multiplicity of “Africanisms” and therefore, African Feminism(s) across the continent. In order to not perpetuate the universality often applied to the “African” or the continent of Africa, it is noteworthy to highlight that for the purposes of this research, the term “African Feminism” refers to Black African South African woman with a singular view. It is inclusive of all indigenous Black (African) South African groups but cognisant of the differences within Black South African groups. If this term were to be extensively expanded on, the individual territories or ethnic groups could in fact be deconstructed further, down to *Sotho African Feminism*, *Ndebele African Feminism*, *Xhosa African Feminism* and so on.³ With each of the individualised ethnic groups; (an) additional layer(s) of factors specific to those groups could add to the lived experiences and therefore oppressions of women from each of the groups.

The dualism, or “two simultaneous” projects, referred to by Mohanty (1988) and Chilisa and Ntseane (2010), requires the *simultaneous* process of *deconstructing* and *reconstructing*. The former refers to the deconstruction of Western Gender Theories, and specifically Western feminism’s universality and essentialisation of non-Western women, where the Western woman’s lived experiences are set as the benchmark and reality for all women, including non-Western women. The latter requires the construction and creation of theories built on the unique historical, cultural, geographic⁴ experiences of women who do not form part the *Western world*.⁵

The historical understanding of women’s experiences within the project of the *deconstruction* (Mohanty, 1988) is crucial in informing the basis of strategies to redress the injustices faced. Bennet (1989) puts it succinctly:

By identifying the nature and causes of women’s oppression in the past, we can directly enhance feminist strategies for the present. The history of women’s work, for example, suggests that present day feminists should be very cautious about the long-term efficacy of such programs as affirmative action or comparable worth; for, if economic constraints are a crucial buttress of patriarchy, they are unlikely to be overcome by strategies that do not attack the entire structure. (p. 266)

³ These are references to three of the official twelve South African language or cultural groups.

⁴ Experiences listed here do not cover an exhaustive or full range of lived realities impacting the various oppressions of the (non-Western) women discussed.

⁵ The continents of North America and Europe are referred to in this research study.

An in-depth critique and understanding of the history, cultural contexts and indigenous hegemonic structures and systems within the African and South African contexts bring the discourse closer to a point of creating “language” and “frameworks” (Crenshaw, 2016). These frameworks and language create a path in which the “subtle” oppressions faced by marginalised groups within specific societies and cultural contexts can be articulated and addressed. The theory of *intersectionality*, discussed above, is one such powerful framework that articulates the experiences of individuals positioned in multiple sites of marginalisation in mainstream Western discourse.

It is important that the erasure and invisibility of Black African women is not perpetuated, as has often been the case in the reflection and telling of history (McEwan, 2003).

In order for the project of reconstruction to take place, as referred to by Chilisa and Ntseane (2010), Black African women cannot be denied presence and agency and their narratives must be told in their voices, as central to this research study, and be *heard*. Even, for instance, when analysing the political history of South Africa, records often reflect the roles that men have played in the liberation of the country, with no attention paid to the participation of women (Madlala, 1996). Persistent sexism constantly undercuts women’s equal rights, and intended *progressive* legislation often seems far removed from the lived experiences of many women. It is important, therefore, to examine how exclusionary and discriminating patterns are reproduced through the lack of understanding of these women’s experiences as told and interpreted by them.

Thus, it is critical to establish historical truth and collective narratives for Black African women, who have often been most marginalised by colonialism and Apartheid. As argued by Patricia Hill-Collins, “knowledge is socially situated because it is based on experiences and different situations” (Chilisa & Ntseane, 2010). This is in line with African feminist thought arguing that gender research can be progressed to post-colonial and indigenous approaches built on personal experiences derived from women belonging to marginalised groups. Thus, African feminism is concerned with “the critique, decolonisation and indigenisation of the literature and theory about the ‘other’ and Euro-Western methodologies” (Chilisa & Ntseane, 2010, p. 620).

Some argue for a *cultural feminist* approach towards “managing gender diversity” in top level management teams within organisations (Syed & Murray, 2008). The argument for *cultural feminism* is concerned with “unravelling masculine hegemony in the workplace; creating

awareness of distinct values offered by women as team members and team leaders; and progressing team diversity from token representation to gender inclusive team structures and routines” (Syed & Murray, 2008, p. 414). While this discussion does emphasise the need for gender redress, recognising that gender equality and integration is not on equal terms and that it “occurs in a context of patriarchal institutions where the ‘male is norm’, or the masculine is authoritative” (Connell, 1995, p. 231), it does not take into account the diversity of backgrounds and histories of marginalised groups within the workplace, nor of the differences in feminist struggles, for instance, differences in cultural socialisations (Chilisa & Ntseane, 2010), racial, class and sexual orientation prejudices.

The proposed framework in the argument presented by Syed and Murray (2008) stipulates the need for masculine and feminine models to coexist so that teams and organisations can benefit from the best gender attributes offered. While there is mention of this framework being one-dimensional, requiring an examination of multilayered and multidimensional programmes that tackle disadvantage in domains as wide as work, organisation and society (Syed & Murray, 2008), the model or framework itself is not cognisant of the complexity of *multilayeredness* in the politics of a gendered workplace hierarchy within the workplace. Syed and Murray (2008) make mention of marginalisation being rooted at “socio-cultural, psychological, and economic layers of life” (p. 426), however, the proposed model, as seen in Figure 1 below, is silent regarding these *layers*.

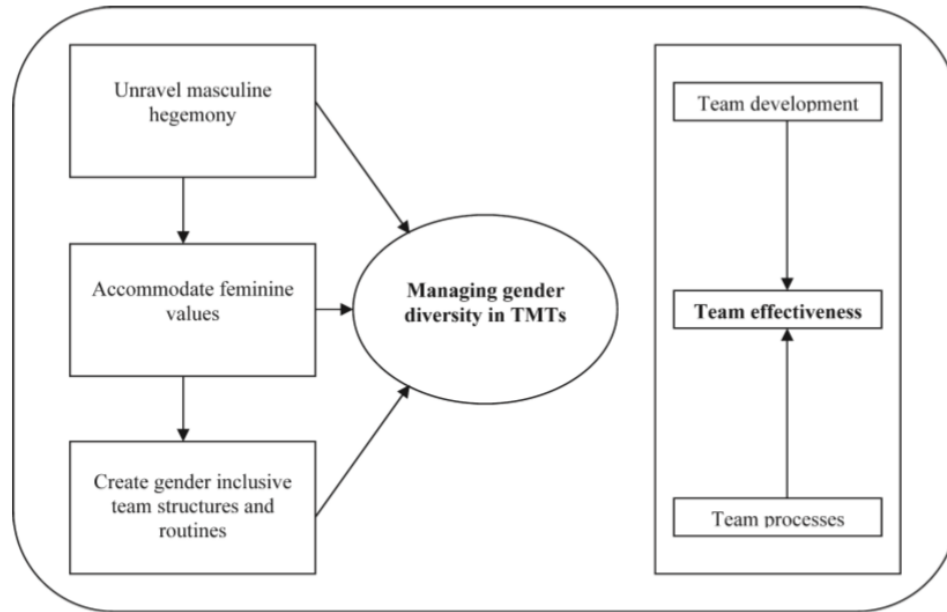


Figure 1.
A cultural feminist
framework for managing
gender diversity in TMTs

Note: TMTs = Top management teams

Figure 1. Proposed cultural feminist framework (Syed & Murray, 2008).

While the proposed cultural feminist framework for managing gender diversity in top level management teams does establish that there is opportunity for both women and men to bring unique values to organisations, and at the same time face different challenges at work, thus warranting diverse management approaches to tackle gender diversity, it cannot operate in isolation from the multiplicity of intersecting oppressions faced by marginalised groups, including racial, sexual orientation, class, etc.

3.7 Internalised Oppression Theory

One of the most devastating legacies still prevalent in Black communities across the world is that of internalised oppression, stemming from the historical colonial belief that White is superior to Black. Within the White community, “there was a consensus that the black body was subhuman and didn’t deserve the rights of human beings. The ideology that being white was better than being black became imbedded into the black psyche as a result of this treatment” (Pinkney, 2014, p. 94). Looking back into the American context of slavery, the mixing of the genes of people of different races of white Europeans, Africans, and Native Americans resulted in a range of skin tones and features in the Black community. The material

significance of the range of skin tone hues within the Black community was that it had a direct impact on the allocation of work on the slave plantations.

Pinkney (2014) states:

Generally, slaves with lighter skin, due to being descendants of other races, were allotted coveted indoor assignments while dark-skinned slaves typically performed physically grueling work in the fields. It is this favouritism and separation that begins the rift in the black community. Slaves of a lighter shade received a better quality of food, clothing and shelter. Living as a slave, the whiter your skin the better quality of life you'd have. "The whiter the better" ideology was born. With this philosophy coursing through the community's collective mind, it is understandable how black-on-black color discrimination sprouted. Times during and after slavery, light-skinned people were taught to believe they were better than their darker counterparts and vice-versa. Dark-skinned blacks believed their light skinned brethren were not a part of their community. (p. 94)

This socially constructed system, rooted in colonialism and colonial ideology of assigning work and thus social status by skin colour, permeated beyond the USA to the Western world, including South Africa.

Lephakga (2012) argues:

...skin colour became a determinant factor in placing people within the different echelons of society, with whites at the top, followed by coloureds and Indians to blacks at the bottom of the scale. Thus, the dehumanisation of people by means of their skin colour led to the internalisation of an inferiority complex and the internalisation of oppression. These were created to be deeply entrenched in the system of those people of skin colour who were regarded to be of lower rank in society. (p. 1)

Internalised oppression has sometimes been referred to as "self-hate" as when a member of a marginalised or oppressed group believes and acts out the stereotypes created about their group. This includes, but is not exclusive to, race, gender and class stereotypes. Du Bois (1903/1989) captures internalised oppression so succinctly in the quote below:

It is a peculiar sensation, this double consciousness, this sense of always looking at one's self through the eyes of others, of measuring one's soul by the tape of a world that looks on in amused contempt and pity. (p. 204)

Young (2000) argues that oppression is a systematic or structural set of constraints that are embedded in unquestioned everyday hegemonic norms which often deny the subordinate group access to equal treatment and opportunities as those in the dominant group. The systems and structures behind oppression work through the fundamental concept of difference, for example, race, sex, ethnicity and so on. The concept of hegemony was originally theorised by Antonio Gramsci to highlight the way in which the dominant classes mobilise the consent of the masses through a collective psychology of norms and values that legitimises the status quo and is internalised by the working class as their own system of norms and values (Gramsci, 1971).

The key points of interest of these differences for this research study are race and sex. Whatever form oppression takes, it produces different systems of advantage and disadvantage.

A group's position in hierarchical power relations and the experiences attached to differential social locations influences perceptions and behaviours. A standpoint as defined by feminists is a critical perspective that marginalized or oppressed groups may have about how power relations operate within society. It is important to stress it is a group's location within intersecting hierarchical social structures, not individual variations per se, which fosters the development of standpoints. (Booyesen & Nkomo, 2010, p. 9)

One of the tools that slavery and European colonialism relied on was conditioning the mind of the colonised to accept inferiority or to internalise oppression. Stephen Biko (1978) wrote, "the most potent weapon of the oppressor, is the mind of the oppressed". When the oppressed believes and behaves according to the oppressor's ideologies, in the absence of outright intervention from the oppressed, this is termed internalised oppression.

Pheterson (1986) offers the following instructive definition of internalised oppression:

Internalized oppression is the incorporation and acceptance by individuals within an oppressed group of the prejudices against them within the dominant society. Internalised oppression is likely to consist of self-hatred, self-concealment, fear of violence and feelings of inferiority, resignation, isolation, powerlessness, and gratefulness for being allowed to survive. Internalized oppression is the mechanism

within an oppressive system for perpetuating domination not only by external control but also by building subservience into the minds of the oppressed groups. (p. 146)

Fanon (1952) terms this phenomenon as the “neurotic orientation”, or as a “psychopathology” in which the Black person is “enslaved by his inferiority”. The Black person becomes consumed, over generations, with the idea of turning White since according to the logic of internalised oppression, “one is white as one is rich, as one is beautiful, as one is intelligent” (Fanon, 1952, p. 51). Internalised oppression, as with oppression itself, happens over a long period of time with far reaching generational consequences on the psyche of the oppressed. The oppressed start thinking, and continue to think, that life for them was meant to be what it is – a difficult one with little or no chance of prosperity, and that prosperity is the preserve of the oppressor. The overall effect of internalised oppression is that Black African people in general believe they are not valuable, and Black African women think they are even less valuable than White people (men and women) and Black men.

Internalised oppression and internalised dominance, i.e., privilege or the incorporation of attitudes, beliefs or ideologies about the inferiority of other social groups and/or the superiority of one’s own social group, are forms of internalised racism that occur in the workplace even to this day (Berman & Paradies, 2010). This tends to lead to the invisibility of the oppressed group; in the case of this study, particularly Black African women in the overly White male-dominated finance industry of South Africa. Conversely, White males in the workplace are the most visible and audible and tend to have an attitude of entitlement within the workplace, often at the expense of Black women. An example of the consequence of internalised oppression and dominance in the workplace is seen through the unchallenged situation of lower pay and reduced opportunities for promotion for Black women compared to White men (Casale & Dorrit, 2010). As such, the extent to which internalised oppression in Black African women plays a role in the career success or lack thereof in the chosen financial sector will be one of the key preoccupations of this study.

One of the consequences of internalised oppression is displayed through “intra-group othering” (Pyke, 2010, p. 557) in which the oppressed or subjugated attempt to present themselves in a similar manner as the oppressor. This is demonstrated by “othering” those belonging to the same racial or ethnic group; for instance, Black women distancing themselves from the behaviour and conduct of other Black women and identifying more with White women or White people in general. Additionally, attributing the failures of fellow Black women to their

race as opposed to a general lack of skill, racialises incompetence. This form of “othering” can be just as harmful as White-on-Black racism. Pyke (2010) observes:

Although the subordinated engage defensive othering in resisting the imposition of a negative identity, they do so in a manner that contributes to the reproduction of inequality. Thus, defensive othering is a form of internalized racism. (p. 557)

Internalised oppression inevitably perpetuates Black stereotypes and discriminatory treatment of Black women by not only the oppressor but also the oppressed themselves. Canham (2014) offers a compelling argument cited from critical race theorists such as Leonardo (2002) which highlights the assumption of responsibility by the oppressed for the consequences of actions committed by those in dominant power. Here, Canham (2014) observes that “whiteness operates in ways which internally discipline and censor the victim of whiteness” (p. 157). This phenomenon can be seen in the acts of self-blame and *internal discipline* taken on by victims of internalised oppression.

3.8 Stereotyping

In defining stereotyping, Fiske (1993) argues:

Stereotyping is a category-based cognitive response to another person. Apart from prejudice (affect) and discrimination (behaviour), stereotyping describes people’s beliefs (cognitions) about an individual based on group membership. (p. 623)

As stated above, stereotyping is cognitive and tends to form the basis of individuals’ perceptions of others and ultimately informs the way in which individuals treat and behave towards groups of people. It is a way in which individuals psychologically *categorise* people. Fiske (1993) argues that, “In these assumptions, there lurks an implicit pressure to fit a certain image; other people’s expectations create the starting point for one’s commerce with them” (p. 623). Ultimately, these *categorisations* help form the initial perception of another and therefore a starting point for how to interact and engage.

Fiske (1993) further argues that there inherently exists a direct relationship between stereotyping and power (relations). She states the following, “Stereotyping and power are mutually reinforcing because stereotyping itself exerts control, maintaining and justifying the status quo” (p. 621). Given that stereotyping informs society’s beliefs regarding groups of people, it stands to reason, then, that power status is granted to those who are believed to be inherently *superior* over those believed to be *inferior*, based on whatever stereotypes are held.

On the other side of the coin, however, there exists an argument which illustrates that an inverse relationship exists which also consciously or subconsciously maintains the status quo on existing stereotypes and the resultant power dynamic. Fiske (1993) further states:

One might argue that subordinates also stereotype those in power. However, even if underlings do stereotype those in power, their beliefs simply exert less control than do those of people in power. (p. 623)

Furthermore, Copeland (1992) found that powerful people were more able to *create self-fulfilling prophecies* than were powerless people. Therefore, if those in power, in the case of this study the dominant White male group within the finance industry in South Africa, held or holds certain beliefs (stereotypes) about Black African women, they are more likely to impact any real effect in the workplace and in general, which can impact the life (work) experiences of Black African women.

A finding from a study conducted by psychology professor, Purdie-Vaughns (2015), reveals how *people's brains are biased to ignore Black women*. This study showed that when many think about “black executives”, they visualise Black men. When they think about “female executives”, they visualise White women. Because Black women are not seen as typical of the categories “Black” or “woman”, people’s brains fail to include them in both categories. The consequences are that Black women suffer from a “now you see them now you don’t” effect in the workplace. Terborg (1977) delves into two noteworthy aspects of stereotyping and control; namely, descriptive and prescriptive. On the one hand, the prescriptive aspect is simply *explicitly controlling* (Terborg, 1977). It supposedly holds firm ideologies on the way in which certain groups should conduct themselves, how they should think, feel and behave. Some illustrations provided by Terborg (1977) include the following: *women should be nice, African Americans should be spontaneous, Asian Americans should be good at math, and Jews should be good with money* (Terborg, 1977). In one sense, these are flattering stereotypes, but they also demand that the individual either conform or disappoint the holder of the stereotype. There can be significant drawbacks if stereotyped individuals do not conform to the stereotype. For instance, if a woman behaves in a tough manner in a workplace environment (no tougher than her male colleague’s typical conduct in the same space), she may be labelled as aggressive or as a “corporate bitch”. Fiske (1993) argues that “prescriptive stereotypes are limiting and constitute a form of social control (p. 623)”.

If the stereotype is descriptive, it tells most people in the group what they are supposedly good at and what they presumably prefer. Descriptive stereotypes may, for instance, claim, as outlined by Terborg (1977), that women are good secretaries and teachers, but poor welders, managers or scientists (e.g., Heilman, 1983; Ruble & Ruble, 1982). Descriptive stereotypes claim that African Americans are good athletes but poor scholars, that Asian Americans and Jews are good scholars but poor athletes, and so on (Miller, 1982).

Fanon (1961/1963) states, “when the mystification of the power of oppression is demystified, the self-confidence of the oppressed is restored and this discovery ushers in a long-awaited revolutionary struggle” (cited in Wale, 2016, p. 148).

3.8.1 Gender Role Stereotyping

The under-representation of women leaders in corporates is a global phenomenon (Schein, 2001). The relationship between sex role stereotypes and management characteristics was first identified in the 1970s by Schein. “Women in Management” reported in 1998, that women represented more than 40% of the global labour force, yet their representativity in high level roles remained significantly low. Management roles have been viewed by both males and females as “masculine”, and best matched with male characteristics, persistently since the 1970s (Schein, 1973, 1975).

This psychological link between masculinity and management has been identified as one of the key reasons for the low numbers of women being promoted into key leadership roles in organisations and their male counterparts being identified as more qualified and better suited for these positions. Antali and Izraeli (1993) argue that, “probably the single most important hurdle for women in management in all industrialized countries is the persistent stereotype that associates management with being male” (p. 63).

Schein (2001) confirms that at a global level, similar results were revealed by a replication of the above Schein study. Studies conducted in the United Kingdom, Germany, China and Japan produced results that confirmed Schein’s (1973, 1975) hypothesis that managers are seen as possessing characteristics more commonly ascribed to men than to women.

Booyesen and Nkomo (2010) discuss Schein’s (1973) test of the relationship between gender role stereotypes and requisite management characteristics. Schein (1973) demonstrates that there exists a direct relationship between gender role stereotyping and characteristics perceived as essential to be a successful manager or leader in the workplace. Her study demonstrates that

men and women alike consider a successful leader to be one that possesses personality traits or characteristics that are more typically associated with men than those associated with women (Booyesen & Nkomo, 2010).

According to Bandura (1986), the process of stereotyping people involves attaching mediators, for example, *emotional*, *yielding*, *reliant*, and *weak* to categories (*women*) in the structure of identity. This in itself is not necessarily negative, however, the resultant gender stereotyping becomes a barrier to women when used as a basis for assessing their competency in the workplace. Women are typically stereotyped as lacking in the ability to deal with the challenges of senior management as a result of the characteristics with which they are associated, and which are not considered characteristics of a successful manager. Consequentially, this leads to gendered role segregation and poses a threat to fair gender representation in the more senior and executive levels of organisations (Bolton & Muzio, 2008).

As a result of stereotypical assumptions about women's competencies, employers tend to assign to them roles with less scope and opportunity for development and growth (Doubell, 2011). Additionally, these roles tend to have the least scope for autonomy or power with lesser rewards and lower pay. Personality traits and characteristics of "command and control", commonly associated with males, typically have been determined as characteristics consistent with those of strong and successful leaders; whereas those associated with females tend to be considered as "facilitative and collaborative" and should operate in a range of being not too whiny or too bitchy (Eagly & Carli, 2007). This limits the potential for a wider spectrum of successful leadership style.

3.9 Conclusion

The theories discussed in this chapter served as a guide in the research process. Each theory was selected on its relevance to the research topic and, specifically, the research questions which this study aimed to address. It was critical that the theories discussed in this chapter provided guidance in the navigation and sense-making of the findings of the research.

Chapter 4

Research Methodology: Collection and Analysis of the Narrative

I want to understand the world from your point of view. I want to know what you know in the way you know it. I want to understand the meaning of your experience, to walk in your shoes, to feel things as you feel them, to explain things as you explain them. Will you become my teacher and help me understand?

– James P. Spradley (n.d., para. 1)

4.1 Introduction

This chapter delves into the methodology and research design employed to collect, analyse and interpret the data. The chapter expounds on the geographical location of the research, as well as the research sample and sampling techniques. This research study is qualitative in nature and this chapter provides a detailed discussion on the selected thematic analysis tool employed to make sense of the data. This chapter concludes with a section on ethical considerations relating to the study. In-depth interviews involving humans are utilised as the data gathering tool which, therefore, means that ethical issues are of paramount importance.

Because the central purpose of this study is focused on gaining an in-depth and detailed understanding of the narratives of the participants taking part in the research, a qualitative approach is suitable for reaching into the detail of each individual's story. The narratives collected will be analysed by employing thematic analysis methodology. As a result of the broad range of approaches that constitute the methodologies falling within the scope of qualitative research, several scholars (Creswell, 2007; Denzin & Lincoln, 2005) have presented lengthy and at times complex definitions of *Qualitative Research*.

In the main, Bowen (2005) contends that “The main strength of qualitative research is that it yields data that provide depth and detail to create understanding of phenomena and lived experiences” (p. 209). While Glesne (2011) concisely states that qualitative research is “a type of research that focuses on qualities such as words or observations that are difficult to quantify and lend themselves to interpretation or deconstruction” (p. 283). Qualitative research is critical

in offering an understanding to individuals' perceptions and interpretations of their personal experiences (Merriam, 2009).

A key objective of this research study was to hear the narratives of Black South African women in the finance industry in Johannesburg, in order to understand their interpretation of the impact of gender and race on their career progression (or lack thereof). Klugman et al. (2014) supports the importance of hearing from women in the following statement: "Having a voice is a critical dimension of agency and gender equality, but women's voices are too often denied by a combination of adverse attitudes and norms towards women's leadership" (p. 150). A crucial component to bringing about true transformative change requires full and equal participation by these women. It is important that Black South African women in the finance industry *have a voice* as this enables their participation in the shaping of discourse and in key decision-making discussions (Klugman et al., 2014). It was a key priority, while conducting the analysis of the data, to stay true to the *voices* of the participants and remain true to their words. The aim of this chapter is to present the key themes that emerged within the analysis of the data. This chapter discusses the details of the analysis process focusing on the themes as narrated by the participants.

4.2 Research Paradigm

This research study is concerned with Black women's narratives of their career progression in the financial services industry, specifically in the lending, advisory, audit and asset management sectors of the finance industry in Johannesburg. That being the case, the study is qualitative in nature in order to interpret and gain understanding of the data beyond the surface of the mere words spoken. A qualitative approach is used, firstly, to attempt to understand a phenomenon in its entirety, and then subsequently, to underline the importance of people's interpretation of events, situations and feelings following the methodology as described by Creswell (2009). This sort of approach grows out of a recognition that subjectivity is essential to the understanding of human experience and thus relies upon open and sustained interaction with respondents, communicating in their own words in order to understand their worlds. At the core of it, Guest, MacQueen, and Namey (2011) clarify that:

the data in qualitative research are nonnumeric and less structured data than those generated through quantitatively oriented inquiry because the data collection process itself is less structured, more flexible, and inductive. (p. 6)

Within this study, I seek to “hear” the voices of the women themselves; to hear the story as it is told from their perspective and personal experiences. In telling their stories, storytellers oftentimes create what Riessman (2003) terms “moral tales” of how the world should be. Important to note, is that narratives do not speak for themselves or have unanalysed merit; they require interpretation when used as data in social research (Riessman, 2003). It is up to the researcher to make sense of the data gathered in the stories told. Through the retelling of stories, human beings represent their identities and societies as they perceive, experience and understand them (Brunt, 2001). Storytelling is such an important activity because narratives help people to organise their experiences into meaningful episodes that call upon cultural modes of reasoning and representation (Berger, 1997). Langellier (2001) captures the essence and importance of narrative in the following quote:

Embedded in the lives of the ordinary, the marginalized, and the muted, personal narrative responds to the disintegration of master narratives as people make sense of experience, claim identities, and “get a life” by telling and writing their stories. (Langellier, as cited in Riessman, 2005, p. 1)

4.2.1 Constructivism vs. Social Constructivism

4.2.1.1 Constructivism

To this end, the research paradigm most applicable to this study is the *Social Constructivist* paradigm. The key premise of the constructivist is founded in the notion that “reality is socially constructed” (Mertens, 2005). The social constructivist is conscious of the impact of their (researcher’s) own personal life experiences on the research, as well as a significant reliance on their research participants’ interpretation of their life experiences on the topic (Creswell, 2003; Mackenzie & Knipe, 2006). Simply put, constructivism is the process through which people make sense of their lives as shaped by their lived experiences and personal backgrounds.

4.2.1.2 Social Constructivism

Key to social constructivism is the emphasis on culture and context in making meaning of what occurs in society and constructing knowledge based on this understanding (Derry, 1999; McMahon, 1997). Reality is based on understandings of the world as co-constructed by human beings. In this sense, social constructionism may be understood as a notion which believes that much of human life exists as it does due to social and interpersonal influences (Gergen, 1985).

In this context, reality is constructed as understood by the researcher's interpretation of the respondents' narration of their lived realities. Of paramount importance is the researcher's application of a critical framework which interrogates the respondents' narratives in order to understand beyond the surface of their words. This enables the researcher to gain a deeper understanding of the texture of how the respondents' subjectivities have been shaped by power relations, their lived contexts, and environments, among other influences.

