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The Impact of Affirmative Action on Skills Retention within the Banking Sector in South Africa

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The Impact of Affirmative Action on Skills Retention within the Banking Sector in South Africa

Anisa Maharaj

A research report submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in partial fulfilment of the requirements for the degree of Master of Business Administration

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ABSTRACT

Affirmative Action remains one of the most highly sensitive and debated subjects in South Africa. It is, nevertheless, important that legislation be fully researched and constructively debated to bring about change to the lives of previously disadvantaged population groups. The present study focused on the impact of Affirmative Action on skills retention within the Banking Sector. The goal was to establish how skilled employees within the Banking Sector experienced the impact of Affirmative Action.

Emphasis was placed on how employees define Affirmative Action; whether or not they feel that others question their abilities because of Affirmative Action; and the extent to which Affirmative Action policies affect their job satisfaction. The research sought to establish if Affirmative Action is the reason why skilled employees are job hopping and or emigrating.

A quantified research approach was used to study the views of 100 employees from the Banking Sector. Results of the study revealed that respondents viewed Affirmative Action as a positive factor to redress the imbalances of the past. The respondents were, however, of the opinion that Affirmative Action is a form of reverse discrimination. These results concur with those from previous research (Sowell 2004; Zelnick 2006).

Respondents did not agree that Affirmative Action drives a wedge between self-esteem and success, finding which is contrary to previous research (Gillis, Gomes and Valliere 2001; Koekemoer 1998) that propound a high stress level and demotivation amongst those who are supposed to benefit from Affirmative Action. The current findings are congruent with Mikkelsen, Ogaard and Lovrichn (2000) where the assertion is that job stress caused by lack of training and development impacts turnover. The findings are also congruent with Johnson's (2009) and BANKSETA'S (2008) assertion that the shortage of skills within the Banking Sector could be attributed to the policies of Affirmative Action.

DECLARATION

I, Anisa Maharaj, declare that this research report is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration in the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.

Anisa Maharaj

Signed at ……

On the …….. Day of …… 2010

DEDICATION

This research dissertation is dedicated to my husband, Manoj, for his unwavering support, love, guidance and encouragement that he had given me throughout my studies. To my sons Shaval and Thashil, let this achievement be an example to you both, that with dedication and perseverance anything is possible.

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To all the employees of FNB, ABSA, Standard Bank, Nedbank and BANKSETA who participated in this research study, thank you very much for the time and effort that you sacrificed to complete the research questionnaires.

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CHAPTER 1

1 INTRODUCTION

1.1 Purpose of the study

The purpose of this research