4.3 Data Collection and Management

Personal narratives around the topic of career progression were collected through the use of in-depth interviews. Interviews are an important tool to gain an in-depth perspective of the nuances relating to the topic under study. In-depth interviews are an ideal tool to facilitate the exploration of the perspectives of the respondents (Creswell 2009). An interview guide was utilised to ensure that the questions asked were relevant and of the required depth to address the research question(s). In-depth interviews yield the kind of rich data that is suitable for narrative analysis given the latter's close attention to narrative detail. With the verbal and written consent of the respondents, interviews were recorded using a digital voice recorder, and then subsequently transcribed for analysis.

4.3.1 In-depth Interviews

The way in which personal narrative is defined by various researchers is considerably varied and is significantly influenced by the school of thought from which the researcher is coming. For the purposes of this study, informed by the sociological background of the researcher, personal narrative in this context will encompass verbal accounts of lives collected during face-to-face dialogue (interviews) with the interviewees.

One of the key advantages of in-depth interviews is that they enable the researcher to interrogate beyond numeric data. Interviews allow the validation of "ordinary" voices (people). Interviews allow exploration of knowledge beyond known or established theories and epistemologies, particularly from voices that are oftentimes subjugated or epistemologically subordinated (Borland, 1991; Harrison, 1996). This creates opportunity for the possible development of new theories and bodies of knowledge, as well as challenging existing ones.

As mentioned earlier, this research study makes use of guiding interview questions which are intended to provide the general framework and direction for the interview. The purpose of these

interview questions is not to govern or restrict the flow of the interview, but rather to facilitate the interview in a way which addresses the research questions.

The aim is to create interviews that are “interviewee-oriented” rather than “instrument-oriented” (Fraser, 2004). The interview questions were designed to allow for further expansion on the part of the interviewee to translate their personal experiences into a story – hence the importance of questions like “how did it begin?” and “then what happened?” (Fraser, 2004, p. 185).

4.4 Research Sample

The subjects of this study are Black South African women who are financial services professionals involved in lending, services, audit and asset management. Fifteen participants who fall within the above described criteria between the ages of thirty-five and forty-five, and work for a Johannesburg-based financial services institution, were selected to take part in the study. The specific ages of the participants were not required of the participants, but rather that they fall within the specified age range. The participants hold senior management or executive level positions. They have been snowballed from personal contacts within the finance industry and the sampling grew according to the networks that developed from the initial research participants.

The research sample does not include women involved in Human Resources, Marketing, Legal, Corporate Social Investment and Information Technology (even within the finance industry). This group (Human Resources, Marketing, Legal, Corporate Social Investment and Information Technology) is to an appreciable degree gender balanced. In fact, in most instances, it is predominately female and oftentimes headed or led by a female. Within the financial services industry, the aforementioned departments are considered “support” functions and hold less decision-making power. Furthermore, in these “support” functions, there have been greater efforts on the part of organisations to achieve gender and racial equality than there have been in the first (lending, advisory services, audit and asset management) where the financial rewards are significantly more lucrative.

4.4.1 Synopsis of Participants

Due to the sensitive nature of the research study and because the participants form part of a unique closed circle in South Africa, confidentiality and anonymity were vital. The generosity of the information offered by the research participants make it potentially easy to trace the

information back to the source. As argued by Vainio (2013), “Anonymity is one of the core principles of research ethics and is usually regarded as the mechanism through which privacy and confidentiality are maintained” (p. 685). Therefore, at no point in the research do I reveal the identities of the research participants. As stated in the consent letter, their names, as well as the name of each participant’s organisation (and any organisation mentioned in the interview) remain confidential. It is therefore my aim in this section to provide a brief synopsis of each participant with reference pseudonyms in order to protect their identities.

Table 4.1

Details of Participants

Participant pseudonym	Background	Nature of organisation	Current position
Lelethi	- BComm, Honours degree - Mother was a shop assistant; father was an entrepreneur, ran his own business	- Worked for a large-scale South African bank with (+200 employees) for 11 years before starting her own investment firm with a Black female partner	- Founding Partner and Executive Director
Sara	- BComm, CA degree with an International MBA - Mother was a self-employed lawyer and father was a banker	- Worked for a large scale international (+200 employees) before starting her own investment firm with a Black female partner	- Founding Partner and Director
Kano	- BComm degree - Mother was a radiographer; father is an entrepreneur	- Worked for several banks and currently employed by a Private Equity Fund	- Principal Investment Professional
Boipelo	- BComm with a post-graduate PDM qualification - Mother and father were entrepreneurs with their own businesses	- Worked for an investment bank for almost a decade before starting an Investment holding company with two Black partners	- Director
Seipati	- BComm, CA with an MBA degree	- Worked for several South African and international	- CEO

	- Mother was a teacher; father was a principal	organisations before joining current Investment Company	
Milla	- MBA and BComm, CA degree from Wits University - Mother was a teacher; father was a psychologist	- Worked for international auditing firm, followed by employment in an international bank in South Africa, after this, she joined a South African financial services firm which later sent her to London to work for some years. Currently leading an Investment holding firm	- CEO
Reba	- Mathematics and Economics degree with a Master's degree from a UK University - Mother was a radiographer; father is an entrepreneur	- Spent several years working for South African organisations, large scale and boutique before settling in her current organisation where she has been for ten years at the time of the interview	- Divisional Head
Okuhle	- BComm, CA with a Master's degree - Parents were both teachers	- Worked several years in a large-scale South African bank before starting her own investment firm with two Black female partners	- Founder and Executive Director
Matsietsi	- BComm degree - Mother was a social worker; father was a doctor	- Spent several years working for large scale South African organisations, before settling in her current organisation	- Portfolio Manager
Sonto	- BComm Honours degree - Mother is a nurse; father was a teacher	- Spent several years working for large scale South African	- Director

		organisations, before settling in her current organisation	
Makwena	- B.Bus. Sci. degree - Mother was a school principal; father was a lecturer	- Spent several years working for various assessment management firms before joining her current employer which is a large-scale South African bank	- Portfolio Executive

4.4.2 Sampling Method: Snowballing Technique

The process I followed in identifying and contacting each participant entailed utilising the snowball technique. Snowball sampling, or chain referral sampling, involves the use of knowledge of “insiders” or members of certain groups which are of research interest; typically relating to a private issue, or regarding a topic that may be of a sensitive nature or involving populations that are hard to access, such as the socially stigmatised and elites (Atkinson & Flint, 2001; Biernacki & Waldorf, 1981). Essentially, this method relies on individuals of research interest providing referrals for other individuals who similarly possess characteristics of the same research interest (Biernacki & Waldorf, 1981). These individuals or populations are often obscured from access by researchers and policymakers seeking to understand the experiences of some of the more marginalised, socially stigmatised or excluded groups.

As this research study is centred on a subject which is sensitive in nature and involves a social group of individuals who are few in number in the South African context, and who belong to an elite group of professionals who are often hard to reach, snowballing was the most effective sampling tool. As stated by Atkinson and Flint (2001):

...the main value of snowball sampling is as a method for obtaining respondents where they are few in number or where some degree of trust is required to initiate contact. Under these circumstances, techniques of ‘chain referral’ may imbue the researcher with characteristics associated with being an insider or group member and this can aid entry to settings where conventional approaches may not be successful. (p. 2)

According to Atkinson and Flint (2001), snowballing relies on finding well-suited research participants willing to provide the names of other equally well-suited individuals to participate in the research, who in turn, offer the name of another and so on. Through this sampling method, the names of information-rich informants are accumulated by referrals of individuals spoken to throughout the interviewing process. Identifying the selected participants was a relatively seamless process as I had intended to use my personal circle to reach individuals that I believed would be more accessible through my network. I reached out to my network and got a number of leads whom I contacted via email, introducing myself with a brief description of my research study (see Appendix 1: *Initial email to potential respondents*).

4.4.3 Informed Participant Consent

In this email, I invited the potential interviewees to participate in the study. I also attached a consent letter (on the University of the Witwatersrand letterhead) to this email with a confidentiality disclaimer and requesting their consent to audio record the interview (see Appendix 2: *Participant information letter for a narrative interview* and Appendix 3: *Consent for the audio recording of the narrative interview*). It is important that participants are fully informed of their role in the research and what is required of them so that the consent they give is as informed as possible (Williamson, 2007). It is suggested that research should be based on participants' freely volunteered informed consent (Corti, Day, & Backhouse, 2000). The consent letter attached to the email I sent out to potential participants informed them of their right to refuse to participate, as well as their right to cancel the interview at any point, including terminating the interview while in process. This email was followed up with a phone call to each emailed individual. It is a further responsibility of the researcher to "balance the value of knowledge to be acquired against any anticipated distress or other adverse experience for participants" (Aluwihare-Samaranayake, 2012, p. 69).

Initially my objective was to interview 15 participants, however, I finally interviewed 11 individuals. This was as a result of the challenge of time constraints on the part of some of the participants who had initially agreed to the interview. As each interview would be 60–90 minutes in duration and audio recorded, it was not always easy to find a quiet and convenient location to meet with some of the participants where they would be comfortable to have this interview, which required of them to speak candidly on a topic that might be considered personally sensitive to some. The demanding nature of the potential participants' work schedules sometimes resulted in unforeseen changes in interviewing schedules (dates and

times) which required flexibility on my part. This in turn required flexibility on my employer's part to enable me to work around these changes.

4.5 Model of Data Analysis: Thematic Analysis

This study will draw on thematic analysis as a method of analysing the narratives collected from the respondents. Thematic analysis enables the researcher to gain an understanding of the content articulated by the respondents at a deeper level than the mere words spoken. As argued by Guest et al. (2011), "Thematic analyses moves beyond counting explicit words or phrases and focuses on identifying and describing both implicit and explicit ideas within the data, that is, themes" (p. 10). This allows the researcher to work with nuances and complexities of meaning within the data. Oftentimes the qualitative researcher is said to be the research instrument insofar as his or her ability to understand, describe and interpret experiences and perceptions is key to uncovering meaning in particular circumstances and contexts (Nowell, Norris, White, & Moules, 2017).

There has been some debate amongst scholars regarding the placement or positioning of thematic analysis within the field of qualitative research. On the one hand, some authors have argued that thematic analysis is not a research method on its own, as it is a process used by many qualitative methods and should therefore rather be utilised as a tool to assist researchers in analysing their data (Boyatzis, 1998). While, on the other hand, others (Braun & Clarke, 2006; Nowell et al., 2017) contend that it should be regarded as a method in its own right. The approach to this study is aligned to the latter.

A thematic approach is useful for theorising across a number of cases, finding common themes across the stories being told by the research participants or storytellers. It enables detection, analysis and reporting of the surfacing themes in data (Javadi & Zarea, 2016) with a key benefit of offering an accessible and theoretically flexible approach to analysing qualitative data. Thematic analysis thus enables the researcher to reflect and clarify reality (Braun & Clarke, 2006).

When analysing data or stories gathered from research participants, language is viewed as a resource, a tool for conveying the story rather than a topic of investigation in and of itself. In the case of thematic analysis, it is assumed that participants mean the same thing by what they say when many narratives are grouped into similar themes or thematic categories (Riessman, 2003). These themes or categories can be further analysed by grouping them into *Thematic Networks*.

Important to note, specifically for this research study, is that the researcher will be applying a critical framework in the analysis of the data collected. Critical analysis enables the researcher to recognise taken-for-granted assumptions and their effects. In applying a critical lens in analysing the data, the researcher is better positioned to examine the relationship between power and the everyday social norms that continue to reinforce and perpetuate inequality (Allen, 2017). In applying a critical analysis framework to the study, the aim is to go beyond a mere recognition of the taken-for-granted power structures, and to challenge them and offer alternative perspectives to knowledge, theory-building, and social reality (Allen, 2017).

4.5.1 Thematic Networks

Thematic networks refer to a method or “a way of organizing a thematic analysis of qualitative data” (Attride-Stirling, 2001, p. 387). In simple terms, it is a method of organising themes. As Attride-Stirling (2001) puts it, “Thematic analysis seeks to unearth the themes salient in a text at different levels, and thematic networks aim to facilitate the structuring and depiction of these themes” (p. 387). The networks referred to when discussing *thematic networks* are a useful tool in the analysis but are not the analysis itself. Thematic networks simply provide a method of separating text and finding its implicit significance.

Thematic networks are organised into three different levels, Basic Themes, Organising Themes and Global Themes. Attride-Stirling (2001) discusses these three levels, which are then represented as web-like maps depicting the salient themes in the text as follows:

- a. *Basic themes*: the lowest order premises evident in the text. On their own, these themes say very little about the text in its entirety. For these to make meaningful contribution to the text, they must be grouped together to make up an organising theme.
- b. *Organising themes*: categories of basic themes grouped together to summarise clusters addressing a similar topic. Organising themes have two key functions, namely: (a) To group significant issues surfacing in basic themes; and (b) To separate the main ideas fundamental in a broader theme of significance in the text as a whole. Clusters of organising themes make up a global theme.
- c. *Global themes*: these are considered to be the final or concluding summaries of the key themes arising through the lower order themes and a representation of the

interpretation of the texts. Because each global theme forms the core of a thematic network, it is possible that an analysis may yield multiple thematic networks.

The themes extracted from the text through the process of organising thematic networks are then illustrated as mind map-like images (see Figure 2) (Attride-Stirling, 2001) displaying the relevant themes of importance to the research, at the three levels discussed below: Basic, Organising and Global themes (Attride-Stirling, 2001).

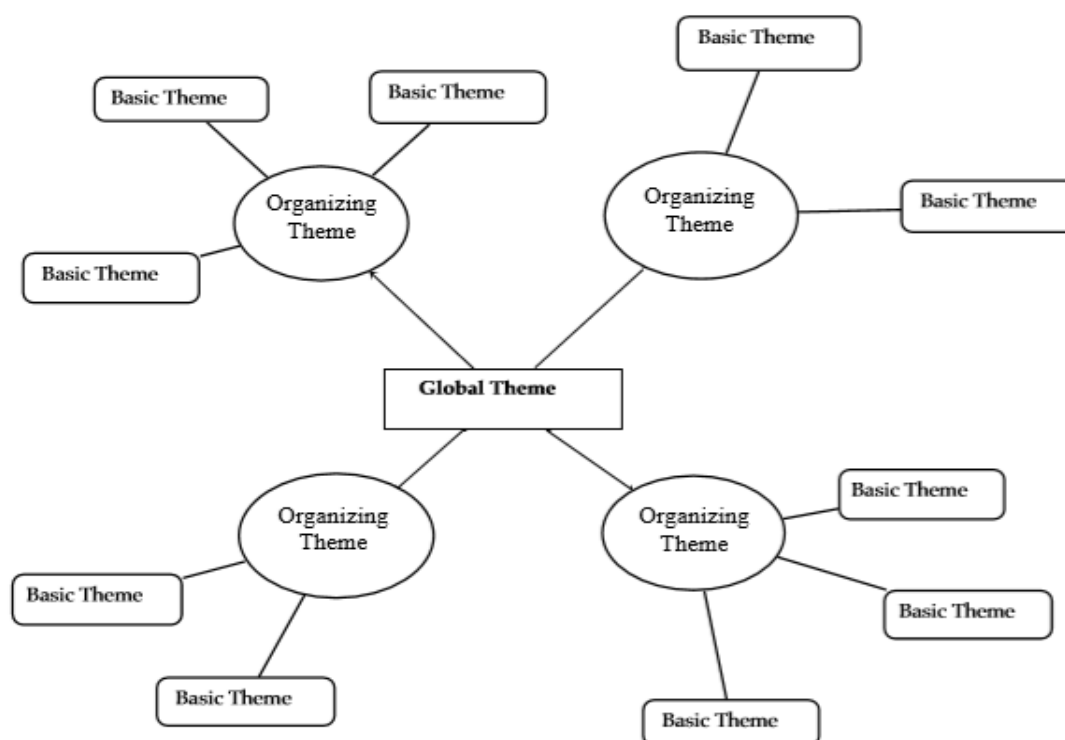


Figure 2. Structure of a thematic network (Source: Attride-Stirling, 2001).

It is important to note that the researcher identifies and acknowledges their own values and theoretical position in the selection of themes *emerging, surfacing or arising* from the text. As researcher, my own values and theoretical position influence my selection of what I would deem relevant or significant for my research and therefore worthwhile analysing. My positionality as the researcher is discussed later in the chapter. Braun and Clarke (2006) caution against “simply subscribing to naïve realist view of qualitative research where the researcher can simply *give voice* to their participants” (p. 7). Further to this, Braun and Clarke (2006) go on to quote Fine (2002) who contends that even *giving voice* “involves carving out unacknowledged pieces of narrative evidence that we select, edit, and deploy to border our arguments” (Fine, 2002 as cited in Braun & Clarke, 2006, p. 218). Braun and Clarke (2006)

add that the researcher ensures that the theoretical framework and the research methodology are aligned in order to answer their research question(s) and that this decision is acknowledged and identified as a conscious decision made. It is therefore essential that a clear step-by-step process is outlined and followed in order to provide transparency in the analysis of the data. Attride-Stirling (2001) provides a six-step guide which is a very useful framework for facilitating the organisation of themes into a thematic network (see Figure 3) (Braun & Clarke, 2012).

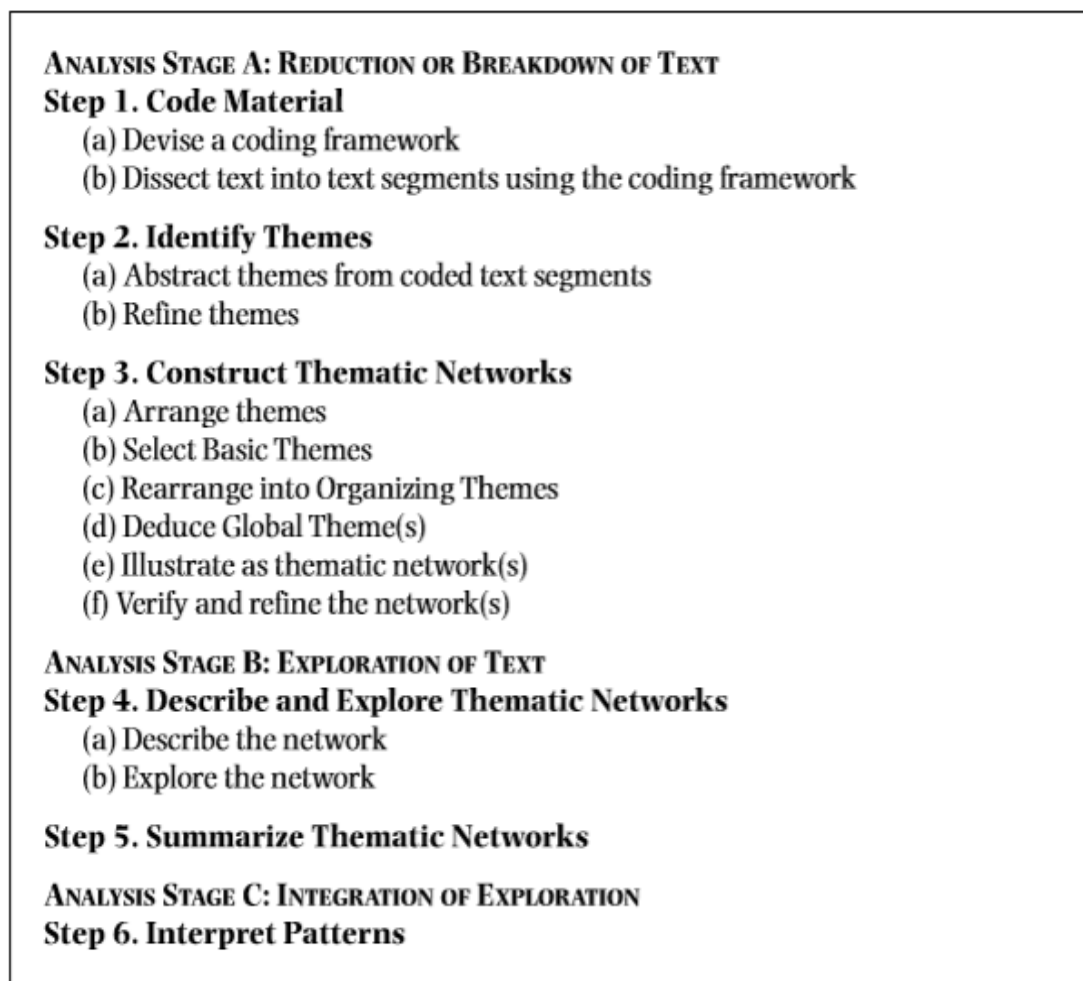


Figure 3. Steps in analyses employing thematic networks (Source: Attride-Stirling, 2001).

Although as discussed, not all themes arising from the text are necessarily significant. Attride-Stirling (2001) provides a framework in Figure 3, above, that depicts the thinking process followed by the researcher in the analysis work. The key is that thematic analysis allows the researcher to identify themes that answer the research question(s) being investigated (Braun & Clarke, 2019). This is illustrated by Braun and Clarke (2019) in the following example:

In researching white-collar workers' experiences of sociality at work, a researcher might interview people about their work environment and start with questions about their typical workday. If most or all reported that they started work at around 9:00am, this would be a pattern in the data, but it would not necessarily be a meaningful or important one. If many reported that they aimed to arrive at work earlier than needed so that they could chat with colleagues this could be a meaningful pattern. (p. 57)

The flexibility that thematic analysis allows enables the researcher to focus on the data in various ways to gain deeper meaning (Braun & Clarke, 2019). Critical to this research study is ensuring that what is *unspoken* is as *heard* as much as what is *spoken* in the analysis of the narratives. This is key as this research aims to understand the underlying societal and corporate culture nuances, hegemonic influences and internalised oppressions impacting Black women in the finance industry.

4.5.2 Trustworthiness and Rigour

In order to achieve significant and valuable research results, qualitative research should be conducted in a rigorous and methodical manner (Attride-Stirling, 2001). As discussed earlier in this chapter, the researcher is the research instrument for conducting analysis. This means that the researcher, as the research instrument, is responsible for making judgments about coding, theming, decontextualising, and recontextualising the data (Nowell et al., 2017). This builds credibility with readers and enables them to evaluate the trustworthiness of the research process (Nowell et al., 2017). Consequently, this calls for more sophisticated tools to equip researchers to conduct trustworthy and rigorous research.

Braun and Clarke (2006) provide a six-phase guide which enables researchers to conduct methodologically sound thematic analysis research that aims to create sensitive, insightful, rich, and trustworthy research findings (see Table 4.1 below). For the purposes of this research study, Attride-Stirling (2001) six-phase framework will be utilised for data analysis. This will be discussed in further detail later in the chapter. Before proceeding to the discussion on the six-step thematic guide, I wish to clarify *trustworthiness* in the context of this research. To distil the concept of trustworthiness, Lincoln and Guba (1985) introduced the criteria of credibility, transferability, dependability, and confirmability to parallel the conventional quantitative assessment criteria of validity and reliability, which are not suitable to assess qualitative research (p. 57).

(a) Credibility

Guba and Lincoln (1989) argue that the credibility of a study is established when respondents are able to recognise the researcher's representation of them. Essentially, credibility speaks to the "fit" between the respondents' expressions and the researcher's interpretation of them. Lincoln and Guba (1985) suggest a few activities to address credibility; this research employs *member checking* as a means to address credibility – to test the researcher's interpretations of the findings.

(b) Transferability

Nowell et al. (2017) discuss transferability as evidenced in findings of a research project being able to be applied across different sites. The researcher therefore has to provide rich descriptions in order to make it possible to transfer findings to other sites according to the judgements of other researchers (Nowell et al., 2017).

(c) Dependability through audit trails

Lincoln and Guba (1985) note that the traceability of the research process is a key element in enabling the reader to determine the dependability of the research. Clearly documenting a logical, traceable audit trail of the research process is a key way in which dependability can be established with readers. The researcher is required to retain a clear record of raw data collected, as well as field notes, transcripts and all other additional available evidence of the data collection process (Nowell et al., 2017). These records enable the reader to follow the researcher's decision-making and rationale with regards to theoretical and methodological choices made during the research process, thereby facilitating an understanding of the researcher's logic.

(d) Confirmability

Once credibility, transferability and dependability have been determined, then confirmability is established (Guba & Lincoln, 1989). The central concern of confirmability lies in the determination that the researcher's key findings and conclusions are indeed derived directly from the data collected (Nowell et al., 2017).

4.5.3 Conducting a Trustworthy Thematic Analysis

As discussed earlier in the chapter, the selected method of analysing the data collected in this research study is thematic analysis, following the six-step process by Braun and Clark (2006). This process is in line with the trustworthiness criteria as described by Lincoln and Guba

(1985). The process of thematic analysis entails the identification of key emergent themes from raw data by “careful reading and re-reading of the data” (Rice & Ezzy, 1999, p. 258). The approach I took in analysing the data is a “top-down” approach, or “theoretical thematic analysis” (Braun & Clark, 2006), where the analysis was guided by the research questions. In the process of analysis, I began the data analysis process by manually going through each of the six steps developed by Braun and Clark (2006). As per the analysis process detailed by Braun and Clark (2006), the method I followed was not linear as I oscillated between the various steps. Below are the steps that guided my analysis; Step 6, *Producing the Report*, is discussed in Chapter 5 and Chapter 6. The table below (Table 4.1: Phases of thematic analysis with means of establishing trustworthiness) is an outline of the process that I followed in analysing the data.

Table 4.2

Phases of Thematic Analysis with Means of Establishing Trustworthiness (Source: Braun & Clarke, 2006)

	Analysis Process	Description of Analysis Process
1	Familiarising myself with the data	✓ listened to audio recordings while making detailed notes with initial thoughts ✓ read each of the transcripts three times ✓ reflected on Chapter 2 (theoretical framework) and made preliminary notes locating the theories selected within the data ✓ ensured that all transcripts and audio recordings were securely stored to protect participant confidentiality as per ethics detailed later in this Chapter
2	Generating initial codes	✓ during this step, I often reverted back to re-reading the transcripts in order to capture the salient phrases/ remarks from participants ✓ organised key data items by participant and using colour highlighting to group open codes ✓ highlighted recurring words by participant and documented these in tables ✓ located frequency of recurring words across the data set to generate preliminary codes ✓ included initial codes
3	Searching for themes	✓ reviewed highlighted preliminary codes and generated possible themes ✓ separated out themes into potential <i>Thematic Networks</i> (Attride-Stirling, 2001) ✓ illustrated proposed <i>Thematic Networks</i> into mind map diagrams

4	Reviewing themes	✓ reviewed raw data again to ensure that all potential themes had already been identified and included in the Thematic Networks (in step 3) ✓ reverted to raw data to ensure referential adequacy by reviewing initial highlighted codes in relation to emergent themes
5	Defining and naming themes	✓ refined preliminary themes to ensure relevant naming for each ✓ preliminary check of themes against research questions and research objectives

4.6 Application of Analysis Frameworks to this Study

For the purposes of this research, a combination of the two thematic analyses (Attride-Stirling, 2001; Braun & Clarke, 2006) discussed above was employed. I found that making use of both frameworks (Attride-Stirling, 2001; Braun & Clarke, 2006) equipped me with the necessary tools to organise the data collected and to methodically work through the salient emergent themes. These frameworks do have several overlaps in steps to follow, for instance, both require the researcher to begin the analysis with *familiarisation of data*, followed by the *generation of codes or devising a coding framework* (Attride-Stirling, 2001). At no point in the analysis did I find working with the two frameworks to be conflictual in any way. The main difference I identified in working with these frameworks was in the visual presentation of the themes, where thematic networks enabled the themes to be dissected into three different levels: basic, organising and global themes (Attride-Stirling, 2001) and to be presented in a visually graphic way.

4.7 Place of Research

South Africa's financial services sector is backed by a sound regulatory and legal framework. The financial services sector in South Africa is sophisticated, boasting dozens of domestic and foreign institutions providing a full range of services, including, commercial, retail and merchant banking, mortgage lending, insurance and investment. Johannesburg is of particular interest for the purposes of this study as it is considered to be the economic and financial hub of the country. In a 2007 survey conducted by Master Card, Johannesburg ranked forty-seventh

out of fifty top cities in the world as a worldwide centre of commerce (the only city in Africa), producing 16% of South Africa's gross domestic product, and accounts for 40% of Gauteng's economic activity (Mastercard, 2021).

Johannesburg is where the largest financial houses in South Africa are located. The sizes of the populations within these organisations offer a relatively rich source of data for the purpose of this research. The participants selected are from leading financial institutions, all of them in the Sandton Central Business District of Johannesburg. I have chosen this area because it is the epicentre of the financial hub of South Africa.

4.8 Participant Interview Process

As discussed above, 11 voluntary participants were interviewed face-to-face (see Appendix 4: *Narrative interview schedule*). The interviews lasted 60–90 minutes with each respondent and were all audio recorded. As I did not receive any objections to the audio recordings and none of the participants opted to terminate the interviews, I was able to carry out the full interview for each of the participants. These audio recordings were subsequently transcribed in order to facilitate analysis. The participants were not exposed to the interview questions prior to the interview and it was my aim to keep the interviews as unstructured as possible, while following the questions in the guide, in order to allow the participants to own the way in which their narrative took shape.

A crucial component and benefit of conducting face-to-face interviews was that it enabled me to observe non-verbal communication cues from the participants during the interviews. These non-verbal communication cues ranged from tears, facial expressions and tone of voice. Ryan, Coughlan, and Cronin (2009) state that non-verbal cues “permit the researcher to probe and explore hidden meanings and understanding” (p. 310). It was these non-verbal cues that I found offered insight into the depth and intensity of the participants' emotions on the topic, regardless of the number of years that had passed since the experiences being narrated. Some participants noted that they had not thought of certain experiences, particularly those from early on in their careers, until the interview questions probed them to reach back into their pasts. In situations where I felt participants become overly emotional in recalling some of the memories, I reminded them that they were free to end the interview at any time. These emotional responses did not last very long, typically only for a few minutes, and the participants appeared to be surprised by this reaction themselves. Each of them opted to continue the interview. For the participants that had become emotional in the interviews, I followed up telephonically the day

following the interview to check in on them. The general response from the participants in the follow-up calls was that they were doing fine and that they had become emotional as these were memories that they had not thought of in many years and they were taken by surprise by their reactions.

I kept a record of all observed non-verbal cues in my interview notes throughout the process. The notes on participants proved valuable during the data analysis process. The notes added texture to the transcripts as I worked through making meaning of the words transcribed.

4.8.1 Establishing Rapport

An important component of achieving an honest dialogue with participants, particularly in unstructured interviews, is through establishing rapport with the interviewees (Zhang & Wildemuth, 2009). Given that the nature of the interview questions was largely open-ended and *loose*, more to guide the discussion and offer access to the participants' inner feelings and perceptions rather than to provide hard answers, establishing rapport with the participants was critical (Britten, 1995). Zhang and Wildemuth (2009) refer to such questions as an *aide memoire*; questions which are effectively aimed at providing a "certain degree of consistency across different interview sessions. Thus, a balance can be achieved between flexibility and consistency" (p. 2).

Because of the nature of the flexibility of the in-depth interview, the role of the researcher as interviewer is critical in ensuring that the participant is comfortable enough to freely express their innermost feelings, thoughts and perceptions as required by the researcher. Zhang and Wildemuth (2009) argue,

Gaining trust and establishing rapport is essential to the success of unstructured interviews. Only when a trustful and harmonious relationship is established will the interviewee share his or her experience with the interviewer, especially if the topic of the conversation is sensitive. (p. 5)

It was therefore important that I kicked off the interviews with an attitude of humility, openness and wanting to learn from the participants. Prior to starting the interviews, I explained to the participants what the purpose of the interview was and reiterated what I had included in the initial introduction email sent to them previously. Additionally, I started and ended off each interview with the assurance of confidentiality and promise of anonymity for the participant. It was therefore my aim to ensure that balance was achieved between ensuring that the focus of

the interview did not get derailed, while allowing a relatively free flowing conversation. As noted by Minichiello, Aroni, Timewell, and Alexander (1990), the success of an in-depth interview lies in the researcher ensuring that the interview is “always a controlled conversation, which is geared to the interviewer’s research interests” (p. 93).

4.9 Researcher’s Positionality

In recent decades, there has been a shift in how the researcher is regarded in terms of their positionality in conducting research. As discussed by Guelke (1974), there had been an existent belief that a researcher had to be “an empty vessel that simply observed and recorded the ideas of his research subject” (Guelke, 1974, as cited in Moser, 2008, p. 384). It was believed that scholars needed to maintain absolute objectivity in order to bring their personal influence into the research. In more recent times, social scientists have challenged this notion of absolute neutrality. Moser (2008) states, “...we never shed our identities or biographies to become neutral observers” (p. 384). As observed by scholars (Haraway, 1988; Moser, 2008), researchers bring their own biases and personal contexts into their research. As a result of this, researchers will not all produce identical findings as “we all speak from a particular place, out of a particular history, a particular experience, a particular culture, without being contained by that position” (Hall, 1992, p. 258).

It is essential that the researcher locates the “self” in their study as this affects how findings are interpreted. The recognition and acknowledgement of one’s (researcher) own privileges and position with power structures, as well as those of the research participants’, is critical in understanding how these factors influence the knowledge produced (Moser, 2008). It has been noted that “Occupying certain positions and being aware of them may, for example, encourage researchers to take up projects that will place them at an advantage as an ‘insider’” (Moser, 2008, p. 385).

To this end, having spent a year working in the finance industry exposed me to significant parts of the landscape within this industry. It is critical that I note that:

- (a) at the time of conducting this research, I was no longer employed in the finance industry; and
- (b) in the year that I was in the finance industry, I was employed in the *marketing* department which is considered a *support* function in this industry and falls outside the criteria of the respondents for this research who are all employed in the *core*

functions of the industry (defined in this research as: lending, advisory, audit and asset management).

It is still noteworthy, however, to indicate that my limited exposure to the industry, from an *insider* perspective, does have an effect on my interpretation of the research findings. Unluer (2012) clarifies:

It is crucial for social researchers to clarify their researchers' roles especially for those utilizing qualitative methodology to make their research credible. The researchers that undertake qualitative studies take on a variety of member roles when they are in the research setting. These roles can range from complete membership of the group being studied (an insider) to complete stranger (an outsider). (p. 1)

There are several advantages associated with being an insider researcher. Chiefly, insider researchers have an in-depth knowledge, which would take an outsider a long time to acquire (Smyth & Holian, 2008).

These are discussed by Unluer (2012) and Bonner and Tolhurst (2002) below:

- (a) having a greater understanding of the culture being studied;
- (b) not altering the flow of social interaction unnaturally;
- (c) having an established intimacy which promotes both the telling and the judging of truth;
- (d) generally knowing the politics of the institution, not only the formal hierarchy but also how it "really works".

Conversely, several challenges or pitfalls exist for the insider researcher that need to be acknowledged and addressed in the conducting of the research. A few of these are discussed below (Hayfield & Huxley, 2015; Smyth & Holian, 2008; Unluer, 2012):

- (a) researcher may make certain assumptions regarding what the participants share based on an assumption of knowing what they mean;
- (b) participants may assume the researcher knows of their experiences and might therefore not necessarily give the level of detail required;
- (c) close proximity to the situation may obscure the researcher from considering the matter from multiple angles.

In undertaking the research, I acknowledge that my personal experiences influenced my decision to research this subject. The experience of working in this environment allowed me to immerse myself in the lived experience of a Black South African career woman within the finance industry. I have also listened to narratives of fellow Black women in this industry, particularly concerning their positions in the industry – what they find crippling or enabling as well as possible solutions that can aid their career progression. This experience placed me in an advantageous position as it allowed me to form relationships internally and to gain some understanding of the factors impacting career progression as well as some of the challenges faced by Black women in South Africa's finance industry. Having had some of these experiences myself during my time in this industry may have led to a degree of subjectivity in my research as I drew from my own experiences as well. This, however, is in line with qualitative research which does not assume objectivity but lays emphasis on positionality and subjectivity.

I view my positionality as a Black woman once employed in the finance industry as offering more opportunities than challenges. By being cognisant of my positionality during data collection and analysis, I should have been able to conduct a study that countered abstraction and created at the same time, a community or “communities of action” (Riessmann, 2005, p. 698).

4.10 Ethical Considerations

In research, ethics is a system of moral values concerned with the extent to which procedures conform to professional, legal and social obligations to study participants (Creswell, 2009). This study complied with the requirements of the Research Ethics Committee of the University of the Witwatersrand. Since this research study involved human participants, specific concerns regarding the protection of human rights needed to be considered in line with the requirements of the Research Ethics Committee. I sent out an electronic invitation to the research participants, inviting them to be part of the study. This invitation had a letter of consent attached to it, detailing the nature of the research and the reason for the participants being identified as suitable candidates for the research. The purpose of this invitation and consent letter was to ensure explicit written consent was obtained from the research participants to be part of the study.

Only once the research participants consented in writing to participate in the study did I engage them any further. Additionally, prior to all the interviews, I read the conditions of the research

and interview to the participants as well as reiterated that the interviewees' participation in the research was entirely voluntarily. Furthermore, I ensured that the research participants understood that the interview would be audio recorded, that their names and the names of their organisations and any organisation(s) mentioned in the interview would remain anonymous, and, importantly, that they could opt to stop the interview at any time.

4.11 Conclusion

This chapter has described and justified the research methodology implemented in this research study, as well as its validity. Thematic analysis is the key research tool employed in this research. Chapter 5 expounds on the major findings and results emerging from the thematic analysis.

Chapter 5

Analysing the Data

To have a voice is to be a citizen

– Jean Drèze and Amartya Sen (2014)

5.1 Introduction

This chapter outlines the detailed process followed in the analysis of the data collected from the participants' narratives. In conducting the thematic analysis, there are some overlapping sentiments across the three global themes, which demonstrate the interrelatedness across the research questions as well as the associated findings. This research study was primarily focused on answering the following four questions:

1. How do Black South African women's narratives reveal how their economic progression, or lack thereof, reflects their experiences of gender and race in the South African finance industry?
2. To what extent do Black South African women's narratives reveal an internalisation of the hegemonic values of their society's influence on their economic and social progression or lack thereof?
3. To what extent have these internalised hegemonic values been structured by the culture of corporate South Africa as interpreted by them through their experiences?
4. How do the women resist hegemonic values and structures at the individual and structural level (if at all)?

My interest in this topic was sparked by an observation of the absence of Black South African female leadership representation in the financial services institution I was employed in at the time I started my research. This gap was most pronounced in the areas of the business that were considered to be “the business of the business” and formed the core functions of the institution, and, more importantly, were the most lucrative.

Section A: The Interrelatedness of Oppression, Privilege, and the Hierarchy of Power

This section is focused on the analysis conducted which was consistent with thematic analysis methodology, including the process of constructing thematic networks, linking the findings back to the research questions. This section also includes thematic networks with visual illustration of the three levels of themes discussed in Chapter 4: *basic themes*, *organising themes* and *global themes*. Additionally, this section includes discussions with direct quotes from the participants and interpretations of the text. At each stage of analysis, constant reading and re-reading of the transcripts was conducted in order to ensure that codes were sufficiently extracted and the themes emerging were accurately recorded.

All interview transcripts were coded manually during the initial coding stage. However, in addition to this, transcripts were uploaded onto computer software used for data analysis, NVivo 10. This step allowed for further analysis and comparison to the codes and themes arising from the manual analysis process.

5.2. Creating a Visual Understanding

As discussed in the preceding introduction, I began the process of my data analysis by going back and forth in-between reviewing and re-reading the entire corpus of data in order to thoroughly familiarise myself with the data. To gain further familiarisation with the data, I made use of the “Query” command (in NVivo 12 Pro) to get a visual representation of the kind of words participants used and how often they used them. NVivo is a computer software programme that allows users to classify, sort and arrange information, as well as examine relationships in the data. The “Word Cloud” below (see Figure 4) is the visual representation of word frequency from Nvivo.

the word cloud (see Figure 4). The words that were most frequently occurring, as illustrated in the word cloud above, were: “*They*”, “*Think*”, “*Like*”, “*Just*”, “*Black*”, “*We*”. Consequently, I was immediately interested in understanding the context of these words first. The “Text Search” command in Nvivo was useful in creating “Word Trees”. The purpose of the “Word Tree” is to visually illustrate words or phrases used before and after the searched word, in order to understand the context in which it was used. Figure 5 is an example of the word tree for “*they*”. For words trees on the other frequently occurring words: “*Woman*”, “*Work*”, “*White*”, “*Us*”, “*We’re*”, “*Understand*”, “*We*” refer to Appendices.

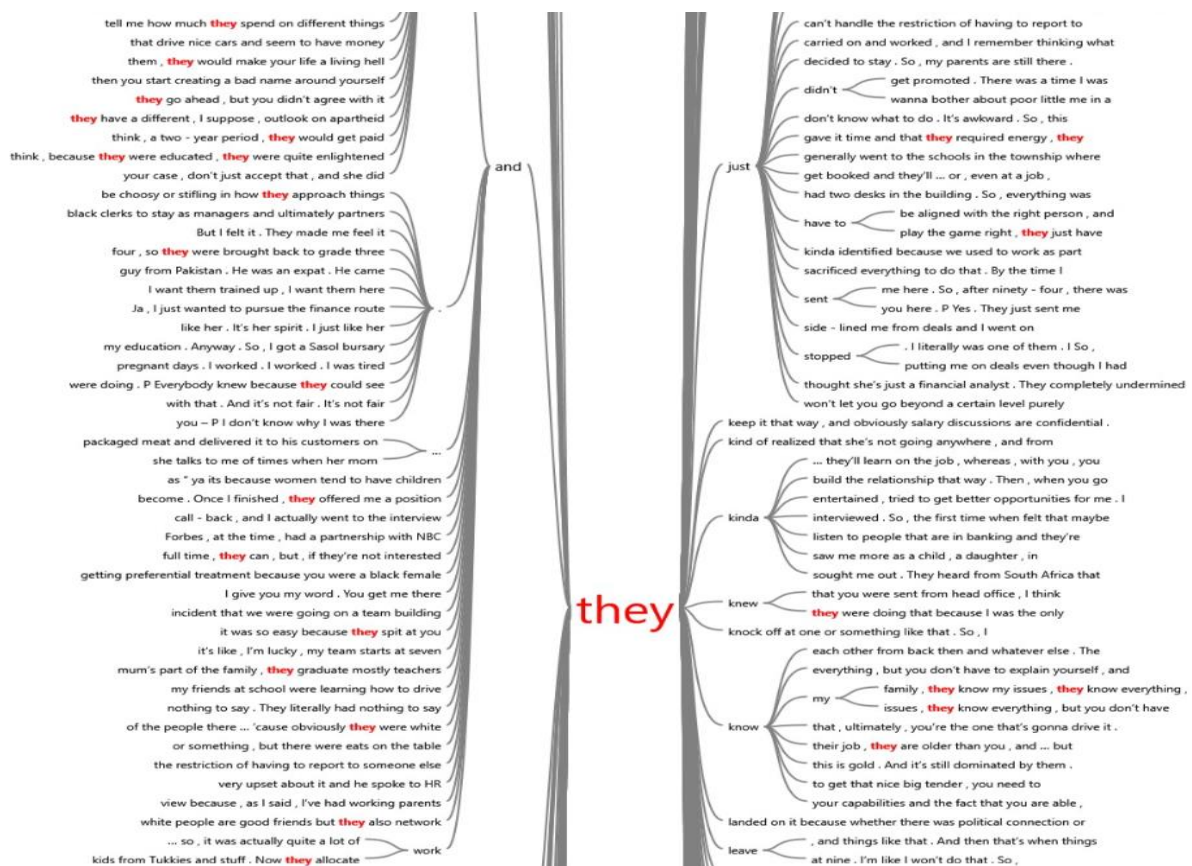


Figure 5. “They” Word Tree (Source: “Query” command, NVivo 12 Pro).

The high frequency of the word “They” resulted in a deeper investigation into its use, to further understand its context. Further investigation of the word “they” as well as re-reading the transcripts revealed that participants made use of the word “they” in the context of “us” and “them”. This was a revealing indicator of social categorisation which illustrated the way in which people place people into social groups. This will be discussed in further detail in the findings later in this chapter.

5.3. Creating the Coding Framework

Coding plays a crucial role in the process of making meaning of the raw data. Basit (2003) states, “Codes or categories are tags or labels for allocating units of meaning to the descriptive or inferential information compiled during a study” (p. 114). The usefulness of coding lies in its ability to help organise data by assigning labels with relevant meaning to data. Graneheim and Lundman (2004) define codes as “the constellation of words or statements that relate to the same central meaning” (p. 106). The coding framework contains the full set of codes that were selected as relevant to the study and directly linked to the research questions. According to Attride-Stirling (2001), the coding framework “may be based on pre-established criteria, on recurrent issues in the text, or on a set of theoretical constructs that are to be explored systematically” (p. 390). The process of devising codes from the data for this study was an iterative process which entailed several rounds of reviewing of the transcripts, resulting in the selection of a total of 37 codes. Given that the study was concerned with a specific set of research questions, the coding process was guided by these questions. Consequently, the final set of data coded for inclusion in the coding framework for this study was selected based on its relevance to the research question. The coding framework was based on recurrent issues in the text linked to the research questions. Therefore, not every piece of text was coded. This study used open coding, which Maguire and Delahunt (2017) deem to be where pre-set codes do not exist but are developed and modified throughout the coding process.

Critical reflection was applied to the analysis in order to ensure that the coding was not simply descriptive, or more detrimentally, just a repetition of the respondents’ words. My coding process did begin with simple descriptive codes extracted from the text and directly from the respondents’ words, where I took chunks of direct extracts verbatim from the participants and grouped them into relevant codes (see Figure 6).

Coding Framework	
1.	Professional image recreation
2.	The pursuit of money
3.	Strong Personality Trait (one of the guys)

1.	Professional image recreation
4.	“Otherness”/ “outgroup” OR
5.	Sisterhood
6.	Pregnancy/ Mothering in the workplace
6.	Pregnancy/ Mothering in the workplace
3.	Strong personality Trait
14.	Speak the loudest
7.	“Troublemaker”
8.	Mythical job-hopper
9.	Black female <i>privilege</i>
10.	Quota hire
11.	Lower expectations
12.	Loss of meaningful work
6.	Pregnancy/ Mothering in the workplace
6.	Pregnancy/ Mothering in the workplace
6.	Pregnancy/ Mothering in the workplace
13.	Stay in your in your box
14.	Stay in your in your box
15.	Stay in your in your box
16.	The White male syndrome male
12.	Lower expectations
15.	The White male syndrome male (“we were lied to”)
3.	Strong personality trait
16.	The White male syndrome male
17.	I want to be the only one at the table syndrome (Black females)

Figure 6. Excerpt from *Coding Framework*.

5.3.1 Emergent Themes

Boyatzis (1998) defined a theme as “a pattern in the information that at minimum describes and organises the possible observations and at maximum interprets aspects of the phenomenon” (p. 161). Maguire and Delahunt (2017) go on further to state, “a theme is a pattern that captures something significant or interesting about the data and/or research question” (p. 3356). At this

stage of my data analysis, I examined the codes and clustered those that appeared to have similar patterns and something of interest and relevance to the research questions.

This process entailed several cycles of refinement and rearrangement of the emerging themes. This step in the data analysis enabled me to critically reflect on the difference between text or codes that were of mere interest versus those of relevance to the research questions. As evidenced by Braun and Clarke (2019), not all themes arising from the text are necessarily significant. The aim of selecting themes is to identify those that offer insightful meaning to the text. Therefore, I continuously reviewed and reflected on the research questions as I worked through the emergent themes to ensure that I was still on track to search for answers in the themes arising.

Initially I identified 24 themes from the complete coding framework, which were ultimately distilled into eight themes (see Table 5.1). The initial 24 themes are what I categorise as basic themes, which are the lowest order premises evident in the text and provide little by way of insight before they are arranged into organising themes (Attride-Stirling, 2001).

During the process of arranging the themes, I found that there were several overlaps between some of the codes, where the same codes would be applicable to several basic themes emerging. I condensed these and found that there were some repetitions which could be summarised under specific themes.

Table 5.1

Excerpt from Organising Themes

Theme #1: <i>Solid foundation</i> Codes Strong educational background Exposure and skills Role models Family support and guidance Early opportunity and headstart	Theme #2: <i>Relentless ambition</i> Codes Resilient personality Conscious pursuit of financial and career success Going against the grain Refusal to be put in a box Overcoming societal perceptions and stereotyping	Theme #3: <i>Relational network equity</i> Codes “Old boys club” Cultural disconnectedness Sponsorship opportunities “Otherness” / “Outgroup” Attrition of Black people and women through rank ascension
Theme #4: <i>Self-worth value assessment</i> Codes Lowest remuneration Below average performance and technical skills expectations Loss of meaningful work Agency – self	Theme #5: <i>Mothering in the workplace</i> Codes “Feminine” role expectations Pregnancy prejudice Post-maternity relegation Family responsibilities	Theme #6: <i>Is it Black female privilege?</i> Codes Quota hire “Trouble-maker” Mythical “job-hopper” Illusion of meritocracy Invisibility if not <i>loud</i> enough

“Always winning”	Assumed motherhood equates to decreased career ambition and dedication to work Personality labelling Assumptions of Black female vs. White female household role expectations	Experience of not being seen
Theme #7: White male syndrome ----- Codes Competence assumed Confidence of the mediocre White male White women’s tears Resistance to evidence contrary to stereotype	Theme #8: Only space for one at the table ----- Codes “We were lied to” The system has made us self-enemies Women on women discrimination	

5.3.2. Constructing Thematic Networks

The primary aim of conducting qualitative research is to generate themes to address the study’s research questions (Adu, 2013). Subsequent to devising a coding framework, the next step in my data analysis process was to identify salient emerging themes. This step entailed (a) selecting emergent themes from the coded data relevant to my research questions, and (b) refining and naming the themes. The main aim of refining the themes was to ensure that the selected themes concisely encapsulated the key ideas and concepts emerging in the text. Once the themes had been selected and refined, they were ready to be arranged into thematic networks. As discussed in Chapter 4, thematic networks are arranged into three levels or

subsections (basic themes, organising themes and global themes). Constructing thematic networks, therefore, entailed the selection of basic themes, rearranging them into organising themes, and then deducing global themes from these. These three levels of themes are then illustrated as thematic networks. The thematic networks were arranged and organised in relation to the research questions. Therefore, each thematic network is a visual representation of the three stages of theme refinement and organisation.

My experience of creating thematic networks was like a process of “joining the dots”, where patterns were identified in the texts and connected under similar themes and subthemes at three levels (basic themes, organising themes and global themes) with the conscious intent of answering the research questions concerned with this study. Oliveira (2010) describes thematic networks as graphic or pictorial depictions of making sense of analytical data. Thematic networks were a useful tool in visually illustrating my thought process in making sense of the data. I found thematic networks to be beneficial in providing visualisation to the mental process that I followed that guided me to drawing conclusions and ultimately coming to organising the emergent themes from the data. Oliveira (2010) states that “Thematic networks could serve as a pictorial tool that would allow us to start thinking methodological accountability case by case and in so doing, retrace the steps by which conclusions are made” (p. 29). Building thematic networks was an exploratory process within my data analysis which allowed me to delve into a deeper understanding of the racial and gender experiences of Black African women in the Johannesburg finance industry.

Constructing thematic networks yielded three thematic networks; 22 basic themes which were arranged into 10 organising themes and ultimately three global themes were deduced. Attride-Stirling (2011) states, “The procedure of thematic networks does not aim or pretend to discover the beginning of arguments or the end of rationalizations; it simply provides a technique for breaking up text and finding within it explicit rationalizations and their implicit signification” (p. 388). Thematic networks are a useful tool in analysis but are not the actual analysis (Attride-Stirling, 2011).

Chapter 6

Discussing the Findings

Research is formalized curiosity. It is poking and prying with a purpose.

– Zora Neale Hurston (1942, p. 91)

6.1. Introduction

This section is a discussion of the main themes arising in response to the research questions. As discussed earlier in this thesis, the approach I took in analysing the data was guided by the research questions. Three thematic networks were constructed in response to each research question. Below is a discussion of each thematic network. The structure of this section includes direct quotes from the participants linked to the organising themes for each research question. Following the participant extract, the global themes will be discussed in relation to the research questions, these as stated earlier in the thesis are as follows:

- i. How do Black South African women's narratives reveal how their economic progression, or lack thereof, reflects their experiences of gender and race in the South African finance industry?
- ii. In what way do Black South African women's narratives reveal their internalisation of the hegemonic values of their society's influence on their economic and social progression, or lack thereof, if they do?
- iii. How have these internalised hegemonic values been structured by the culture of corporate South Africa as interpreted by them through their experiences?
- iv. How do the women resist hegemonic values and structures at the individual and structural level (if at all)?

6.1.1. Proving Your Existence. Proving Your Worth.

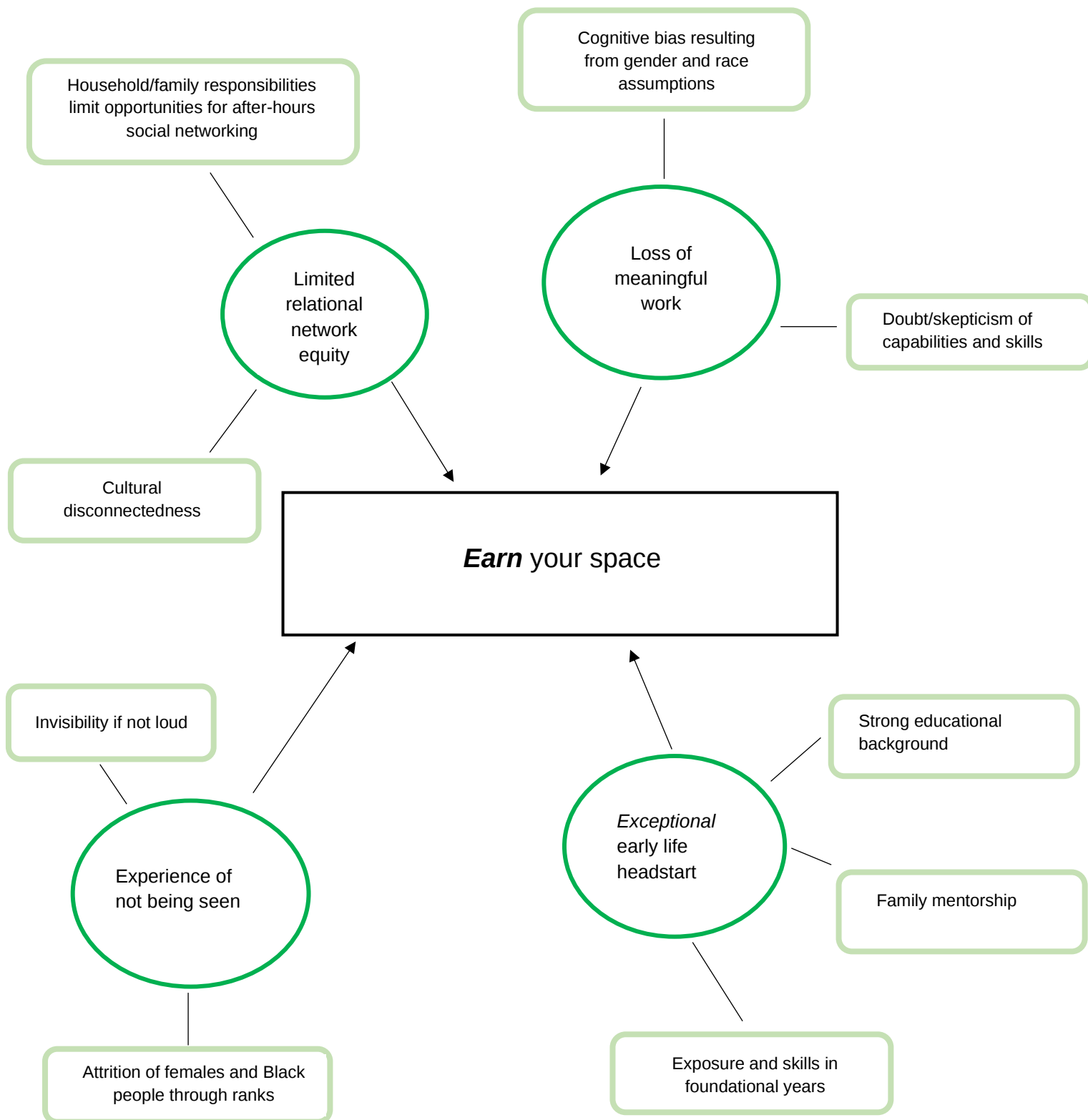


Figure 7. R.1. Thematic Network.

Concerning Research Question One, there are nine basic themes that emerged from the coding framework, which were condensed into four organising themes. The global theme emerging

from the first research question is what I have termed: *Earn your space*. The organising themes below, linked to the relevant basic themes, together formed the global theme. Table 6.1 includes verbatim quotes from the participants linked to the global theme of “Limited Relational Network Equity”.

6.1.1.1 Limited Relational Network Equity

“Relational equity” is a term cited by one of the participants, Boipelo. This was mentioned in reference to what is often termed as “social capital” (Bartol & Zhang, 2007; Timberlake, 2005; Wang, 2009). Relational equity is a recognised key component in creating a fulfilling and enriching work experience (Timberlake, 2005). It is leveraged in the workplace for achieving success in the completion of tasks, career advancement, and social support (Bartol & Zhang, 2007; Wang, 2009). Literature suggests that women do not have equal access to social capital because they are often excluded from the social opportunities most important for power acquisition and career success (Wang, 2009). The participants in this study highlighted two key factors which restrict their relational equity in the workplace:

i. Work environment not being supportive of their household responsibilities

The participants repetitively raised the challenge of balancing their responsibilities at home with the demands of the job and work environment. This appeared to be more a gender related challenge than one of race. Participants expressed that due to the nature of the industry being predominantly male, social networking opportunities were largely masculine and not supportive of what they termed their “female” or “wife” or “mother” responsibilities at home. It was stated that relational equity is critical as opportunities for career advancement often surface during these out of work social engagements which oftentimes take place at times and places where women are not present or would not go due to personal preferences and home responsibilities. As one of the participants, Boipelo stated:

People do business with people. You don't do business with a spreadsheet. And, at the end of the day...so, you have to get to a place where you have sufficient relational equity, and I think, South Africa, the way it has structured itself, women's opportunities for relational equity are inhibited by a number of factors, whether it's you need to spend time with children or the manner and form in which that relational equity is built, I don't wanna go drinking whisky until two in the morning.

ii. Cultural distance limiting social connectedness

The second basic theme contributing to the organising theme of *limited relational equity* is what participants referred to as a “lack of understanding” of their cultural contexts and their frame of reference. Participants made reference to a barrier that limits making deep social connections with their non-Black colleagues, particularly White colleagues. A challenge which has a clear steer towards race more than gender. One participant, Seipati asserted, “But I think there’s generally, I think, that sense of we know White people, having grown up with them, more than they were ever interested in us”. Participants made several references to “they”. In fact, as mentioned above, the word “they” had the highest frequency in the interviews. Participants highlighted a cultural divide where White people, being the dominant race group in the finance industry, had limited understanding of their cultural context, which created a challenge in building true and meaningful social connections. This in essence created an “us” vs. “them” mentality amongst the participants.

Dragoni et al. (2014) argue:

When individuals are exposed to a culture that is very different from their own (i.e., high in cultural distance), their existing schemas are challenged. Schemas are knowledge structures regarding specific stimuli, such as the institutional environment. ... When encountering cultural distance, individuals are challenged by salient contrasts and counterpoints to their current view of the institutional environment, particularly their implicit assumptions about people, their habits, and motivations. (p. 869)

This can result in a phenomenon of *in-group* (us) and *out-group* (them). Social categorisation is one explanation for the “us” and “them” mentality which came across from the participants. People create social categories for people in order to identify them and to understand them (Turner & Tajfel, 1986). These social categories can include: “Black”, “finance professional”, “women”, etc. We see the group to which we belong (the in-group) as being different from the others (the out-group), and members of the same group as being similar. Subsequently, participants stated that they feel a *cultural distance* which results in making it challenging to relate to the dominant group in the finance industry: White and male.

The tables below (*Table 6.1* to *Table 6.4*) encapsulate the verbatim quotes from the participants in relation to each of the organising themes emerging in response to Research Question One.

Table 6.1 captures some of the respondents’ sentiments that have contributed to the emergent global theme of *Limited Relational Equity* discussed above. In the statements below, the

respondents clearly outline their experiences of disconnectedness from their male colleagues and a struggle to fit into the social experiences which often had a real impact on work relationships.

Table 6.1

Limited Relational Equity Organising Theme

<i>Limited Relational Equity</i>	This work environment is not cognisant of my responsibilities outside of work ----- “And I suppose...and I did reflect on this for...and we’re just also...we’re bad networkers, we’re not tryna network with people in the...because we’re just tryna fucking get shit done. I’m tryna do my work, get home, fucking cook a meal for the fucker I’m married to.” -Lelethi “...once you have a family, that even becomes even more because, if you don’t have a family, if there’s a group of three guys going and you’re the only female, you can join them and be able to do it, but, once you have a family, the first thing you think of, I’m going home.” -Sonto “..also, if you’re a male, even a Black guy, if you’ve got a child at home, you’re not gonna...the first thing that comes to mind when work is done, you don’t think of...just by nature, you don’t think let me go home and make sure my son is fine before I can go out for a drink. For them, it’s okay, life just continues.” -Sonto “So, I don’t wanna be like them. I take my bags and I go home to my children at...it’s half past four/five o’clock, I’m like I’m going home, because I’m a mother, I’m a mother of three kids, I’m somebody’s wife. So, I tell these guys, you guys like sitting here and playing the boys’
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club. When you get home, your supper's ready, your children are looked after. I'm somebody's wife. I'm that to somebody else."

-Reba

There is a sense of cultural divide limiting a deeper social connectedness

"I think a sense of...the one thing that's constantly missing is the person that can identify with you the most. So, as a Black person, there's [sic] certain things that you can't do day one, and that actually puts you in a difficult position because you need to be able to drive to your job and all of that, and, if you get there late, then you start creating a bad name around yourself, and they don't understand that, coming from Soweto, you had to take four taxis to get there, and there are days when the taxis are not there. And that extends as you go along to things like people going on holiday or let's do a group holiday. So, those things...that element can then...they can place you in a particular box."

-Sonto

"These guys go hunting together over the weekend...you come on Monday and they're busy laughing about oh, my God, remember when you shot that springbok right between the eyes? And it's a thing. And they're really close. People just like working with people they can relate to and like. So, even now, people are a lot more easy-going once you've had a drink with them and you've gotten drunk."

-Lelethi

6.1.1.2 Loss of Meaningful Work

Across all participants, it was evident that at some point in their careers, they had been removed from projects or intentionally excluded from taking part in key meetings or decisions which ultimately impacted their career progression. Two basic themes emerged from the text that contributed to this, namely: *cognitive bias resulting from gender and race assumptions* and *doubt/skepticism of capabilities and skills*.

i. Cognitive bias resulting from gender and race assumptions

A significant number of participants indicated that being *Black* and *woman* meant that they had experienced skepticism of their capabilities by White male colleagues. It was stated that, for some of their White male colleagues and, oftentimes, managers, working with these participants was their first encounter with a Black female in a professional environment. Participants made reference to being mistaken for, or treated like, someone in a domestic work capacity such as a tea lady or cleaner. Boipelo narrates this experience to illustrate this point:

So, I arrive at half past seven in the morning and I look for this place and, finally, I find it, and I ring the bell, and this Afrikaans man comes out and he stands there and says, I'm sorry, we don't have jobs, and I'm like what do you mean? He says, no, we have enough cleaners, we don't have jobs.

This rhetoric continues across the board and ultimately translates into participants highlighting that as a result of their race and gender, their skills and capabilities have been questioned. The outcome of this has been that participants have experienced a range of behaviours from colleagues and clients, from outright exclusion from key projects or transactions to clients being suspicious of their ability to handle the task at hand unless they see a White face in the room, preferably male. On the other hand, participants' state that, in their experience, men, particularly White men, were often given opportunities with not as much regard to their actual skills and abilities. One participant, Seipati went on to say, "I think White males are always winning. White males are always winning in the pecking order."

ii. Skepticism of capabilities and skills based on gender

Linked to the above theme of *Cognitive bias resulting from gender and race assumptions* is the doubting or suspicion of skills despite qualifications or technical experience. Participants reported experiences of having to justify their abilities and prove their capabilities even if they are as (or more) experienced and qualified as/than their White (or male) counterparts. This

skepticism also resulted in lowered expectations of their career development from their managers and those in power. Subsequently, this meant that because expectations were lower for the participants, they would have limited access to meaningful work projects and opportunities, thereby negatively impacting their career progression.

Table 6.2

Loss of Meaningful Work Organising Theme

<i>Loss of Meaningful work</i>	Cognitive bias resulting from gender and race assumptions “So, I did find, where women feel like...they won’t put it in a way that men are better, but you just feel like they give men opportunities and allow them to get opportunities without the requisite experience because they’re men, whereas, with you, it’s...they’re a bit doubtful of your abilities. Men, by virtue of being a man, their abilities are already confirmed.” -Sonto “...And, obviously, once you’ve proven yourself, then people will start booking you, but, with the White counterparts, they just get booked and they’ll...or, even at a job, they’ll initially connect better with the client than you will.” -Kano Skepticism of capabilities and skills based on gender “...there definitely was a bias and...we used to have a booking system where everyone is booked on particular projects, and you’d find that most Black people would have to go and ask and say: I’m looking at Feb, I have no clients, what’s the plan? What can I do?”
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	-Kano “So, I’ve been doing deals. He asked me for a model, so I did a model. The guy was blown away. He kept going on and on about the model that I...how great it is. But I know you could sit there and say but he’s complimenting you, but I’m thinking this is the level of experience I have, what did you expect? It’s nothing great that I’ve done. So, I know there’s other people could say but that’s a compliment. I’m like no, it’s because his expectations of me were so low that he thought I would not be able to produce a model, but you can’t call yourself an associate and not produce a model. That’s analyst work. “ -Reba
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6.1.1.3 Experience of Not Being Seen

Buchanan and Settles (2019) state, “Visibility at work, being seen fully and accurately by others, is important for individual self-determination and authenticity, and for organizational outcomes such as commitment and sense of belonging” (p. 2). Participants highlighted the experience of *not being seen* or *feeling invisible* in the workplace at some point or another in their careers. This *invisibility* manifested in a number of ways, including not being recognised for achievements, not being heard in meetings and not being considered for career advancement opportunities. Buchanan and Settles (2019) argue that *invisibility* in the workplace is a form of identity-based discrimination, which is in line with the experiences narrated by the participants in this study. Two themes emerged, consistently contributing towards these organising themes, namely: *Attrition of females and Black people through ranks* and *invisibility if not loud*.

i. Attrition of females and Black people through ranks

All participants had had an experience of being “the only Black woman” in the room on a number of occasions. For many participants, these accounts trace right back to their schooling years where they encountered situations where they were the minority or the only Black face in the room. Participants indicated that the higher in the ranks of the finance industry they ascend, the fewer Black women they were seeing. At university, it was stated that the more advanced the class or course, the fewer Black women were seen. Buchanan and Settles (2019)

argue that the invisibility of the marginalised⁶ serve to perpetuate social hierarchies and social boundaries:

Given the power and status of privileged groups to assert norms and practices that maintain their advantage, the devaluation of those rendered invisible or hypervisible reflects the social boundaries already established between privileged and marginalized groups. Moreover, invisibility and hypervisibility are then used to reinforce these arbitrary boundaries, ensuring the social hierarchy across groups is maintained. (p. 8)

Participants expressed a feeling of missing a sense of community or a sense of being able to see someone that they can identify with on a continuous basis. This resulted in feelings of isolation.

ii. Invisibility if not loud

Brighenti (2007) and Simpson and Lewis (2005) refer to invisibility as an instance where an individual does not feel, or is not, recognised and valued. Participants indicated that at times, they felt that in order for their voices to be heard and their ideas to be recognised, they needed to repeat themselves often, or be loud. Some have even experienced having their ideas repeated by another individual in the same meeting or forum, oftentimes White male, and this individual getting credit. Buchanan and Settles (2019) argue that invisibility may be context specific, such as a woman who feels she has voice (i.e., feels visible) in a meeting within her workgroup of mostly women co-workers, but feels her suggestions are dismissed (i.e., feels invisible) in a meeting of mostly male organisational leaders. This resonates with the experiences arising from the participants' narratives.

⁶ Buchanan and Settles (2019) define the term *marginalised* as social group members from devalued social groups in a given context, including, but not limited to, people of colour, sexual and gender minorities, women, and people living in poverty.

Table 6.3

Experience of Not Being Seen Organising Theme

<i>Experience of not being seen</i>	Attrition of females and Black people through rank “So, all the Blacks were at the bottom and then there were White women in the middle, and then there were White men, all White men, at the top, with one White woman, who was just as bad, who just wanted to keep her position and who had her own racist issues and that sort of thing. So, it was very difficult to break through that, and I didn’t see any way out.” -Sekgabo (Sonto) “...White people will feel comfortable around other White people, it’s a fact. They hardly see us in boardrooms. They just don’t know what to do. It’s awkward.” -Lelethi “as you move up and you get to level three and honour’s level, there’s [sic] less Black females, there’s [sic] less Black people, and more Whites.” -Kano If I’m not loud, I’m invisible “I will tell you there and then that you are not gonna talk over me, I’m still talking. I still have a point to make; you better listen.” -Reba
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6.1.1.4 Exceptional Early Life Headstart

Participants in this study have all had solid grounding in the foundational or formative years in their lives. Participants' narratives of their personal experiences revealed that it is a strong educational foundation, an early instilling of skills (through exposure to role models and/or mentors), as well as the opportunity to enter into good learning environments early in their careers that further strengthened their skills and confidence.

i. Strong educational background

All the participants were raised in homes where education was key. Participants emphasised the importance education played in their upbringing with parents that constantly reiterated education as a foundation for career success. As one participant, Okuhle, stated:

Education was very important. Let's say, in the hierarchy of things, it came second after God, so to speak. We were Christians, so that came first, but second to that, I would think, was education.

Participants highlighted that early on in their lives, primarily through consistent motivation from their parents or primary caregivers, success in formal education was linked to career success.

ii. Exposure and skills in foundational years

Mentorship and the presence of role models was a consistent theme in the text. Participants had a role model figure early on in their lives that played an influencing role in shaping their education aspirations and career ambitions. There is also an entrepreneurial theme that emerged in the narratives as some participants came from a home where one or both parents were entrepreneurs and imparted those skills to their children. Seipati shares her experience:

...I remember this, I sold fudge and I'd make fudge and my mom would sit down with me and she's be like we're gonna calculate how all of this and the pricing is gonna work. So, you have a sense already as to you buy things, you price them, this and this is the price, and then I was selling fudge to all the neighbourhood kids.

Exposure to experiences of this kind appears to have played an influential role in developing a sense of ambition and in motivating these participants to push to break through barriers in order to attain career success.

Table 6.4

Exceptional Early Life Headstart Organising Theme

<i>Exceptional early life headstart</i>	Strong educational background “We always had tons of books at home and we were encouraged to read” and “those things mattered, how you perform at school, what you are reading.” “Education in our house was not a negotiable, it was a way of life. That’s how we grew up and that’s what we knew.” -Boipelo “I grew up in a family where education was everything.” -Makwena Exposure and skills in foundational years “for me, my paternal grandmother was always an interesting one... She would either give you money to go buy sweets that you can sell over the holidays or something, and then you must come at the end of the holidays and tell her what you made. She would take you, she would go to the market to go shop, so she would take you with. And it was so exciting. You would wake up with her, and, six o’clock in the morning, you’d be at the market, and you’ll go...she’ll go from...you’ll listen to her haggling about, no, the price of this, the price of that, and everything, and you will sweets or whatever it is, and you’ll go home, and you’ll do... I think, for me, in that process, it inculcated a love of business. Or you’ll go, and you’ll sit with her at her stall, and you’d listen to her talking to customers. One wants credit, this one was not happy with things she bought yesterday, they
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	don't make sense, dah-dah-dah, on also how she interacts with them. So, for me, I would always think, my love of business and that, it really comes from my interaction with her.” -Boipelo “My mom was always a business woman, so she worked for herself through my growing-up years, and it's little things where...she was arrested, at some point, for having a minor aggression with a White traffic cop, overnight, but I never got a sense of fear because I think of the woman that my mother is. She's just so strong.” “And the reason I studied Accounting was because of my older brother who was already studying Accounting at that time, and I had always looked up to him I guess, he was a straight A student. I kind of copied everything that he did.” -Seipati
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6.1.2. Fighting to Be Heard in This White Old Boys Club

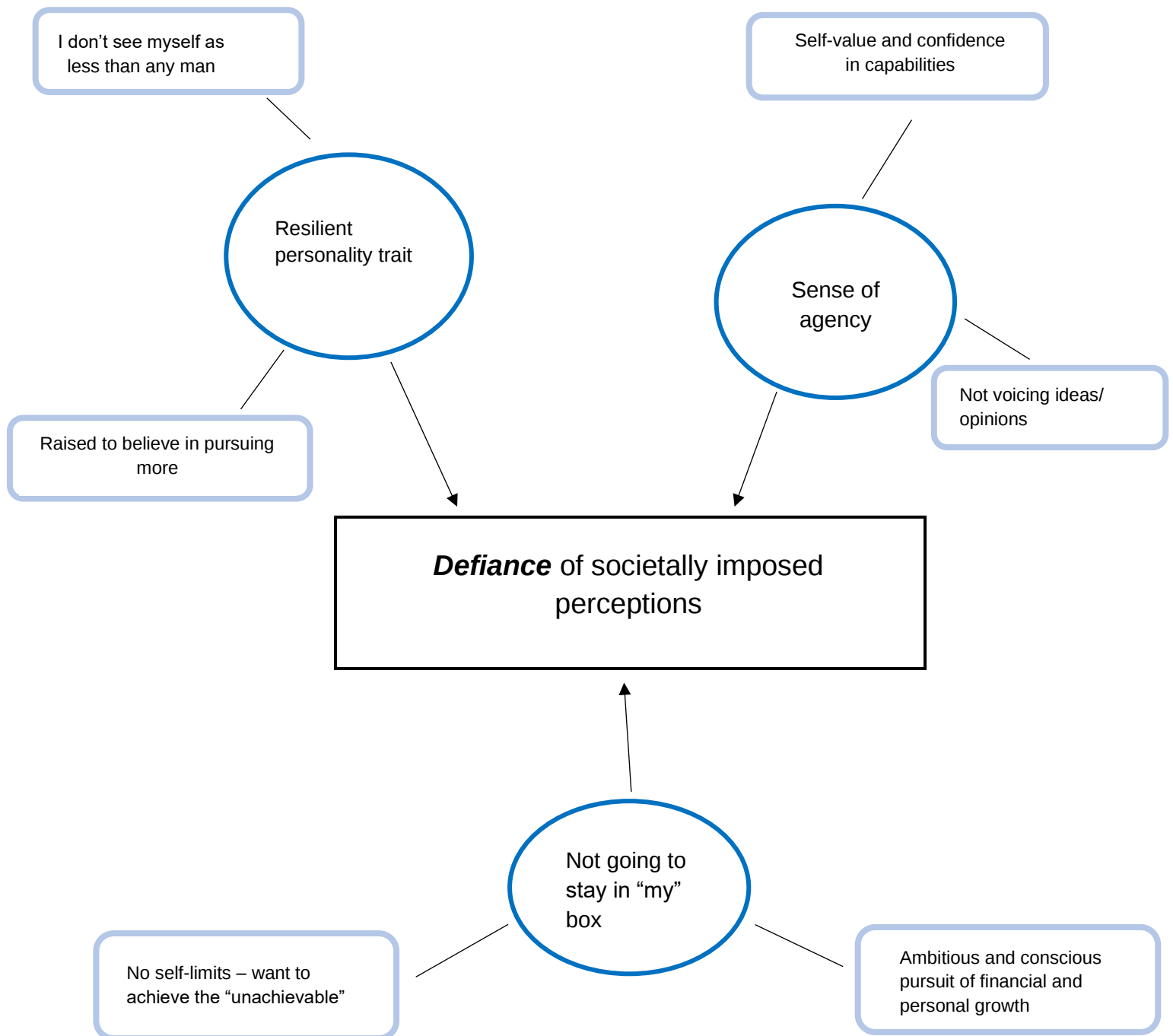


Figure 8. R.2. Thematic Network.

Interestingly, the data emerging in the second thematic network addressed two questions, both Research Question Two and Four. In response to these two questions, there are six basic themes that emerged from the coding framework. These then contributed to three key organising themes which emerged from the text. The global theme emerging from the second research

question is what I have termed: *Defiance of societally imposed perceptions*. These themes are discussed below with direct quotes from participants linked to each of the three organising themes.

6.1.2.1 Resilient Personality Trait

Personality appeared to be an important influencing factor in determining career success. Participants all demonstrated a similar level of drive, motivation and confidence which appears to have enabled them to push through their challenging work environment. Throughout the text, a resilient personality has emerged as something that sets these women apart. They do not accept the societal status quo; they challenge the treatment and discrimination they've faced throughout their careers. It has been asserted that there is a correlation between personality traits and career success or progression (Judge & Kammeyer-Mueller, 2007).

i. I don't see myself as less than any man

It emerged in the participants' narratives that they were raised with strong influence from their fathers who raised them to "think" and "behave" like "boys", or with personality traits typically associated with boys. Participants highlighted this as a key success factor in navigating their working world. Here is an excerpt from Reba's story:

My dad, very strict. And, because there's [sic] no boys, I think...not because he wanted boys, but he's very...you don't cry, you stand up, you stand up for yourself.

But you realise sometimes with men, and you just have to harden up.

Participants described the finance industry as very male-dominated and those who survived and thrived in it had to have resilience.

ii. Raised to believe in pursuing more

Participants in this study come from homes where one or more of their parents had a higher-level education and had professional careers. Despite growing up during Apartheid and the challenging environment of townships with limited resources, participants were raised to believe in pursuing more than what was societally expected from them as young, Black females in South Africa. It has long been documented that family background factors are associated with career development and progression (Lankard, 1995; Montgomery, 1990; Penick & Jepsen 1992). In fact, studies reveal that parents with tertiary education pass along its importance to their children (Mortimer, 1992). Participants reveal a drive to achieve more than

their counterparts throughout their lives, from their schooling days through to their careers. In most instances, participants strove to be the best, have been recipients of scholarships and academic awards and typically been “over-achievers”. Lelethi narrates this story in the selection of where to study:

... sister before me actually went to UCT to do medicine, and it was then the best. I don't know why I got the idea it was the best; I don't remember if I did any actual research to back that up, but there was always that thing, UCT is the best. Everyone was saying it, so I was like, okay, I'll just go for the best, so I went there.

Consistently, participants reveal an innate desire to be more and pursue more as socialised by their backgrounds.

The tables below (*Table 6.5 to Table 6.7*) encapsulate the verbatim quotes from the participants in relation to each of the organising themes emerging in response to Research Question Two.

Table 6.5

Resilient Personality Trait Organising Theme

<i>Resilient personality trait</i>	I don't see myself as less than any man ----- "I'm a feminist, and I've just always never thought that men are better than me." -Sara
	Raised to believe in pursuing more ----- "...we were exceptional because we're Black, we're CA, we were the smartest people in our class, we were bankers, we did international MBAs." -Lelethi "my parents were very strict. So, you have to work hard, you have to study. But, after a while, it becomes part of who you are. You don't know anything else, but you do that and then" -Reba

6.1.2.2 Sense of Agency

Participants raised the importance of exercising a sense of agency in maintain a level of "control" over the direction of their careers. J. W. Moore (2016) argues that *Sense of agency* refers to the feeling of control over actions and their consequences. It is further contended by J. W. Moore (2016):

When we make voluntary actions we tend not to feel as though they simply happen to us, instead we feel as though we are in charge. The sense of agency refers to this feeling of being in the driving seat when it comes to our actions. (p. 1)

Participants revealed the need to be aware of their own self value and confidence in their capabilities and importantly to ensure that they expressed this in their organisations. Additionally, being able to clearly vocalise their ideas and opinions in the workplace, particularly in this environment where their voices could be drowned by the maleness of the space.

i. Self-value and confidence in capabilities

Self-confidence is essential for effective leadership and enables the leader to influence his collaborators, or followers, to build task-specific self-confidences that can strengthen their job performance (Axelrod, 2017). Participants revealed a general sense of Black women in the finance industry often *underselling* themselves, despite knowing the value they bring to the table. There appears to be a disconnect between the knowledge within the women of their skills and capabilities and their expression of it and fighting for what they believe they deserve. The sentiment among participants was that self-confidence and their own valuing of their capabilities is a skill they learnt later in their careers.

ii. Not voicing ideas/opinions

The lack of vocalising opinions and ideas emerged as a challenge that many participants faced, particularly early in their careers. Some participants admitted to not expressing their thoughts, particularly in meetings, as they were wanting to *perfect* their ideas before expressing them. Where, on the other hand, they found that their male counterparts would confidently express the same idea they had initially thought of but not expressed, and even ideas that the participants considered not as good. This created visibility and an image of presence and competence which ultimately played a crucial role in the advancement of their male counterparts' careers and the detriment of the participants.

Table 6.6

Sense of Agency Organising Theme

<i>Sense of agency</i>	Self-value and confidence in capabilities “I remember, when I left there, I thought I’m just gonna go to an organisation that understands that I need to be a mother and I need work/life balance, but I still have something to offer because I’m a damn good dealmaker.” -Sara “Cause you know the value that you bring, you can see yourself working harder, maybe twice as long, etcetera, but maybe certain...maybe sometimes we can be...you don’t do enough research to know what the actual pay levels should be.” -Seipati Not voicing ideas and opinions “...as a Black female professional, I have this prayer that I say in the morning. It says, Lord, please give me the confidence of a mediocre White man. And I think, for me, that’s the thing. It’s like you’ll find a very mediocre man. They will sprout their ideas and what are you there trying to perfect? What was a good idea? And then someone eventually says your idea, you’re like but it was my idea.” -Boipelo “You don’t fight back and say you deserve more. So, there’s a feeling that Black people, and women in particular, I think we don’t...we
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	undersell ourselves just by nature of trying to be nice and keep the peace.” -Seipati
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6.1.2.3 Not Going to Stay in “My” Box

The participants in this study have managed to successfully enter into a closed, elite circle of, predominantly, White males within the South African financial sector and within this, a very particular field (high level specialist financial roles). Although they have continuously revealed their personal experiences of continued forms of closure and exclusion in the industry, they have made it in and remain a part of this elite circle. The theme emerging from the text in this regard pertains to the participants’ ability to go against the grain and live outside the box or societal expectations. The key basic themes building into this organising theme are the determination to push the societally constructed limits and to achieve the “unachievable” as well as an ambitious personality with a conscious pursuit of financial and personal growth.

i. No self-limits – want to achieve the “unachievable”

It emerged in the text that participants had had a desire to become successful and achieve what may have been considered as “unachievable” in Apartheid South Africa in their growing years. The desire to succeed in itself is not unique to this group of participants. However, the knowledge that a Black woman’s failing to succeed has historically been used as the measuring stick for other women or people of colour changes the weight, flexibility, and in many cases, the freedom to fail that we often encourage in other groups. One participant, Lelethi, reflects on the following:

...but then there are Black people who work in White organisations that are actively trying to push Black excellence and us as Black service providers.

So these women have felt that they are in a position that enables them to change whatever negative stereotypes or preconceived notions that society may have had of them.

ii. Ambitious and conscious pursuit of financial and personal growth

Beyond career success, the participants demonstrated a conscious pursuit of financial and personal growth. From the time they were in school, they consciously worked to be the best in their class in order to be able to pursue the most prestigious and lucrative careers.

Table 6.7

Not Going to Stay In “My” Box Organising Theme

<i>Not going to stay in “my” box</i>	No self-limits – want to achieve the “unachievable” ----- “So, immediately, when I joined this company, I loved it, I fit in better, but there was always something to aspire to. I knew there was a problem at my previous company when, every performance appraisal, I was given fives and I was literally doing the bare minimum, but I was getting fives. I’m like I’m very smart but I’m not brilliant, and they were placing me in the brilliant category, which means I was never gonna really grow. So, what I loved about this place is I was surrounded by brilliant people and that I could aspire, something I could literally work towards becoming...” -Lelethi “I’ve always been interested in accounting, and the interest was inspired by...I used to read the magazine...not magazine, the newspaper on Sundays, and I’d go to the back of the newspaper, check what careers, what they’re paying, and, at that stage, I was already picking like that...and I liked accounting, so I investigated on the whole chartered accountant route, and, also, I was inspired by an article which was talking about Black female chartered accountants and the lack thereof in South Africa. They were covering Hani’s daughter, I forgot her name, but she was one of the first chartered accountants in South Africa. So, I read her story and just got interested and realised there was a need, and I had obviously the passion for the subject, so that’s the route I followed.”
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<i>Not going to stay in “my” box</i>	-Kano Ambitious and conscious pursuit of financial and personal growth “I’ve always said I wanted to become a businesswoman...I suppose, in the community, you look at people that drive nice cars and seem to have money, and they were businesspeople.” -Milla “I knew I didn’t want to do a BA because I thought I wanna make money.” -Sonto “My dad was a banker... I asked him, when I was nine, what’s the quickest way to make money? And then he was like be a CA. I was like, okay, cool, let me do that.” -Lelethi
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6.1.3. The Prevalent Dominance of Corporate Culture in South Africa

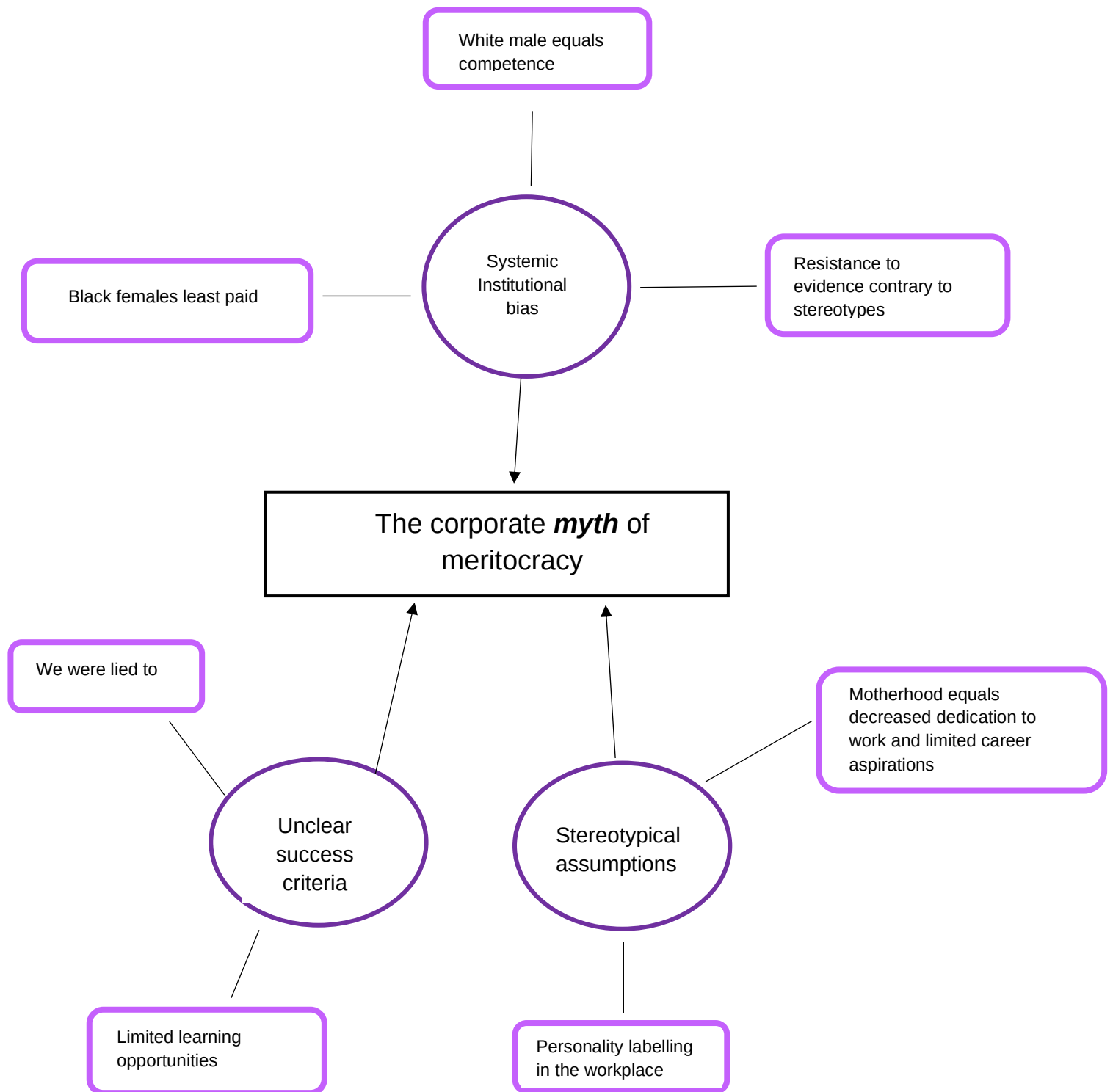


Figure 9. R.3. Thematic Network.

Research Question Three uncovered seven basic themes that emerged from the coding framework. These then contributed to three key organising themes which emerged from the text. The emergent global theme is: *The corporate myth of meritocracy*.

6.1.3.1 Systemic Institutional Prejudice

It emerged from the text that there are factors inherent in the structure of the culture of corporate South Africa that have had an impact on the career experiences of participants. The text revealed that the corporate culture in the finance industry in Johannesburg is shaped by hegemonic norms that conform to White male behavioural norms. Participants revealed that there is a prevalent sense within the finance industry of an expectation to conform to these norms. However, the experiences of the participants reveal that, for Black women, racial bias creates an additional challenge to navigate. Subsequently, participants revealed that in their experience, Black women are more likely than White women to experience unfair treatment when it comes to learning opportunities, promotions and their general career experience. There are three distilled basic themes building into the organising theme of Systemic Institutional Prejudice, namely: *White male equals competence*, *Resistance to evidence contrary to stereotypes* and *Black females least paid*.

i. White male equals competence

It surfaced that the participants experience in the industry that men are given more opportunities without the requisite experience because they're men, whereas women do not get the same. Men, by virtue of being male, particularly White male, are assumed to be competent. Subsequently, assumptions are made regarding capability based on gender and race which has had implications for the kind of career opportunities available to Black women. This then impacts on how far they are able to travel up the corporate ladder and what meetings and transactions or projects they get included or excluded from.

ii. Resistance to evidence contrary to stereotypes

Interestingly, some of the participants were met with resistance when they displayed behaviours that some of their non-Black and/or non-female colleagues did not associate with what they expected of Black women. The text revealed that in some instances, participants were met with doubt and even resistance despite evidence contradicting the stereotype. Sara shared this experience from the early years in her career following an on-the-job training course her team was required to attend:

...and then we wrote an exam at the end of this. So, I got the highest mark after everything, all exam, and they really didn't believe...they wanted to think that somebody else helped me. I'm like but I've got an honours degree in this stuff.

It appears that regardless of skills demonstrated, it was still a challenge for the participants' skills to be accepted. At times, this would be a challenge several times with the same individual.

i. Black females least paid

Discrimination in the form of gendered pay differentials continuously surfaced throughout the text. The 2018 World Economic Forum (WEF) Global Gender Report ranked South Africa's gender equality 19th out of 149 countries, however, there is a dramatic drop on the subject of wage equality for similar work where the ranking drops to 117th.

Seipati shares her experience:

A lot of the time, some of these local banks will have flat structures and it's in that flattening of the structure where anything can happen. You're doing the same work but not getting paid the same fee and you're not getting promoted because it's a flat structure and then you're not being exposed to the things that you should be exposed to at a certain level.

Participants expressed that it was often not until much later in their careers that they either discovered the significant gender pay gap by accident or once they were senior in their careers.

The tables below (*Table 6.8 to Table 6.10*) encapsulate the verbatim quotes from the participants in relation to each of the organising themes emerging in response to Research Question Three.

Table 6.8

Systemic Institutional Prejudice Organising Theme

Systemic Institutional Prejudice	White male equals competence “...in banking, you’ve got the golden people, the golden boys. It’s a White-man world. So, ultimately, the White boys and the White men will make a connection. They back them. They’re their sponsors.” -Lelethi “White males get ahead no matter what. They don’t have to know anything, they just have to play the game right, they just have to be aligned with the right person, and they get ahead.” -Sara “I think White males are always winning. White males are always winning in the pecking order.” -Seipati “So, I got into the banking division, which is a well-sought-after division and very hard to get into. So, you have to have done very well academically to be selected. So, it was very much a very well...male-dominated.” -Kano Resistance to evidence contrary to stereotypes “...and then we wrote an exam at the end of this. So, I got the highest mark after everything, all exam, and they really didn’t believe...they
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	wanted to think that somebody else helped me. I'm like but I've got an honours degree in this stuff." -Milla Black females least paid "There's still an undervalued wing of Black bodies, generally, and, so, that's something I think that has to be pushed towards, equal pay for equal work." -Seipati "I certainly think women, and Black women in particular, are paid way less." -Seipati
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6.1.3.2 Unclear Success Criteria

The text revealed that participants had experienced a lack of clarity when it came to success criteria for career paths. Most of the participants entered the finance industry believing that they would succeed in their careers if they *kept their head down* and worked their way to the top of the ladder. Their backgrounds and upbringing led them to believe that they would progress in their careers based on their personal merit and output of their work only. When they began their careers, their understanding was that the industry they were entering was based on meritocracy. Kim and Choi (2017) define meritocracy as:

...a social system in which advancement in society is based on an individual's capabilities and merits rather than on the basis of family, wealth, or social background.
(p. 112)

Participants revealed their frustration at not having a clear line of career development. They expressed their struggle with a feeling of working towards what has been described as a constantly *shifting goal post*. The basic themes contributing to the organising theme of *Unclear*

career success criteria have been summarised into two: *We were lied to* and *Limited learning opportunities*.

i. *We were lied to*

The text shows that participants felt that they had experienced a level of being “lied to”, in the words of one of the participants, Sara:

I look at my boss and I’m like how did you get here? Not that he’s not smart, but I’m thinking I couldn’t get your position and I can nail it because, technically, I’m that strong. But I’ve been concentrating on the technical...because that’s how you get ahead, but ***we were lied to***.

A prevalent sentiment that was emergent in the text was that of participants having experienced the impediment of their career progression as a result of their *soft skills*. Participants expressed a feeling of being sidelined in their careers because their employer(s) at some stage in their work life was not able to fault them on their technical expertise so they pointed to what they term *soft skills* when it came time for promotion or growth opportunities. Participants state that there was no firm explanation of what these required *soft skills* were, but it was used as an open-ended justification for the hindrance of their career advancements.

ii. *Limited learning opportunities*

From early in their careers, participants indicate an experience of partiality in the allocation of meaningful work and learning opportunities. As early as during their articles, or first training jobs, the theme of unfair job allocation surfaces. Some participants have even experienced career progression delay as a result of having to move from company to company seeking the right learning opportunity. Sara shares her experience:

You have no idea how frustrated I was then because now you can imagine how much I’ve jumped around. I’m staying one year there, one year there. Now I look like I don’t know what’s going on with me, so I’m jumping around. It looks like it’s for the money. It was never for the money. And years are catching up, I’m no longer young. I’m getting into my thirties now and I still...am looking for this Holy Grail of experience in private equity, and that’s all I wanted to do. Somebody to teach me and I can just do this.

The sentiment was that the most challenging and stretching learning opportunities and transactions were allocated to their White counterparts and if they wanted a part of it, they had to fight for it at every stage.

Table 6.9

Unclear Success Criteria Organising Theme

<i>Unclear Success Criteria</i>	We were lied to ----- “So, when they couldn’t criticise me technically, then the soft skills became a reason I’m not ready to advance to the next level.” -Lelethi Limited learning opportunities ----- “You have a whole pool of article clerks, then you would have about forty article clerks, and, out of those forty article clerks, maybe they’ll have about ten Black, and, lo and behold, if you went and said who’s not allocated to a job and is sitting in the office? It’s the Black clerks...they have reasons. ‘You guys don’t have cars, you’re not, I don’t know, confident, you’re not curious, you’re not...’ whatever it is.” -Boipelo “...then you start realising ok the Black clerks are given certain clients, whether it’s Parastatals or it’s like small clients, like pension funds, you know. And certain clerks get to lead the nice audits, so to speak with the big banks, listed companies, etc. You then start noticing these sorts of things or you’ll notice that even on the job, once you’re there, your White counterparts are allocated a certain complicated section like derivatives or something, and you’re just allocated auditing the fixed
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	assets. In a bank environment, it's not interesting, you're going to go around counting the desks and the chairs really.” -Okuhle
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6.1.3.3 Stereotypical Assumptions

A strong emergent theme that surfaced in the data analysis was the continuous challenge of the assumptions participants encountered, informed by stereotypical thinking about their “Blackness” and/or “womanness”. At times, some of these stereotypes appeared to be held by people within their own race and gender: other Black women. Sara shares her experience to illustrate this point:

It's like we feel like it's a competition. And I think the system has made us feel that because, think about it, EXCO has always had enough space for fifteen White men, but, for some reason, there's not enough space for fifteen Black women. Why not? So, the system has made us enemies of ourselves.

Certain assumptions are made which impact the way in which the participants' abilities are perceived which ultimately negatively affect their career progression. The organising themes contributing to the *Stereotypical Assumptions* are, namely: *Personality labelling in the workplace*, *Motherhood equals decreased dedication to work and limited career aspirations*.

i. Personality labelling in the workplace

Participants expressed having experienced imposed *feminine* personality expectations in the workplace. It emerged that there were specific personality traits that can be classified as “typically feminine” that participants were expected to possess. Women in leadership are often accused of being bitchy, bossy, cold or aggressive; personality traits that are incongruent with attributes typically associated with femininity such as warmth, warm and docile (Gino, 2018). Participants revealed that when they were perceived to be displaying behaviours contradicting those expected of women, they were given negative labels in the workplace, whereas, on the other hand, their male colleagues that appeared to display similar behaviours were rewarded with respect and viewed as authoritative, decisive and competent.

ii. Motherhood equals decreased dedication to work and limited career aspirations

All the participants expressed a change to a negative attitude by colleagues once they fell pregnant. Interestingly, this change in attitude was not only from their line managers, but also from colleagues at the same level, both male and female. Participants shared their experiences of how, from the moment they announced that they were pregnant, there was an immediate sense of being withdrawn from meaningful work. It appears that colleagues viewed the expectant and new mothers as less driven, less ambitious and less dedicated to their work. Once returning to work post-partum, some participants expressed feeling unreasonable demands being made on them regardless of their work delivery. Research has demonstrated that mothers typically experience further disadvantages in the workplace in addition to those commonly associated with gender (Correll, Benard, & Paik, 2007).

Table 6.10

Stereotypical Assumptions Organising Theme

<i>Stereotypical Assumptions</i>	Personality labelling in the workplace “If I’ve got something to say, if I’ve got something to ask, I will. If I ever...and I’m also the type of person that, if I feel that you are talking down to me because...whether it be race or gender, I will put you in your place and I don’t beat about the bush. I say it and I say it at that point in time... I will tell you there and then that you are not gonna talk over me, I’m still talking. I still have a point to make; you better listen. So, the disadvantage with that is that you do get the label. You get sometimes maybe labelled as a bully. You get labelled...I’ve been told I’m arrogant. So, I know...and even the arrogance part of it, funny part of it, is that I’ve even heard it from Black males, not just the White guys, that I’m very arrogant.” -Milla “...my boss was a female and she was like you really need to just smile.” -Lelethi
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<i>Stereotypical Assumptions</i>	Motherhood equals decreased dedication to work and limited career aspirations ----- “In some cases, women actually decline promotions because they don’t want to not ever see their children, so they say things like, “I’m happy to stay where I am because I want the balance”. So, in some cases, it’s choice and in other cases its people choosing for you, that you actually won’t be able to cope so rather stay at that level.” -Okuhle “I am so bored with you coming in and out of my office, always asking for more work. Anyway, it doesn’t matter, you’re young, you’re still ambitious, and then, one day, you’re gonna be barefoot and pregnant in the kitchen and that’s all gonna end.” -Milla Once you have a baby, corporate doesn’t accommodate your new motherhood demands even if you’re still delivering the same as counterparts, visibility at work was critical to progression. -Sara
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6.2 Conclusion

The data analysed in the above section presents three global themes: *Earn Your Space*, *Defiance of Societally Imposed Perceptions* and *The Corporate Myth of Meritocracy*. The three global themes are key to addressing the four research questions central to this study. They essentially encapsulate the key findings of the research. It is important to delve into these global themes in order to gain a deeper and more holistic understanding of the participants’ lived

experiences in the South African finance industry. Section B is a break-down discussion of the findings which have been distilled into the three global themes introduced in this chapter.

Section B: Spaces, Resistance and Mythical Meritocracy

This section is a discussion on the findings, specifically focusing on the three global themes that emerged from the data analysis. The thematic analysis process conducted, as discussed in Section A, elicited three global themes that emerged in the data. These themes are viewed as essential in understanding the participants' interpretation of their experiences in the South African finance industry as impacted by race and gender. For each research question, there has been one emergent global theme in response to each, with the exception of the second global theme which addresses both Research Question Two and Four. These global themes have been labelled as *Earn your space*, *Defiance of societally imposed perceptions*, and *The myth of corporate meritocracy*. These three global themes encapsulate the answers to the four research questions set out at the beginning of the research study.

6.3 A Discussion of the Global Themes

Throughout the interview processes and the subsequent analysis of the transcripts, it became apparent that the participants, while forming a part of South Africa's majority demographic, were part of an extreme minority in the workplace. From as early as their schooling days, participants had experienced being the "only" in the room. This phenomenon became increasingly pronounced the higher they rose in the corporate ladder within the finance industry. Typically, the participants found that they would often be the only Black person or the only woman and oftentimes the only both in the boardroom or key meetings. This finding is not uncommon and has emerged in previous studies. The *Women in the Workplace 2018* (Lean in, 2020) survey which surveyed 279 companies employing more than 13 million people and talked to 64,000 employees on their workplace experiences in the USA, came to a similar finding where Black women reported to have experienced being the "only" in the room, often in the workplace.

The limited, or in many cases, complete lack of representation of Black women in the upper echelons of the finance industry has led to biases which participants deem to be both conscious and unconscious. One of the key challenges resulting from this absence of Black women in key leadership roles within the South African finance industry has subsequently resulted in a prevalent challenge of having to justify their presence within this space. This manifests itself

in various ways, one of which is that they continuously need to provide more evidence of their competence than their counterparts would ordinarily need to. This is what I have termed *Earn your space (Global Theme 1)*. Secondly, the resilience demonstrated by the participants throughout their careers, particularly at the more advanced levels, illustrate their resistance against societal pressures and expectations they encountered. The findings reveal the constant ways in which the participants struggled against these expectations. This is what I have named *Defiance of societally imposed perceptions (Global Theme 2)*. Lastly, it became evident in the text that the participants' performance was judged by additional intangible factors which tended to hinder their career progression. This resulted in participants experiencing moments in their careers where they were second-guessing themselves, which ultimately negatively impacted their self-confidence. This is encapsulated in what I have called *the corporate myth of meritocracy (Global Theme 3)*. These three global themes will be discussed in this section.

6.3.1 Global Theme 1: Earn your space

This theme is directly in response to the first research question in this study. The theme is underpinned by the participants' experience of being in the work and how their *womanness* and *Blackness* have impacted their career. As a result of oftentimes being the only Black woman in the room within their workspace, the participants' have experienced a *distance* or *divide* between themselves and their counterparts which has impacted their career progression. In this theme there were four organising themes discussed in Chapter 5 that built into this global theme.

There are factors that participants felt offered them an advantage in getting a foot in the door and helped them in navigating the predominately White and male industry within which they worked. As all the participants had received schooling in predominately White schools, either private education or what was called "Model C" schools, at some point early on in their lives, they did not feel intimidated by the Whiteness of the predominately White South African finance industry. This early life exposure enabled the participants to get early training on how to navigate the space. Studies conducted in the USA on African America women have shown that Black women vacillate between the benefits and costs of identity shifting, altering their dialect and behaviour to meet social norms in the workplace (Dickens & Chavez, 2018). This is not unlike the experiences of the participants in this study.

Growing up in the townships of South Africa during Apartheid days and commuting to the predominately White suburbs on a daily basis for school, required the participants in the studies

to adapt themselves to the two starkly contrasting environments. They learnt the language, social norms and nuanced behaviours expected in White environments where they would be in the extreme minority, or even the “only”. Additionally, having been exposed to role models and skills in these early years from family, either directly or indirectly, had contributed to their preparedness for the working world. It is clear that solid education in a diverse schooling environment as well as the instilling of skills (through exposure to role models) led to the participants’ ability to harness their unique strengths into opportunities.

Interestingly, although in their early lives the participants oscillated between their home life in predominately Black environments and going to school in predominately White environments, most only experienced race and gender discrimination later in their lives. They appear to have become conscious of the implications that their race and gender have on them only later in life. Typically, this was during their second year in university where they noticed that people of the same race gravitate towards one another in social circles as well as seeing fewer classmates of the same race the higher they progressed in their university years and into the workplace. However, it was upon entering the finance industry that the participants each have a distinctive and clear memory of their first experience of what they believe was racial and gender prejudice.

Participants felt that they have had to continuously justify their presence in the South African finance industry, particularly as they rose in their careers. The higher they advanced, the more their presence seemed to elicit skepticism. The prevalent underrepresentation of Black women in the finance industry continues to be a challenge, which perpetuates the mystery that exists around Black women in the profession. These resulted in participants experiencing various forms of *microaggressions*. Racial microaggressions have been defined as “brief and commonplace daily verbal, behavioural and environmental indignities, whether intentional or unintentional, that communicate hostile, derogatory, or negative racial slights and insults to the target person or group” (Sue et al., 2007, p. 273). From having their judgment challenged, to being overlooked or being mistaken for someone at a more junior level, women are far more likely to experience this everyday discrimination. Although these are termed *microaggression*, they are not *micro* at all as these negative experiences accumulate over time and can have a major impact.

There are several forms of *microaggressions* that the participants have experienced over the course of their careers. The first one is losing, or rather having work taken away from them, as a result of their employers and/or managers not having the depth of experience in working with

Black women in a professional finance setting. This, again, is an indication of the impact of the underrepresentation of Black women in this space. Participants had experienced their non-Black female colleagues and managers struggling to perceive them as equals in the workplace or people with potential to become equals in the case of those senior to them. In fact, more than 50% of the participants had experienced what can be considered some form of *microaggression*. An example of this is the experience of when several participants have been deliberately excluded from some key meetings at critical stages of a transaction and then being pulled in right at the end when the mundane administrative work needed to be done.

This type of experience seemed to have taken place throughout their careers and, in some instances, took place even when the participant was in an already senior position within the business. This is an experience that their non-Black female counterparts were unlikely to have experienced. Several participants also experienced *microaggression* in the form of expressing thoughts and ideas in meetings and either having those ideas completely ignored or having those ideas misallocated to a White and/or male colleague in the same meeting as if they did not say it at all. Participants mentioned that this gave them an experience of feeling *invisible* in the room where they have to fight for their presence to be acknowledged and their contributions to be recognised.

It is possible for any group of people to be guilty of delivering *microaggressions*, however, the most negatively impactful ones are likely to occur between those who hold power and those who are most disempowered (Sue et al., 2008). It has been argued that *microaggressions* are in fact reflections of an unconscious worldview of White supremacy – views of superiority–inferiority and inclusion–exclusion that are imposed on racial and ethnic minorities (Bell, 2002; Rowe, 1990; Sue et al., 2008). A combination of these themes in relation to the first research question subsequently results in a continuous sense of Black women in the finance industry experiencing a need to earn their space within their workplaces. This, ultimately, has affected their career progression within the most lucrative areas within the industry, which has in turn slowed their economic progression.

6.3.2 Global Theme 2: Defiance of societally imposed perceptions

This was a strongly emergent theme that was evident across all the interviews in various forms, but ultimately leading to the refusal of participants to be “put in their place” by societal expectations. Societal expectations are both explicitly and intrinsically woven into the fabric of society. This theme emerged in response to the second and fourth research question. It

became apparent that although the participants in this study acknowledged, and had indeed experienced, societal pressures and judgements, they remained resilient and determined to not allow this to deter them from their focus on economic and social progression. The participants, although evidently aware of the oppressions facing Black women in the industry, had demonstrated a conscious resistance as far as possible. The participants shared a common character trait of strength in personality. In reference to a Black female ex-colleague who had left the finance industry, one participant stated, “I think she got swallowed by the whole male ego”. Being the only Black woman in the workplace spaces in which they often find themselves tends to require Black women to stand firm in their own corners. The findings of the research demonstrate that the participants’ upbringing and backgrounds played an influential role in shaping their resistant attitudes towards hegemonic values and structures as well as societal expectations placed on them. This resulted from having been raised by educated and professional parents, who can be considered to be “middle class” and therefore privileged in relation to the typical Black home, from their growing years during Apartheid South Africa. There has been much debate on what can be deemed *middle class* in the South African context, however, for the purposes of this study, it is determined in terms of a level of income or occupational status which make it possible for people to enjoy a life of relative affluence (Statistics South Africa, 2009b; Udjo, 2008).

It was evident in the analysis that even though the participants possess strong and resilient personalities which have enabled them to pursue their careers, they struggled to find balance in showing dedication to their work, while also dedicating themselves to being wives, mothers and other societally expected roles. Earlier on in their careers, participants expressed having experienced this struggle to a greater extent as they were finding their feet in the finance industry and learning how to find the balance between asserting themselves and ensuring they are heard while not antagonising relationships with those who had power over their career progression within the workplace. It appears that there was more of a struggle with internalised oppression or a sense of an absence of sufficient confidence to resist or fight against it. Consequently, this resulted in participants seeing themselves endure compromised self-determination and often making choices that align with the need for safety (job security) instead of the goal of making advancements earlier in their careers.

Many of the struggles and challenges faced by the participants were informed by societal expectations and what appear to be what people commonly consider to be Black female traits.

These are some of the common gender and racial stereotypes that the participants reported to have experienced or encountered:

You speak English so well, you must be African American. You can't be from around here.

You speak English so well, you must come from a wealthy/privileged background.

You do not speak English well, so you're not smart.

You are Black, so you can't be interested in the arts.

You are Black, so you don't speak English.

You are a woman, you must smile more.

You are a woman and the place of work is not for you.

You're a Black female in the workplace, make me tea.

All these stereotypes are unspoken, they are internalised, and not necessarily verbally articulated. They are expressed through behaviours. By merely being present in a professional context within the finance industry in a profession not typically expected of Black women such as administrative or catering staff, participants were seen to be in contradiction to these stereotypes and blurring both expected gender and racial roles. The ambitious attitudes and resilient personalities of the participants enabled them to charge against societal expectations, thus gaining upward organisational mobility within the White male-dominated finance industry. However, this career progression has often landed them in positions where they experienced being targeted as they pose a threat to patriarchal social norms, challenging traditional male and White social dominance. Participants revealed that earlier on in their careers, they felt less impacted by their race and gender but started to experience more friction as they rose in the ranks, particularly from their White male colleagues. The more senior they became, or the more they challenged the status quo in any way, the more they posed a threat to those in dominance. Once they transitioned into roles that were considered more senior and were on a growth trajectory within the organisation, the treatment they received from their senior White male colleagues in particular, often took on a more hostile tone. Previous researchers have coined this phenomenon as *Pet to Threat* (Thomas, Johnson-Bailey, Phelps, Tran, & Johnson, 2013).

The *pet to threat* phenomenon is found in employees who find themselves in positions where they are the *onlys* or solos in their workspaces, in this instance Black woman only, being treated as *pets* rather than as professionals. “A pet is beloved, cared for, and often treated in child-like fashion. The pet status for new professional employees suggests that new professional employees are not equal to their masters and that their masters know what is best for them, if only they behave *appropriately*” (Thomas et al., 2013). At the *pet* status, participants’ behaviour and attitudes are more in line with those congruent with internalised oppression. There are several examples expressed by the participants of experiences of the shift from being *pet* to *threat*.

In the experience of the participants in this study, the transition from *pet* to *threat* was most commonly felt in instances when an opportunity for promotion to a position of leadership presented itself. These would typically be opportunities where the participants would be transitioning into roles that come with a level of influence or power to make meaningful changes in the organisation and to rethink how business is conducted. These are the situations where participants have typically been most vulnerable to being recast as a threat from *pet*. Individuals seen to be stepping out of that place through a higher degree of career elevation or career advancement draw the ire of some of those in dominant positions.

Nonetheless, the participants consistently appeared to have not ever accepted the status quo. The participants expressed that they have felt a sense of having to constantly fight and challenge perceptions of what society has expected of them. However, they did express a great feeling of fatigue from the constant fighting against the tide, so a number of respondents reported to feeling tired of fighting. In their experience, participants felt that one of the key reasons why many women opt to exit the finance industry before they reach senior or executive levels is because they reach a point of this fatigue and are no longer willing to continue fighting. This has resulted in weakening the Black women pipelines as Black women fall out too early in their careers. It appears that because of their early socialisation, the participants’ upbringing has shaped them to be more ambitious, motivated and driven and able to withstand these societal pressures. It appears that over years of experience, Black women in the finance industry learn to exercise agency and defy the limitations placed on them by hegemonic norms.

6.3.3 Global Theme 3: The myth of corporate meritocracy

This global theme emerged in response to the third and final research question. The experiences of the participants in this study revealed that the culture of corporate in South Africa,

particularly within the finance industry, is shaped by what I have referred to as *The myth of corporate meritocracy*. The myth assumes that in a meritocratic society, success is entirely dependent on sheer skills, hard work and personal motivation and those who fail only have themselves to blame. It essentially presumes that whatever your social position at birth, society ought to offer enough opportunity and mobility for “talent” to combine with “effort” in order to “rise to the top” (Littler, 2017). Participants repeatedly reported to have experienced murky, unfair treatment in the assessment of their career progression, influenced by a variety of factors which were not necessarily equally applicable to their non-Black female counterparts.

The participants felt that because they are typically the only Black woman in a room full of men, and more often than not White men, the added visibility can make the biases they face more pronounced. The participants reported to have experienced several times in their careers where they have been held to particularly high (and often inconsistent) standards. Additionally, they are often seen as the standard-bearer for all Black women and sometimes, Black people. One respondent, Lelethi, had this to say in this context:

...the honest truth is the Black people before us really fucked us because they were just...a lot of them were very incompetent. That first wave of BEE people where it was window dressing, the service providers who just really didn't know what they were doing or didn't care, they were just kind of capitalising on this move to give Black people a chance, and they got in, and then they didn't do good work, and then everyone was just like Black people are shit... So, I get it, but, really, it's made it so much harder for us as Blacks.

The participants in this study are a group of Black women that have managed to break through the proverbial *glass ceiling* to occupy leadership roles in the White male-dominated finance industry, and as such feel the burden of representing all Black women. The participants' experience was that they faced biased evaluations that originated from standards that have been informed by those in the majority and in power. The significant challenge participants encounter is that, as a result of the gap or difference in social understanding between them and those in power, hegemonic norms in corporate culture are not created with their needs in mind.

Phillips, Rothbard, and Dumas (2009) argue that people who are demographically different from each other have a significantly challenging time in developing high-quality relationships in organisations. In the experience of the participants, this difference in social distance results in them working harder to prove that their dedication to work is as much as their non-Black,

non-male colleagues. As a consequence of this, they have found themselves working harder to demonstrate capability and dedication. However, this has proven to be self-detrimental at times as Black women have not allowed themselves time to play the “corporate game” which is critical for success as they have had sole focus on just the work and not the *nuances* around it.

The participants indicate that the social distance between themselves and those in power within the finance industry further necessitates an understanding and engagement in the “corporate game”. The participants found that, in retrospect, it would have served their careers better, had they understood this from the beginning. Social distance creates a barrier between those with dominant power and the participants, which makes it more challenging for held stereotypes to be broken. In the experience of the participants, it appears that those in dominant power have been resistant to accepting any information contrary to their held stereotype of their perception of the participants. Participants reported to have experienced stereotyped discrimination largely informed by this social distance, from having their judgment challenged to being overlooked or being mistaken for someone at a more junior level. This appears to be one of the key contributing reasons for their assessments not being objective. It seems that there is inertia for any change to come about as these stereotypes are inscribed into the very structure of institutions and into institutional practices as a result of those in dominant leadership within the South African finance industry.

The trouble with the Myth of Meritocracy is that it denies inequality and privilege in its different forms. It fails to recognise social difference and injustices that different employees bring into the workplace. The participants’ experiences make it evident that meritocracy is a myth. The notion of meritocracy within the South African finance industry in Johannesburg is a system that is designed to perpetuate inequality. It is inherently not designed to aid social mobility. In gaining a deeper understanding of the experiences of the participants, it became apparent that the way in which the term “merit” is defined is not objective. As argued by Littler (2017), “merit” itself is a malleable, easily manipulated term. Furthermore, the participants’ experiences demonstrate the way in which the narrative of merit or meritocracy within the finance industry ingrains privilege and creates murkiness regarding assessment and reward criteria.

Within a system of meritocracy, failure to succeed rests on the individual; essentially, it perpetuates self-blame. Over the duration of the participants’ careers, this system resulted in mental fatigue and damage to their self-confidence. An example of how this had manifested in

the life of one participant is in the instance of a missed promotion or learning opportunity where she may attribute this to her own inabilities (“I’m just not as qualified”) rather than to an inequitable system. Participants reported having experienced repeatedly going through times of second-guessing themselves, which, beyond affecting their self-confidence, also had an impact on their general well-being. The mental strain associated with trying to live up to a professional ideal originally created to support and elevate one social group (White, male), rather than support diversity, was often mentally taxing and made it harder for the participants to perform at their optimal level at work.

Major and Schmader (2001) argue that it is not difficult to see why people find the theoretical notion of meritocracy appealing as it carries with it the idea of moving beyond and transcending where one started in life and of creative flourishing and fairness. However, the findings of this study show that it is in fact a smokescreen for inequality. The institutional *Whiteness* and *maleness* of the South African finance industry in Johannesburg is entrenched in a system of retaining power within one group and reproducing (or undermining the legitimacy of) that inequality.

These themes suggest that the way things are done, or the way ‘we’ do things in the finance industry is the purview of white men who dominate the industry, and that it is normalised or (becomes hegemonic). It is presented as the right way (rational and objective) to do business in the finance industry, neutralizing the perception of racialization and genderization. Each of the global themes are interconnected and reinforce each other, accounting for the status and career experiences of the Black African women in finance.

Chapter 7

Practical Business and Theoretical Implications

If they don't give you a seat at the table, bring a folding chair.

– Shirley Chisholm (cited in Carr, 2017, para. 1)

7.1. Introduction

This study was designed to garner an in-depth understanding of Black South African women's personal interpretations of their experiences within the finance industry in Johannesburg. The research sought to understand the way in which the participants believe these experiences have shaped their careers and challenged or accelerated their progression. Essentially, the research study aimed to elicit Black women's views concerning their career experiences in the South African finance industry. Furthermore, an additional essential objective of the research was to break the silence or denialism around discrimination in the finance industry and gain an understanding of the implicit and explicit discriminations faced by Black women.

In order to achieve this, it was important that hegemonic norms were problematised and that the privileges, both covert and overt, were acknowledged. Accordingly, the first major practical contribution of the present research is that it provides insightful, first-hand account narratives of the nuances and complexities of the gender and racial issues that Black women continue to encounter in the finance industry despite legislative redresses. As documented at the beginning of this thesis, in Chapter 1, it is a well-known fact that South Africa is a country with a diverse population faced with different social and economic realities. In fact, according to the Gini index data coming from the World Bank, South Africa is listed among the most unequal countries in the world in terms of income distribution (Barr, 2017).

The current top and bottom five countries according to the Gini index

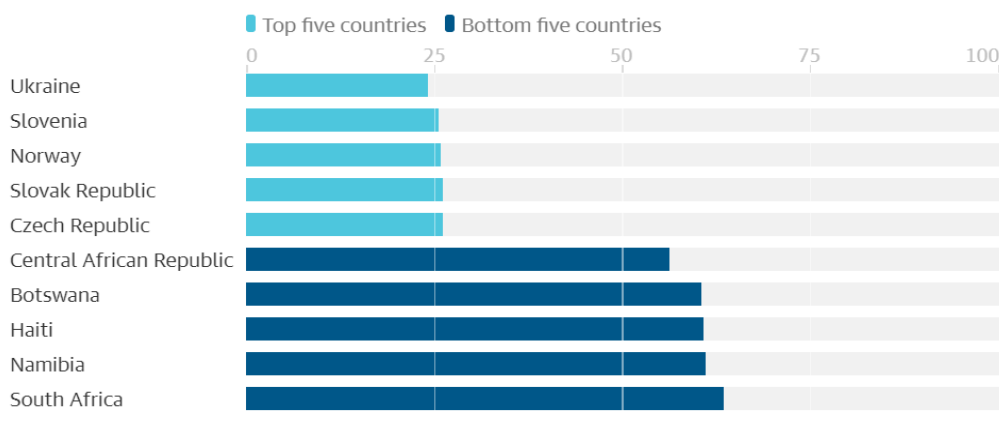


Figure 10. Guardian Graphic| Data Sourced from: World Bank Gini Index.

These varied realities are largely influenced by one's social and economic position. As discussed in the literature review (Chapter 2), historically, Black South African women were (and continue to be) the most marginalised in the country and White men were (and still remain) the most privileged, deriving the greatest benefit from the Apartheid institutionalisation of economic and social exclusion of the poor (Albertus & Tong, 2019). The findings of this research reveal that Black South African women in the finance industry continue to be marginalised, albeit in a less explicit or overt way than in the country's past. These findings further reveal that although the prejudices experienced are not overt in the way that Black women may have endured in the past, the social, psychological, and economic effects are still immensely injurious.

The narratives from the participants in this study reveal that South Africa's long history of racialised and gendered practices, which permeate multiple aspects of life, are intricately woven into the very fabric of society and will take far more than the existing legislative Employment Equity and Affirmative Action frameworks to redress. It is evident that for true transformation to take place in the finance industry of South Africa, more extensive interventions will be required to transform not only employment policies and practices, but, importantly, mindsets as well.

7.2. Perpetuation of Corporate Social Distance

The findings of this research highlight the prevailing cultural and social gap that exists between Black South African women working in the finance industry and the dominant hegemonic power, predominately White men. It appears that the *absence* of a significant number of Black women's voices in the finance industry, particularly at senior management to executive level,

has been a significant contributing factor to this gap in understanding. The essence of this “gap in understanding” is captured in the *word cloud* in Chapter 5 (see Figure 4). In the word cloud, the word “*they*” is recorded as the most frequently recurring word in the transcripts. This was key in demonstrating the *social distance* that participants perceived and experienced between themselves and the social group in dominant power. The high frequency of the occurrence of the word *they* and the context within which it was used, provides evidence of a manifestation of *in-group bias* experienced by the participants. In-group bias is evident when an individual or a group shows a preference for those who are similar to them (Johnson & Hekman, 2016). In the context of the finance industry, in-group bias is evidenced by the overwhelming majority White male domination in leadership positions and board members. This suggests a continued selection and promotion of White men, by White men, into leadership positions. As discussed in *Theorising Race and Class* in Chapter 3, the foundation of this phenomenon is grounded in the 20th century colonial philosophy of securing capitalist development through cheap unskilled Black labour and ensuring structures of White political domination and privilege were consolidated to retain power. Key to this is the material exploitation and psychological domination of those who are not White. The findings of this research reflect the historical lines of oppression which manifest in today’s context. Although not as overt as in the past, the persistence of sexism and racism post-Apartheid is reflective of the historical social class dominance and embedded in the country’s racist past.

Below is a summary of the main findings of the study, encapsulated in the three global themes discussed in greater depth in the preceding chapter (Chapter 5).

7.2.1. Earn Your Space

One of the key findings of this study reveals that the scarcity of Black female faces in the highest positions within the finance industry serves to perpetuate the stereotype that Black women are not as competent or qualified to succeed in the finance industry. This is reportedly true, particularly in large, traditional South African financial institutions. Subsequently, Black women opt out of traditional financial institutions and pursue autonomy by starting their own firms within the industry. This was indicative of their continued interest in the finance industry in spite of the marginalisation they had experienced therein. Several of the participants interviewed for this study had worked for a number of years in big financial corporations, but had decided to branch out and start their own finance organisations in order to create a new world of working best suited to their needs where they felt they would thrive. A significant

contributing factor motivating Black women to make this move was cited as the fact that, with the large traditional firms, there is continuous expectation for Black women to justify and prove their presence in their finance roles. This is not to say that once established in their own firms this expectations is no longer applicable as Black female-owned finance organisations still need to operate within an industry which remains White male dominated – so therefore, the majority of their clients, counterparts, competitors and so forth remain White male. The presence of White men in the majority within the industry allows those in dominant positions, particularly, White men, the freedom to deviate from the status quo because their competence is assumed based on their membership in the high-status in-group (Johnson & Hekman, 2016). Unlike Black women, if White men fail in their actions, those failures are attribute to the individual and not their entire social group. However, within their own organisations, the Black women conveyed that they are able to gain a sense of identity, stand up for what they value and ingrain their beliefs as opposed to having to subscribe to those imposed on them. The research findings support the notion of the “Double Whammy” argued by Nkomo and Cox (1989), as evidenced by the participants’ experiences of sexism and racism in their careers. The participants’ experiences in fact reveal a “Triple Whammy” effect of sexism, racism, and classism.

The participants expressed that they had ambitions to create organisations where they could demonstrate that, despite all the presumably traditional expectations unique to Black females, they are still capable of building a nurturing, but successful, work environment.

7.2.2. Defiance of Societally Imposed Perceptions

The nature of this research study and the participants’ narratives necessitated the consideration of their positionality in the interlocking social categories of race, class, and gender. The Black women in this research experienced the simultaneous *indivisible categories* (Shields, 2008) of being Black and woman and coming from professional (middle-class) backgrounds. Their *social location* and *social standpoint* (discussed in Chapter 2) play a crucial influencing role in the participants’ lived experiences working within the finance industry. It has been an interesting finding in this study that the workplace subjugation that these Black women have faced throughout their careers has been largely as a result of those in domination perceiving them as one homogenous group (Black women) and holding specific expectations of them. The research reveals that it is their (*middle-class*) backgrounds that have shaped their resilient personalities which enabled them to push through the societal expectations placed on them, thereby allowing them to withstand the challenges of the industry. The findings suggest that

although their upbringing has placed them in the *privileged* position of being able to challenge and defy where society has placed them, their race and gender is what has been the leading factor in how they have been perceived by the hegemony that governs the finance industry. In other words, despite being raised by professional and qualified parents, and therefore being relatively privileged in this way, within their own professional context of the finance industry, the challenges they have faced in striving for economic progression has been hampered by a myopic perception of them as a homogenous group of Black women (and all the stereotypes associated with that).

Interestingly, participants' narratives uncovered a shift in their own internal attitudes and self-perceptions as they ascended the corporate ladder within the finance industry. In the early years of their careers, despite being ambitious and highly qualified, the participants experienced self-doubt and displayed more of an internalisation of an inferiority complex and of internalised oppression. The findings of the research show that there was a time when some participants had experienced seeing themselves as those in dominant positions perceived them, as individuals not as capable as men (of any race, but especially White men) or White women. However, the narratives show that there is a gradual, but continuous, shift in this as the participants advance in their careers and reach higher levels of the corporate ladder in the finance industry. There is an apparent and clearly evidenced firm belief in self-valuing in terms of capabilities and self-confidence the more senior they become. As one participant (Sara) stated, "I'm a damn good dealmaker...I really can do this." Therefore, another significant finding of this research is the resistance to hegemonic values and structures that the participants exhibit towards the more advanced years of their careers at an individual level. The research reveals that the participants have worked through the internalised oppression which they experienced acutely in their earlier career years. Despite having found confidence and self-belief in belonging in the spaces which they occupy, the results of this research study did not find evidence of the participants resisting the hegemonic values at a structural level.

7.2.3. The Corporate Myth of Meritocracy

As discussed in Chapter 5, meritocracy is premised on the assumption that, in a meritocratic society, success or failure are solely dependent on the individual (Littler, 2017). It does not take into account inequality, privilege or any other historical (or current) and structural injustices that shape and place individuals in their specific social locations. The participants' narratives revealed that the finance industry is structured around meritocratic principles.

Meritocracy enables a continuation and perpetuation of the White male hegemony that controls financial institutions in South Africa. Meritocratic principles are congruent with the argument made by Powell, Branscombe, and Schmitt (2005) on the different perspectives of inequality. Powell et al. (2005) contend that privileged groups tend to consider social inequality as a consequence of disadvantages associated with out-group membership as opposed to privileges associated with in-group membership. Much like meritocratic policies, thinking of social inequality as a consequence of out-group membership allows those in dominant power to continue reaping the benefits of being in their privileged positions without experiencing feelings of guilt. Powell et al. (2005) further argue this point in stating the following:

Indeed, the voluminous literature on prejudicial attitudes can be fairly summarized as an examination of how privileged group members explain the structural position of disadvantaged groups rather than how privileged group members think about their own more favoured position. (p. 508)

Given that White men's socialisation is entrenched against a backdrop of dominance, power, privilege, and entitlement, when social inequality is framed as a consequence of disadvantages associated with out-group membership, their dominance is reasserted. Several participants' narratives revealed a frustration and fatigue at the denial of privilege they experienced from those in leadership when it came to career promotions and learning opportunities. One participant, Sonto, recalls experiencing this frustration as early as her training in accounting articles, immediately after university:

...there definitely was a bias and...we used to have a booking system where everyone was booked on particular projects, and you'd find that most Black people would have to go and ask and say: I'm looking at Feb, I have no clients, what's the plan? What can I do? And, also, with articles, it's all about the hours, so it's very important that you continue working, 'cause you could just sit there and collect your paycheque, but it's important to get the experience to qualify. So, it was definitely a challenge from that perspective. And, obviously, once you have proven yourself, then people will start booking you, but, with the White counterparts, they just get booked and they'll...or, even at a job, they'll initially connect better with the client than you will.

Because inequality is inherently comparative, it can be accurately framed either in terms of dominant group privilege or subordinate group disadvantage. When framing social inequality as subordinate group or out-group disadvantage, as opposed to dominant group or in-group

association privilege, this is indicative of the very denial of privilege. This distorted and one-sided view of inequality allows the sustenance of the notion of meritocracy within the finance industry. It enables those in hegemonic power to continue with the drive towards meritocracy and the rejection of their social standpoints and social locations versus those of Black women, thereby denying their own inherent privilege which is favoured by the system. This biased view of the interplay between oppression and privilege is reminiscent and symbolic of South Africa's colonial historical context. As previously discussed in the thesis (Chapter 3), and succinctly captured by McEwan (2003), the colonial state (colonisers) during the early twentieth century were governed by two key principles: (a) guaranteeing capitalist development on the basis of cheap unskilled Black labour, and (b) consolidating the structures of White political domination and privilege.

When examining the experiences of the Black women, it is evident that the principles of these colonial structural injustices continue to prevail in the finance industry. Participants reveal that although the appraisal systems within the finance industry is said to be based on merit, their lived experience demonstrates that it is actually skewed towards the benefit of the career advancement of White men. From the early stages of their careers to the senior and executive positions that they currently occupy, the participants' narratives indicate that the finance industry in South Africa is structurally set up to enable the careers of White men to progress as quickly and as unhindered as possible. Meritocracy veils the inherent structural injustices that favour one group over another.

7.3. Practical Business Implications

The results from this research study demonstrate that current Employment Equity practices and policies in place to redress historical social injustices that continue to impact Black women's career progression in the South African finance industry have not achieved the desired results. Transformation imperatives in contemporary South Africa require greater workforce participation by Black South African women (Jaga et al., 2018). The participants' narratives reveal that their experiences within the workplace have been shaped by dominant ideology which has, for the most part, created a challenging career path for them. In order for this dominant ideology and hegemony to be authentically challenged, Black women's voices need to have significant representation and be heard within the decision-making structures of the finance industry.

The participants' experiences reveal that in the leadership teams and boards that they have been part of or led, they (Black women) have been in the extreme minority (one or two in number) and sometimes there has existed a complete lack of representation. The exception with this has been with the participants who have exited the large, traditional financial institutions and started their own Black women-led organisations. It is in these environments that they have created themselves where they are experiencing feelings of being *heard*. The study brought to light that despite reaching the senior and executive roles that they are in, they still continue to encounter not being *heard*. The study reflects that although most have reached a level where their reputations are respected, there is still bias towards, trusting the capabilities and judgements of White men who are in the majority, over theirs – even those who are more junior than them. It is still an unusual and rare occurrence for a Black woman to be promoted or appointed into a meaningful senior or executive position in the South African finance industry. Beyond the emotional and mental toll, homogeneity and bias can have real career consequences for Black women.

The findings show that *real* diversity starts with real numbers. The importance of meaningful representation of Black women at the decision-making levels within financial institutions, is that it contributes to changing the *face* of power and competence. The current homogeneity of the power structures within the finance industry, White and male, perpetuates the stereotype of competence and capability being White and male. Consequently, the White male voice is the most *heard* in the industry. Further to this, the findings of this research study show that there is a lack of significant willingness to change among the leadership structures, which hinders meaningful transformation. Previous studies have captured this phenomenon as a failure to shift from “prevailing assimilationist Eurocentric culture” to truly interrogate the dominant ideology and power dynamics shaping the finance industry (Ndzwayiba, 2017; Steyn, 2011).

To this end, the findings of this research have elicited some recommendations in striving towards progressive transformation for Black women in the South African finance industry. As discussed earlier in the chapter, there does not appear to be a silver bullet to addressing the challenges that Black women face in the South African finance industry, so these recommendations do not claim to encompass all the work that needs to be done to address the challenges that continue to exist. However, based on the narratives of the participants in this research, the proposed recommendations are those that have been deemed most potentially impactful in the current circumstances. These do require a careful balance of the tension that exists between a level of meritocracy and individual agency on the Black women themselves.

These recommendations are discussed under these three umbrella terms: (a) *Change from the inside vs. the outside*; (b) *Shifting social norms*; (c) *Establishing an internal network*.

7.3.1 Change From the Inside vs. the Outside

As discussed earlier in this chapter, a combination of frustration with slow or lack of change in traditional organisations and ambition to create their own organisations where they can work autonomously, has led to Black South African women creating their organisations, some of whom were part of this study. Although creating Black female-led finance organisations where Black women are able to cultivate an organisational culture which allows a higher level of perceived fairness and equality in career advancement, reward and flexibility is one solution; it also presents a new challenge of change from the *outside* as opposed to the *inside*. It does leave the issue of gender and race prejudices potentially perpetuating under dominant hegemonic ideology within existing large traditional financial institutions. As stated by Walker and Soule (2017),

The dominant culture and structure of today's organizations are perfectly designed to produce their current behaviors and outcomes, regardless of whether those outcomes are the ones you want. (p. 5)

While there is merit and benefit in the creation of independent Black female-led finance organisations as some of the participants in this research have done, it does pose the question of what then happens with regards to transformation within traditional South African financial institutions? Will a continuous exodus of Black women from financial institutions not even further entrench the existing dominant ideology and further establish the “old boys club” referenced in the participants’ narratives?

The probable outcome of Black women exiting traditional financial institutions is that the possibility of meaningful change taking place in the industry is less likely to occur and the likelihood of existing White male hegemonic power structures remaining intact increases. In creating separate organisations outside of traditional financial institutions that are intended to specifically accommodate Black women, the hegemony promises to continue unchecked, with the absence of meaningful transformative interventions.

With this in mind, it is important to consider what true transformation in the South African finance industry looks like. Drawing on the participants’ narratives, it is proposed that for the finance industry in South Africa to move towards true transformation, it is imperative that

power dynamics and social norms are questioned and interrogated on an ongoing basis. Drawing on the dualism project referred to by Mohanty (1988) and Chilisa and Ntseane (2010), discussed in Chapter 3, there is need for a *simultaneous* process of *deconstructing* and *reconstructing* of norms to take place. In order for the co-construction of an inclusive and authentically transformed South African finance industry to occur, a deconstruction of current essentialised social norms is necessary. These social norms and power dynamics can most effectively be examined from *within* traditional finance organisations where the White male hegemonic powers influence the organisational culture. As Sen and Airiau (2007) state, “Norms are ingrained in our social milieu and play a pivotal role in all kinds of business, political, social, and personal choices and interactions. They are self-enforcing” (p. 1512). This research study has revealed that there is no straightforward solution or silver bullet towards the process of achieving true equality for Black South African women in the finance industry; the process will indeed be complex and nuanced. That being said, the findings from this research study reveal that systematic gender and race prejudices are influenced by what has become societal norms woven into the fabric of organisational culture within the finance industry in South Africa. This, therefore, calls for a necessary examination of the way in which *social norms* are shaped and perpetuated in this space.

7.3.2 Shifting Social Norms

Social norms and attitudes can be hard to observe and to interpret, however, their impact on gendered and racialised roles in the workplace can be relatively easily identified. Despite the intangibility of social norms, their effects are tangible in the way they impact the career progression of individuals and shape hegemonic practices. It has become the norm in financial institutions for Black women to be in the minority and often completely absent in the most senior and executive roles. This discourse is congruent with a study conducted by the United Nations Development Programme (UNDP) (2020) on Gender Social Norms, which found that:

- “Embedded in these social norms are longstanding patterns of exclusion” (p. 152) from key decision-making roles.
- “Discriminatory social norms and stereotypes reinforce gendered identities and determine power relations that constrain women’s and men’s behaviour in ways that lead to inequality”. (p. 152)
- “Policymakers often focus on the tangible – on laws, policies, spending commitments, public statements and so on. This is driven partly by the desire to

measure impact ...” and “by sheer impatience with the slow pace of change (p. 156). “Yet neglecting the invisible power of norms would miss a deeper understanding of social change”. (p. 156)

An important factor, highlighted in the UNDP (2020) above, concerns the role of policymakers. These entrenched systemic discriminatory practices and resultant inequalities are perpetuated when policymakers fail to take into account the nuanced social norms and power dynamics that have long been established.

When creating policies to redress social inequalities such as the representation of Black women in senior or executive level management in South African financial institutions, policymakers ought to be sensitive to the power hierarchies that perpetuate these inequalities. For instance, current social norms prevalent in the finance industry reflect this reality which has become a *norm*: those in the highest decision-making roles must be White male, with the exception of a minority representation of non-White males. As aptly stated by one participant, Sara:

It is like we feel like it is a competition. And I think the system has made us feel that because, think about it, EXCO has always had enough space for fifteen White men, but, for some reason, there’s not enough space for fifteen Black women. Why not? So, the system has made us enemies of ourselves.

The above statement is an example of the way in which a social norm, which may on paper be compliant with Employment Equity requirements, is also reflective of the power hierarchy which exists in the financial institutions. The reality is that minority (or lack of) Black women representation at high decision-making levels within the finance industry reflects the fact that current policies and/or the execution thereof by various organisations, do not provide solutions that work around existing social norm constraints. This is particularly true when confronted with an organisation that has a deeply entrenched willingness to embody the true spirit of transformation. This is demonstrative of the fact that progress in the form of legal change does not necessarily result in meaningful improvements, and thus transformation; the effectiveness of these laws depends crucially on the ability and willingness of organisations to ensure they are fully applied and enforced. When representation of Black women is at such low levels, it makes it more challenging for them to be able to make significant change that can transform the organisation as they stand as one minority lone voice. As Verna Myers, Vice President of Inclusion Strategy states, “Diversity is like inviting everyone to the party and inclusion is asking people to dance” (Girijan, 2018, para. 13). Similarly, true inclusion of Black women

within the finance industry, including those who have already broken through the proverbial “glass ceiling” requires organisations to not only acknowledge their own privilege and overcome both their conscious and unconscious biases, but to create space for Black women to be represented and *heard*. The power of norms relies on their remaining unproblematised.

As mentioned earlier in this chapter, scepticism over the capabilities of Black women at senior and executive level within the finance industry is further propagated by the scarcity of seeing them. Consequently, when a Black woman is seen in a senior position, common responses to this is doubt and a need to have a White man present in the room with her for credibility. This questioning of capabilities is seen in other industries as well. An example observed by Albertus and Tong (2019), where a smear campaign was launched against Professor Mamokgethi Phakeng, currently Vice Chancellor of the University of Cape Town. Two UCT White alumni sent an email to 40 recipients (including a former vice chancellor, university council members and senior professors), where they cast doubt on Professor Phakeng’s credibility and alleged that her qualifications were fake. Her words, below, capture her response to these allegations:

“[This] isn’t just my story. It’s the story of many black African academics” (Mail & Guardian, 2017 Oct 11, para. 12). “I represent what conservatives are scared of. They think people like me are here to take over or destroy” (Mail & Guardian, 2017 Oct 11, para. 14). She further stated that many White academics are given professorship without doctoral qualifications.... “Nobody questions their credentials, or their academic track record and they don’t even have. They can get away with it because they are white. Me, a black woman who doesn’t only have a PhD but a rated scientist, and yet I have to explain myself” (Mail & Guardian, 2017 Oct 11, para. 15).

A move towards changing stereotypes of competence requires a shift in the presence of Black women at these levels. The higher the number of Black women leading financial organisations, the more likely it is that the current *norm* of Black women’s competence being questioned will start to diminish.

7.3.3 Establishing an Internal Network

Relationships play a key role in the creation of opportunities and guiding individuals in navigating the workplace. This remains important at all levels of one’s career. Most participants agreed that establishing a network of supports in the form of mentors and/or sponsors is essential in the advancement of one’s career. A sponsor is essentially a senior or executive level staff member invested in the advancement of the career of their protégé. They effectively

use their power and influence to create opportunities. On the other hand, mentors provide general advice and support on their personal development. Mentors are not necessarily senior members of staff, nor do they necessarily get directly involved in the creation of opportunities for their mentees, they are however, generally experienced individuals. As the participants came to learn through their experiences, simply being qualified for the job does not equate to career advancement or opportunities. As succinctly articulated by Hewlett, Peraino, Sherbin, & Sumberg (2010):

Women who are qualified to lead simply don't have the powerful backing necessary to inspire, propel, and protect them through the perilous straits of upper management. Women lack, in a word, *sponsorship*. (p. 1)

Participants established that a strong network of mentors and sponsors are a crucial element in the advancement of the careers of Black women in the finance industry, particularly as they are in the minority and constantly having to defend and justify their space. An internal network helps build a team of individuals around you to engage internal stakeholders in building credibility. Stallings (2020) refers to this network as “having a personal advisory board of people you can trust and be honest with who can provide you with feedback to help navigate some of the invisible currents, we're all swimming in” (para. 20). The importance of this network lies in the benefit of having a combination of experienced and influential individuals to guide in the understanding of biases and the myriad of challenges they encounter within the organisation, in order to determine when to stay and when to course-correct their actions.

Through the participants' narratives, it emerged that with the current status quo, White men make the most effective sponsors, particularly for Black women. This is indeed not surprising given the current power hierarchy with the most senior executive positions, and the power associated with them being held mainly by White men. As argued by Reid (2019), senior or executive level White male sponsors can afford to take the potential risk of advocating for Black women as emerging competent leaders.

Because of the level of their scope of influence and power, even if the sponsored Black woman does not deliver the promised level of performance, it is not likely to materially depreciate their social status within the organisation.

Although the above discussed *shifting of social* norms would likely be a complex and slow process, and can be complex, it is an important contributing factor to allowing a shift in

enabling Black women to be sponsors to other Black women as they rise in power and influence. A shift in social norms empowers Black women to make meaningful contributions to the advancement of each other's career progression without being reliant on dominant White males' influence. Ironically, with the current finance industry power dynamics, the co-operation and collaboration of White males is essential in making those gender and racial normative shifts.

7.4. Conclusion

In sum, Black women's collective voices within the South African finance industry are critical to moving towards true transformation. Therefore, true transformation necessitates the genuine *hearing* and incorporation of Black women's first-hand narrated accounts of their experiences, either through direct participation in decision-making institutions or through shaping the context for decisions. This collaborative process is essential in the development of policies, legislation, and programmes that are quite different from those that would have emerged without it. Providing an environment where Black women's voices can coalesce into a collective voice can thus promote their agency and greater gender and racial equality within the finance industry.

The findings of this research reflect the strong potential of Black women's ability to resist the oppressions placed and imposed upon them, both within the finance industry and from society. It is evident from the participants' narratives that the theory of internalised oppression, as discussed in Chapter 3, is not a notion that Black women readily accept and internalise. In fact, as demonstrated by the Black women in this research study, there is a conscious effort and move towards the resistance of these oppressive expectations. The significant contribution that this research study offers to the existing body of knowledge, is the urgent need to first *hear* Black women's voices in order to effectively understand their lived experiences within the finance industry as an essential means to understanding how current policies to redress their positions may be failing them.

Chapter 8

Concluding Discussion, Reflections and Limitations

No research is ever quite complete. It is the glory of a good bit of work that it opens the way for something still better, and this repeatedly leads to its own eclipse.

– Mervin Gordon (cited in Forbes Quotes, 2015)

8.1. Introduction

The central purpose of this study was to look beyond the statistical representation of the scarcity of the limited representation and, oftentimes, absence of Black South African women in the finance industry. While various studies (such as the Commission for Employment Equity Annual Report) provide data demonstrating the under-representation of Black South African women at senior and particularly executive level management in the finance industry, the need for understanding beyond the numbers necessitated this study. Additionally, the continued marginalisation of Black South African women in the finance industry, despite policies and legislation such as the Employment Equity Act, 55 of 1998 and the Skills Development Act, 97 of 1998, gave rise to the research questions central to this study. In light of this, this research study sought to answer four questions: How do Black South African women's narratives reveal how their economic progression, or lack thereof, reflects their experiences of gender and race in the South African finance industry? To what extent do Black South African women's narratives reveal their internalisation of the hegemonic values of their society's influence on their economic and social progression, or lack thereof, if they do? To what extent have these internalised hegemonic values been structured by the culture of corporate South Africa as interpreted by them through their experiences? How do the women resist hegemonic values and structures at the individual and structural level (if at all)?

The curiosity in answering these questions primarily lay in understanding Black women's experiences in the finance industry through their own interpretation and perceptions. Previous studies have identified gaps in literature concerning Western (White) dominance in the interpretation of African realities, and in particular those of African (Black) women's realities (Oyewumi, 2016). All interviewees in this research are South African women who have spent

most of their careers working in South Africa, with the exception of two women who had each had a brief amount of time working in the USA and the United Kingdom (UK), respectively.

Therefore, the participants were well positioned to provide narratives based on their experiences working in various types of organisations within the same industry, in South Africa. This research study aimed to provide a platform for Black women working in the South African finance industry to tell their own stories of working in this White male-dominated industry, in order to gain an understanding of how their intersecting social identities impacted their career progression. Hearing directly from the women themselves has been key to using their “concrete experience” as it provides the ultimate “criterion for credibility” in the building of knowledge (Jaggar, 2004).

8.2. Researcher’s Experience and Reflections

Being a Black woman myself with an upbringing not very dissimilar to most of the participants and also having spent a brief period of time working within the finance industry (albeit in the marketing division, as described in Chapter 4), placed me in the position of a partial “insider”. The reason I make reference to being a “partial insider” is because, at the time of conducting the interviews, I was no longer working in the finance industry, nor did I work within the divisions or functions of the interviewees when I was there (lending, advisory services, audit and asset management). This position was advantageous as it enabled me to establish rapport with the interviewees and therefore gain richer insights from them. That being said, this positionality called for continuous introspection in order to ensure self-awareness of my own biases and preconceptions as I progressed through the research.

8.2.1 Reflections from the Field

At the time of the commencement of preparing for the fieldwork, it was my belief that it would be relatively easy for me to get access to interviewees and time to interview them. My interview list started off with 15 names on it, however, as previously discussed, the final number of interviewed participants was 11. Because of the relationships I had developed during my time working in a financial institution, I had believed that I would have a reasonably unchallenging time getting the participants to agree to participate and that the snowball effect of recruiting additional interviewees would also not be problematic. However, although all participants that I requested time with initially agreed to be part of the research study, when it came time to actually schedule interviews, this became an intense challenge. At first contact, participants

showed a keen willingness to meet and do the interview, however, to find time in their busy schedules proved to be an almost impossible task.

Although all scheduled interviewees agreed to have the interviews audio recorded, an additional challenge that emerged was finding a suitable, quiet location to conduct the audio recorded interview. As the research topic continues to be of a sensitive nature in South Africa, a few participants preferred to have the interviews conducted out of their personal offices and in coffee shops which proved to be challenging from both a privacy and noise level point of view. However the majority of participants were happy to have the interviews conducted in meeting rooms within their offices which was far more suitable from an audibility point of view, however in some instances I felt that because they were within their work space, they were initially more guarded in their responses. However, this changed as rapport was established and participants became more at ease and less conscious of their surroundings.

It was interesting to note that, although I did mention to the respondents that I would be audio recording and taking notes during the interview, a few participants appeared to show some reluctance when they saw me taking notes. Interestingly, however, all participants appeared comfortable with the audio recording throughout the interviews. Of further interest were the moments when participants showed visible emotion through tears and/or raising their voices in what was clearly still raw emotion at events that had taken place in the past, despite the years that had passed. Of the participants who showed this kind of emotional response, there was a clear sense of surprise on their part that these questions had elicited this reaction in them. This was indicative to me of the depth of the subconscious torment that participants had endured over the period of their careers. Additionally, this was a poignant indicator of two revealing points which are indicative of the nature of the South African finance industry: (a) the systemic injustices make it incumbent on the subjugated to keep pushing on through the prejudices they encounter in their path to career advancement, and (b) the Black women who do make it to the highest echelons of the industry, such as the participants of this study, do indeed possess resilient personalities which enable them to thrive in this space.

As has been found in the main findings of this study, discussed in Chapter 6, this group of Black women is not content to live with the status quo and have therefore remained in the industry with determination to continue challenging gender and racial stereotypes, particularly regarding the capability of Black women in the industry, at least on an individual level. Intriguingly, however (as was noted in the previous chapter), although the participants

demonstrated a consistent and clear resistance against allowing themselves to internalise the oppression that they encountered in their careers and society, there was no obvious evidence of them resisting it at a structural level.

In other words, in dialogue with the participants, I observed that the majority of the participants interviewed did not demonstrate an active effort in making structural changes to the status quo within the large, traditional financial institutions; for instance, through advocating for the changing of internal policies, active mentoring of other Black women, and so forth. An intriguing finding that also emerged in the analysis was the self-ascribed exceptionalism that subtly came through in the way in which some of the women perceived themselves. I was struck by how some interviewees expressed more of their own excellence and ability as a reason for their progression, while minimizing the “leg up” that was given to them at some point in their careers as well as their relative privilege in coming from backgrounds where they received a good education and a sound support system from qualified, educated parents. It is this exceptionalism that appears to contribute to the lack of driving for structural change by the participants. This was a critical reflection in my final analysis as I reflected on intersectionality, where one lacks consideration of their relative privilege.

The instances where I noted active demonstration of structural effort to move towards gender and race transformation within the finance industry by Black women for Black women, was in the narratives from the participants who have left the traditional, large financial institutions and started their own finance firms. Black women founders of financial institutions expressed a conscious determination in creating real opportunity for Black women and structuring their organisations with efforts to address race and gender equity. However, one should not have to be exceptional to get a fair chance in the workplace and one should not have to create a new organisation in order to get away from structural oppression in one’s industry. True transformation, and fair opportunity, should be a reality regardless of one’s background.

Noteworthy is that despite the fact that several participants mentioned feelings of “fatigue” from the struggle of constantly having to justify their presence in the industry, none spoke of plans to exit the industry entirely. This was suggestive of the participants’ passion to continue striving to change the face of leadership in the industry.

8.2.2 Researcher’s Experience and the Contribution of Thematic Research

I decided to take a year off work to dedicate to the data analysis and writing up of this thesis. This proved to have been an absolutely necessary action for me as this part of my research

study turned out to contain the steepest learning curves in my academic journey. However, despite the challenging learning I was confronted with, the process of coming to the answers to the research questions was immensely fulfilling.

The selected method of analysing the narratives collected from the participants in this study was thematic analysis. As discussed in Chapter 4 (4.3), this method was chosen on the basis that it would enable the researcher to grapple with the nuances and complexities embedded within the narratives. It was my belief that, within the narratives of the participants of their experiences within the finance industry, lay insights that would be critical to understanding the systems of power that are perpetuated and reproduced from generation to generation. At the onset of this research study, the intention was to ensure that the personal experiences of the Black women in the finance industry provided the lens into the inner workings of hegemonic power within the finance industry, as interpreted by them.

Working through the narratives to draw the themes across the participants' stories was both enlightening and challenging. As discussed in Chapter 4 (4.9), it has been argued that social scientists are not absolutely neutral observers in conducting research, as "...we never shed our identities or biographies to become neutral observers" (Moser, 2008, p. 384). Selecting themes during the analysis process required of me to continually check my own biases. Of paramount importance in the analysis of the data, was to ensure that I stayed true to the narratives of the women I interviewed. The authenticity of the voices of the participants was central to deconstructing epistemological hegemony.

8.3. Limitations of the Study

It has been suggested that there is no such thing as "perfect research" (Kara, 2012). Therefore, as with the majority of studies, the design of the current study is subject to constraints. There are a few limitations in this study that could be addressed in future research. Firstly, the study only focused on the experiences of Black South African women working in the highest echelons of the finance industry. Thus, the narratives and experiences captured in the findings represent the voices of those who have already *struggled* through the hierarchies of power in their ascension up the corporate ladder. Although, as demonstrated by the findings of the research, this in no way suggests that women at senior levels in the industry do not encounter prejudices, it does necessitate further enquiry into the experiences of the women at lower levels within organisations, potentially contemplating exiting the industry. Additionally, this would

be enlightening to understand the shift in hegemonic power dynamics at play, which impact Black women's progression at various stages of their careers.

Secondly, this research was intentionally focused on narratives of Black African women (excluding those racially classified as *Indian* and *Coloured*) in order to gain a rich and undiluted understanding of their lived experiences given the history of extreme subjugation of this specific social group. However, as I journeyed through the research, a question that emerged several times concerned understanding the specificities unique to Black African women in this industry and how those relate to the experiences of women across races working in the finance industry. Exploring this in further depth would provide a more holistic understanding of the complexities of gender and race power hierarchy in this industry.

Thirdly, this study has illuminated the reality that men, and specifically White men, are the foundation of the dominant hegemonic ideology that *governs* the South African finance industry, and consequently the experiences that continue to subjugate women in the industry. Therefore, understanding their perceptions and beliefs regarding gender role expectations could provide some key insights into the construction of the hegemony that persists and the continued resistance to the dismantling of the oppressive structures that subjugate women in the workplace.

Lastly, motherhood emerged as an *invisible* indicator of women's loss of ambition in their careers. It appears that a penalty is applied to women who bear children during their career inasmuch as they are seen to no longer be interested in progressing in their careers, but rather signaling that they are ready to stay at home and no longer build their careers. Unintentionally, all the women in this study were mothers and had all experienced pregnancy during their careers within the finance industry, therefore, it would be interesting to further interrogate this phenomenon by contrasting it with the experiences of women in the industry who are not mothers.

8.4. Recommendations for Future Studies

Throughout the research study, several possibilities for further studies related to this research topic emerged. As discussed earlier in this thesis, this research study revealed that there is no singular solution or silver bullet to the attainment of true transformation and meaningful empowerment of Black women in the finance industry. Thus, subsequent to the above-mentioned limitations of this study, below are five suggested focus areas recommended for future studies.

8.4.1 Investigate the Evolution of Internalised Oppression

Further investigate the evolution of internalised oppression in Black South African women in the finance industry as they advance in their careers, with a specific focus on junior to mid-level Black women.

8.4.2 Comparative Study

A comparative study investigating the perceptions of Black South African women (including those racially classified as *Indian*, *Coloured* and *Black*) and White South African women working in the finance industry to understand their experiences of the impact of race and gender on their careers. An understanding of the differences and similarities.

8.4.3 Gender Role Expectations of Men

An in-depth qualitative study to unpack gender role expectations (if any) that men across races hold of women in the finance industry in the workplace versus the household, and if there are any overlaps.

8.4.4 Understanding the “Motherhood Penalty”

A comparative study of women across races with children and those with no children to understand the “motherhood penalty” as described by participants in one of the themes that emerged in this study.

8.4.5. The Effect of Race and Gender Discrimination Shielding in the Early Years

A finding from this research study: “Interestingly, although in their early lives the participants oscillated between their home life in predominately Black environments and going to school in predominately White environments, most only experienced race and gender discrimination later in their lives.”, might suggest the women were shielded from race and gender discrimination or their families did not prepare them or discuss it. A qualitative study to understand the role families play in protecting their children from harsh realities of race and gender discrimination.

8.5. Conclusion

This study demonstrated that racial and gender prejudices continue to manifest in the career experiences of Black women within the South African finance industry, even at the highest echelons. It affirmed that despite various employment equity policies established by the South African government in order to redress past injustices endured by Black women, inequalities

are still perpetuated. It is clear, however, that the form that these injustices take and the dominant hegemonic ideologies perpetuating them are more challenging to identify and dismantle as they take on a more *covert* or *invisible* appearance in the current context. While previous studies have investigated women in corporations and the struggle of shattering the proverbial glass ceiling, there was a gap in the literature as the Black women in this White male-dominated industry's voices had not been *heard*. This study contributes towards the closure of this gap by interrogating veiled power hierarchies still dominating this industry and consequently slowing down the career progression of Black women despite the legislation framework that exists to specifically address this. Importantly, the study further highlights the resistance of senior Black women in finance against internalising the oppressions that surround them in the industry which would otherwise threaten their ability to challenge the status quo and advance to the highest levels in their careers.

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Appendices

Appendix 1: Initial email to potential respondents

Dear xxx,

I trust you're well.

I reached out to you some time in 2016 to invite you to be part of my PhD research study on:
“Black African women’s narratives of their career progression: experiences of race and gender in the finance industry in Johannesburg”

I had some delays on approvals to commence my interviews with my research participants on the part of the university but have now finally received the go ahead to proceed.

I hope you are still interested in taking part in the study. I am looking to have completed all interviews by the 30th March 2018.

By way of reminder, below is an outline of my research questions as well as the criteria of the women I'm looking for.

I've also re-attached a brief synopsis of my research topic as well as a consent letter for your perusal.

Research Questions:

- i. How do Black South African women’s narratives reveal how their economic progression or lack thereof reflects their experiences of gender and race in the South African finance industry?
- ii. To what extent do Black South African women’s narratives reveal their internalisation of the hegemonic values (everyday norms) of their society’s influence on their economic and social progression or lack thereof?
- iii. To what extent have these internalised hegemonic values been structured by the culture of corporate South Africa as interpreted by them through their experiences?

Criteria:

- i. The subjects of this study must be Black South African (excl. Indian, Coloured) women who are financial services professionals involved in lending, advisory, audit and asset management. The sample will exclude women involved in Human Resources, Marketing, Corporate Social Investment and Information Technology.
- ii. Thirty participants falling within the above described criteria between the ages of 35 and 45, working within a private bank or investment firm based in Johannesburg, will

be selected to take part in the study. Participants will be Black professional women in senior management or at executive level.

Please advise if you would still like to participate in the study and when would be a suitable time to meet with you.

The interview should not take longer than an hour.

Best,
Palesa

Appendix 2: Participant information letter for a narrative interview



Wits Centre for Diversity Studies
13th Floor University Corner
University of the Witwatersrand, Johannesburg
Tel: 011 717 4418

Project Title: Black African women's narratives of their career progression: experiences of race and gender in the finance industry in Johannesburg, South Africa

Affiliation: University of the Witwatersrand, Johannesburg

Ethics committee: 0117174418

Prof. Melissa Steyn (supervisor): melissa.steyn@wits.ac.za

Researcher: Palesa Munzara [Mahloele]

palesa.mahloele@gmail.com

Good day,

I am a student at the University of the Witwatersrand, Johannesburg and I am currently registered for a PhD at the Centre for Diversity Studies.

My research aims to investigate black South African women's perceptions and interpretations of the impact of gender and race on their career progression within the finance industry. My study responds to the glaring reality that black women are under-represented in the finance sector, particularly at management level. There is a pressing need to "hear" directly from black women in this sector what the challenges are, as well as what enables career progression in this sector. I would very much like to interview you, to learn more about these issues from your perspective and would like to invite you to participate.

The type of interview I would like to conduct is a "narrative interview". This means a largely unstructured interview, guided by the questions below. The interview is a chance for me to hear your stories about the impact of race and gender as you have experienced it in your career. The interviews will all be conducted by myself, and I anticipate the session to take about an hour to an hour and a half. The interviews can be conducted at any time that is convenient to you, and any place of your choice. Participating in this research is entirely voluntary. If you decide to participate, and during the process you wish to discontinue, this is also perfectly allowed. I will request that we audio-record the session. Your identity will be kept confidential in the research process through the use of pseudonyms, and I will also obscure revealing aspects of your story in my research. The organisation/ business you work for will also remain anonymous. You will have access to the transcripts from the audio-recording, to check if I have accurately captured what you said.

If you are interested, but not certain you want to participate, please do not hesitate to contact me if you have any questions. If you are interested, please contact me and let me know, and I can share more information with you about the process. The form attached to this letter needs to be signed in order for us to embark on the interview. Please sign it and return to me at our first meeting.

I look forward to speaking with you.

Kind Regards,

Palesa

Appendix 3: Consent for the audio recording of the narrative interview



Wits Centre for Diversity Studies
13th Floor University Corner
University of the Witwatersrand, Johannesburg
Tel: 011 717 4418



If you agree to participate in this research, please complete the following consent form granting me (Palesa Munzara) permission to **audio record** this interview, which will be kept anonymous.

I understand that:

- My participation in this interview is voluntary.
- I may refuse to answer any questions I would prefer not to and I may withdraw from the interview at any time.
- The interviews should be no more than an hour and a half in length.
- I should feel free to speak candidly about my experiences. There are no right or wrong answers and I will not be judged for the opinions I hold.
- The researcher will give me a copy of my interview transcript so that I may flag information that could identify me.
- The interview and audio recording will be anonymous and confidential.
- My business/ organisation will remain entirely anonymous.

I _____ (name and surname) consent to being interviewed by Palesa Munzara (the researcher) and approve the use of the audiotape recorder during the interview discussion. I also consent to the use of my responses in an anonymous manner in this research study.

Please tick the appropriate box:

Yes: ☐

No: ☐

Signature: _____

Date: _____

Appendix 4: Narrative interview schedule

These are just examples of conversation prompts that could be used in the interview. I will not ask all these questions. The focus in this interview is their life narrative. Thus, I will start by asking them to tell me the story of their life, in terms of their career journey.

1. What is your position in this organisation?
2. What was your career journey to getting here?
3. Can you describe the make-up of your team with regard to gender and race?
4. Can you comment on your lived experience within your work environment?
5. Please describe what your experience of being a woman working in finance in South Africa has been like?
6. Do you think it is more difficult for Black women to think of themselves as financial services professionals? Was this true for you?
7. Was there any particular moment when your sense of your potential as a financial services professional was undermined?
8. Do you feel you have the same expectations of yourself as your male or White colleagues?
9. Have you ever felt you are struggling against your own expectations of yourself?
10. Are there contexts where you feel disadvantaged or isolated because of your gender and/or race? How has this made you feel?
11. What role has your upbringing had on your education and career?
12. Do you feel that being a Black African woman in your career experience has opened up doors for you or made it more challenging?
13. Can you comment on your relationship with other women in your working environment in terms of the support you receive from them and the kind of support you have given to them.

14. What, in your opinion, could be done to enhance the career progression of Black women in South Africa's finance industry?

Appendix 5: Word Cloud



Appendix 6: Preliminary themes linked to research questions

i. How do Black South African women's narratives reveal how their economic progression or lack thereof reflects their experiences of gender and race in the South African finance industry?

- Attrition of females and Black people through rank ascension (possible hypothesis: Black females falling off the most linked to weaker base/ foundation)
- Fronting and no real transformation
- Initial BEE was not true transformation and reputationally damaging to Black people, so “undoing” and “recreating” a new image of a competent and deserving Black professional
- Early career years majority White male teams (“specially selected Black bursary/ articles/ sponsorship) students, but mostly comradery as all starting at same level
- Struggle for meaningful work, even as early as articles stage
- Hard to connect with key players (male + White); nothing in common...not maleness, no whiteness. Side note: “All women are White; all Blacks are male”
- Missing a sense of community, no one to identify with
- Affordability to fit into the lifestyle: car (instead of taxis, group holidays)
- Mentoring/ sponsorship is critical “So, I think that’s when I realised the benefits of a sisterhood, of having mentors. Not even mentors as such, but people who can look out for you, particularly if you’re still younger.”
- I think he had just a matric, but he was a White guy and he spoke louder than everybody else, and he was larger than life, but he really wasn’t that smart.
- I literally was made to feel that I had no place here, and no amount of money can make you feel okay with that. I felt like I was treated as a troublemaker. I’m just a troublemaker, I’m not the docile Black who’s going to sit there and keep quiet. I really did feel like that.
- **Upside/ Downside of being a Black woman:**
 - I realised they were under pressure to have Black women in their teams. So, I was hired mainly because everybody wants a Black woman on their team to take to fill a number, but then they didn’t wanna ask the Black women what do you want?
 - I got to sit on Boards because most Boards they want a Black woman representative, so I would sit on Board, representing Vantage. So, I was given a lot of exposure. So, this is where I think being a Black woman helped me.
 - So, I am the first one to say to you, affirmative action and BEE, I’m a beneficiary, and, without that, firstly, I never would have made it to any of these organisations, because they didn’t want me there. I was not a welcome addition. I was forced to them, so they were forced to take me. So, I’m appreciative on those policies to that point that nobody wanted us on the table, so, in the absence of those policies, we never would have been players and

participants. So, being a Black woman has therefore helped me because I'm a necessity, they had to have me. Yes, unfortunately, the other side of the coin of that is that, because you are forced upon them, they would make your life a living hell, and they have made my life a living hell, in most places. But it makes you resilient and you learn to deal with these things, but, sometimes, it gets a little bit too much. The emotional stress is too much, which is probably why I loved relationships with other Black people because we could talk about this and commiserate, and you don't have to bottle it all in. You don't have to have, I don't know, nervous breakdowns in the office.

The "Mythical" Black Job-hopper:

- You have no idea how frustrated I was then because now you can imagine how much I've jumped around. I'm staying one year there, one year there. Now I look like I don't know what's going on with me, so I'm jumping around. It looks like it's for the money. It was never for the money. And years are catching up, I'm no longer young. I'm getting into my thirties now and I still am looking for this Holy Grail of experience in private equity, and that's all I wanted to do. Somebody to teach me and I can just do this.

ii. To what extent do Black South African women's narratives reveal their internalisation of the hegemonic values (everyday norms) of their society's influence on their economic and social progression or lack thereof?

Going against the grain (of what's expected)

- A lot of the ladies were also in pursuit of money
- Always looking for a bigger/ tougher challenge in the work
- Take up activities/ do things outside of your norm e.g.: Friday night drinks, play golf
- So, I've been doing deals. He asked me for a model, so I did a model. The guy was blown away. He kept going on and on about the model that I...how great it is. But I know you could sit there and say but he's complimenting you, but I'm thinking this is the level of experience I have, what did you expect? It's nothing great that I've done. So, I know there's other people could say but that's a compliment. I'm like no, it's because his expectations of me were so low that he thought I would not be able to produce a model, but you can't call yourself an associate and not produce a model. That's analyst work. But he went on like this model was just something. So, I think I kept blowing him away because he didn't have anything that he could hold me on.

Losing significant work without explanation:

- "all of a sudden, I was no longer working on certain deals with the boss. I remember there was a deal I was working with him on, he told me about it, and then I wasn't, and then this girl was now working on it with him, and it was just normal. They just carried on and worked, and I remember thinking what just happened?"

iii. To what extent have these internalised hegemonic values been structured by the culture of corporate South Africa as interpreted by them through their experiences?

Pregnancy/ Mothering in the workplace:

- Once you have a baby, corporate doesn't accommodate your new motherhood demands – even if you're still delivering the same as counterparts, visibility at work was critical to progression
- Where compromises are made, e.g.: flexi hours; women over-compensate
- Role of 'mother' in the workplace
- I fell pregnant and, honestly, I felt like I'm a walking sin. You know when you feel like you've done something wrong. I'm thirty-four years old, I've got my own money, I'm having a baby. I don't think there's an issue here. Yes, I'm not married, but that's none of your business. I worked so hard. I worked the jobs of two associates. In my pregnant days. I worked. I worked. I was tired. And they were just piling more and more work. So, I don't know whether these people were trying to make me snap or what, but I did snap at some stage, and I snapped at my boss.
- They also tried to offer me a half day, a job where I could cut my hours, at sixty percent of my salary. I'm like I've just had a baby and, as you know, I'm unmarried. I need more money.
- I remember, when I left there, I thought I'm just gonna go to an organisation that understands that I need to be a mother and I need work/life balance, but I still have something to offer because I'm a damn good dealmaker.

Personality Traits:

- Personality of participants: men are not better than women "I'm a feminist, and I've just always never thought that men are better than me."
- "Tomboys"/ "one of the guys" – personality trait emerging
- **Expected earlier career thinking:**
 - "I was in this box and I was going to fit here, and this is where I was going to stay nicely put and not try and be smart in that box, 'cause I must be privileged. They've given me an opportunity, they've hired me. Forget the fact that I can do the job, but I was given the opportunity, so I should be grateful."

White male/ Black female altercations:

- The thing that man put me through when I resigned, I'll never forget. He was livid that I resigned. It's almost like he thought how dare you resign on my watch? I gave you a job and there you are resigning. I couldn't believe how anybody could be so upset that I resigned. So, he took away...typically, in the dealing...I was working in the dealing room. The typical thing is you resign, you leave the same day, you stay at home. He took away my internet, so I didn't have access to internet.
- This guy there who came in there and spoke to me like I make tea at his house, 'cause he had gotten there...I can't remember the words, but I remember that the way he spoke to me made me feel like he's my boss. Not only my boss, but he's my master and I make maybe...I don't know.
- I remember I told him that you don't speak to me like I'm Mary at your house who makes tea. I know your interaction with Black women is limited to Mary who makes tea at your house, but there's a whole host of others that don't make tea, but at your level. So, I was so angry. I have never felt so belittled by somebody who was dumb, somebody that I felt knows nothing and has got the nerve to belittle me.
- And then these guys, they're saying, no, it's not a racist thing that he said. I lost my fucking shit if I have to do that, because I was like how the fuck would you know? But here's [sic] three males...excuse my language. Here's [sic] three White males and I'm telling you this is what this guy made me feel like, and here you are telling me it's not that. How would you know?
- And I said to them: how would you know? None of you are Black. Secondly, none of you are women.
- White males get ahead no matter what. They don't have to know anything, they just have to play the game right, they just have to be aligned with the right person, and they get ahead. There's a whole boere bond or whatever they call the thing of theirs.

Doubting abilities/ success scepticism:

- ...and then we wrote an exam at the end of this. So, I got the highest mark after everything, all exam, and they really didn't believe...they wanted to think that somebody else helped me. I'm like but I've got an honours degree in this stuff.
- And what I have noticed that we know our stuff. [I get it, we were lied?] to that the way to progress is to know your stuff. Not really. I can guarantee you. I look at my boss and I'm like how did you get here? Not that he's not smart, but I'm thinking I couldn't get your position and I can nail it because, technically, I'm that strong. But I've been concentrating on that technical – because that's how you get ahead, but we were lied to.

Be liked and succeed, your work does not speak for itself:

- I'm not like her. She always played it safe to not lose favour, and I couldn't be bothered, I didn't care to be liked. I did realise this is what you had to do to.

Experiences with Black men:

- But I think I guess I was a little bit too radical ‘cause they also felt...sometimes I found them too timid ‘cause the stuff that was being done to them, they were just taking it, and I just couldn’t. I was just too radical. I’ve come down, but I couldn’t. I really, honestly could not do it. But I found that they were able to. I left them there. And one of them is doing very well in that. So, they played the game.
- And I was like that whole romance I have of Black guy, he’s gonna help me, not at all.
- I really did not like him because I thought we’re both Black, I could rely on you, but that was a myth.
- The owner was a Black guy, he’s a Black guy, they’ve kicked him out now, he was there. But I found that, when I joined, he kept me at arm’s length. I felt like he was on some we are Black, but we are not friends. So, you feel the arm’s length when somebody wants that kind of relationship. So, you respect that.

Experience of being “othered” / “othering” – look up: ingroup/outgroup

- But what was hard for me at Investec is that they were trying so hard not to make me feel like the only Black person that I ended up feeling like the only Black person because I was getting so much attention. It was just like, guys, let’s just be normal.
- So, I felt I stood out because I was working in that international team.

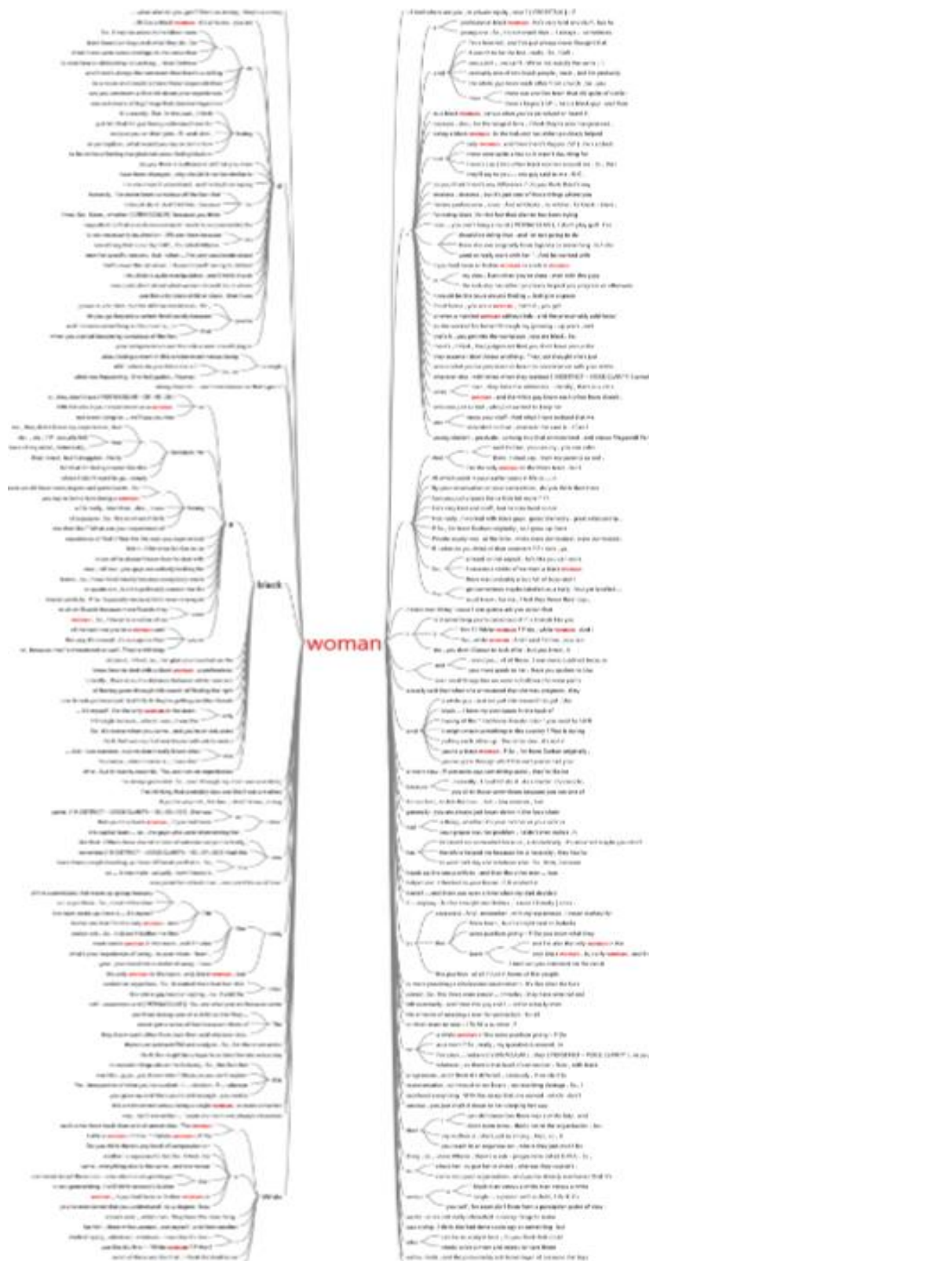
Realisations:

- So, I’m almost at that you’re here because you’re White, you’re actually not that smart. I’ve actually realised that these people are not that smart. They don’t know something that you don’t know, ‘cause you always thought that they had this special thing. They don’t.
- I’m not that Black, the Black face that’s going to come like all I have to offer is my Blackness to the team. I sit here and I’m the only Black person in the room and I’m the only one who doesn’t know anything around here. It’s disrespectful and it’s offensive.
- With age the hegemonic value doesn’t have as much of an effect. “I’m not so conscious of it anymore, but I think that’s a factor, because I’m at my age, I’ve been through so much of this stuff that it doesn’t matter. I’m a lot more self-assured, and I’m in a senior role” ... “I know what I bring to the table, so I don’t need the validation.”

Black females and Black females – “I want to be the only one at the table syndrome”

- It’s like we feel like it’s a competition. And I think the system has made us feel that because, think about it, EXCO has always had enough space for fifteen White men, but, for some reason, there’s not enough space for fifteen Black women. Why not? So, the system has made us enemies of ourselves.
- “I want to be the only one at the table syndrome”

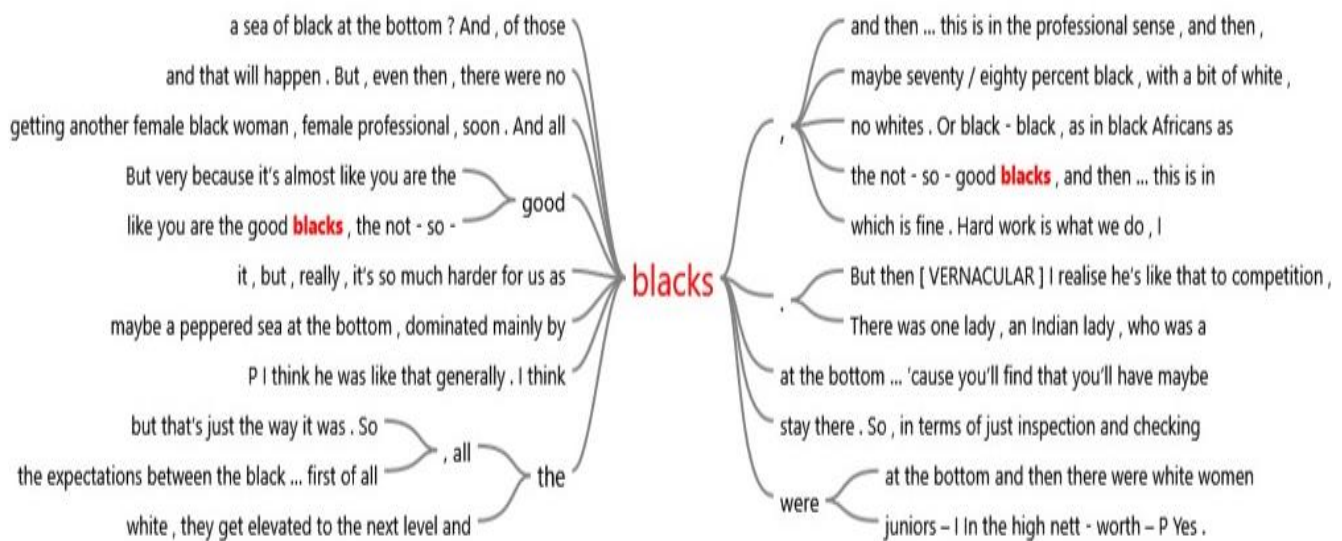
Appendix 7: Woman Word Tree



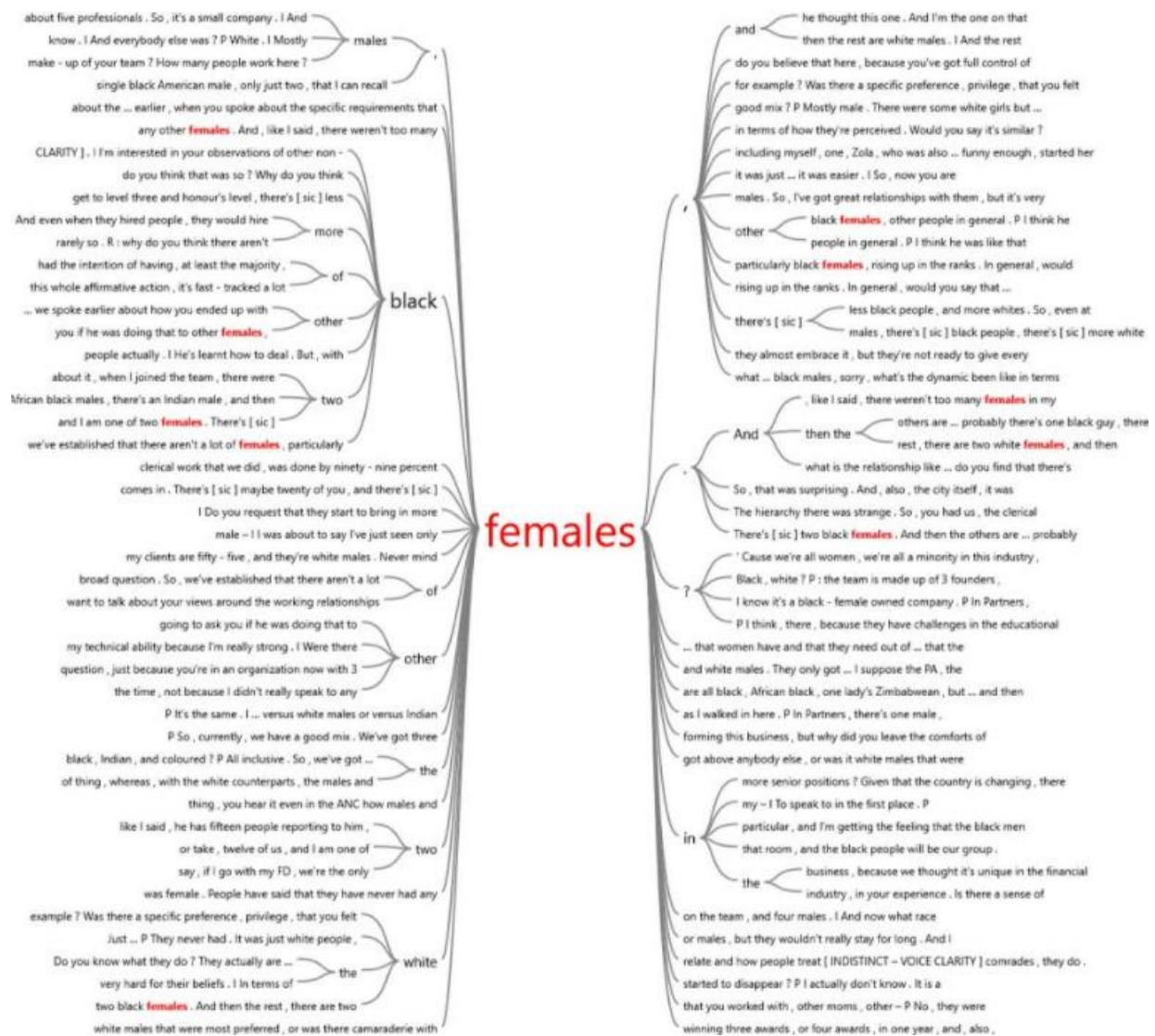
Appendix 8: Women Word Tree



Appendix 9: Blacks Word Tree

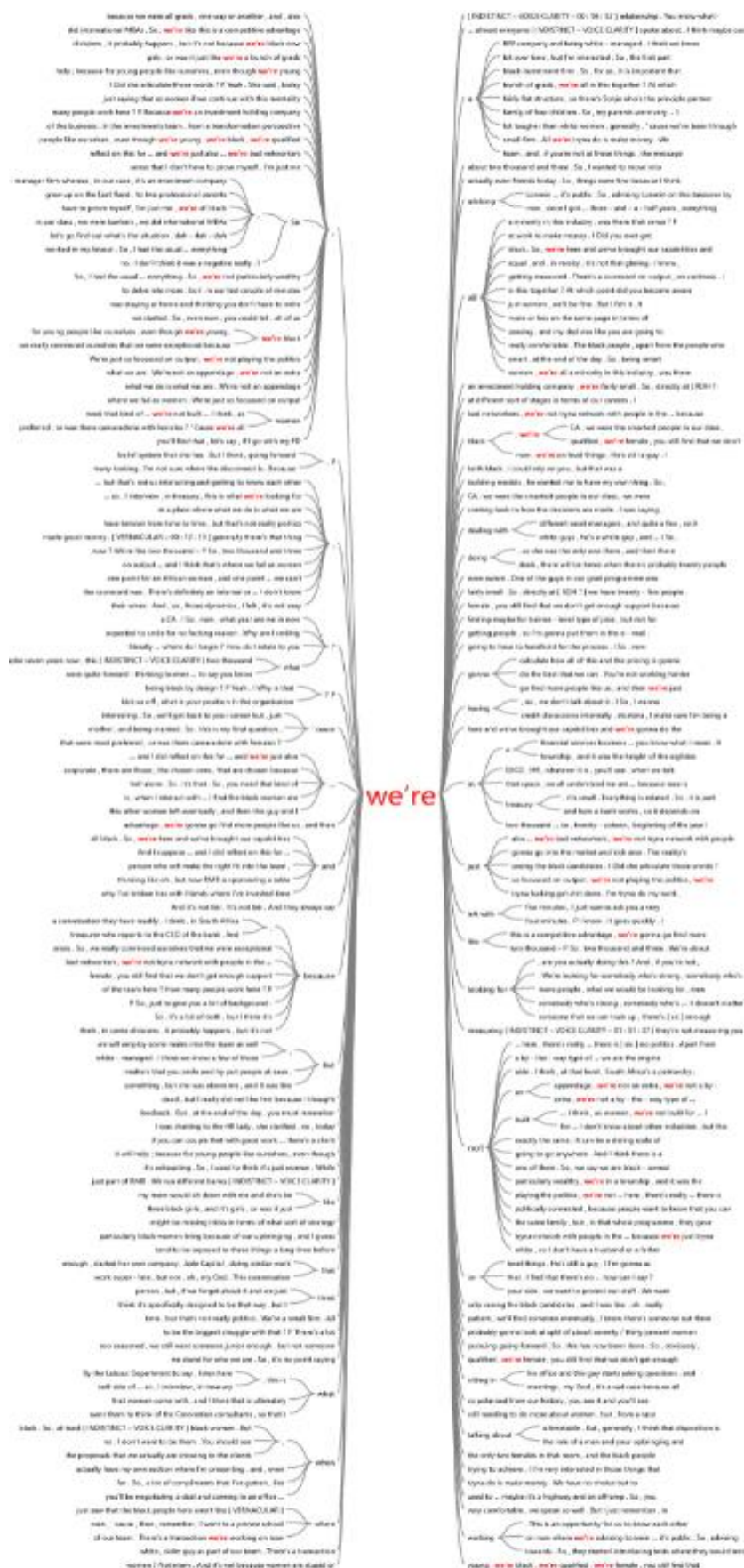


Appendix 10: Females Word Tree



[illegible]

Appendix 12: We're Word Tree



Appendix 13: Understand Word Tree

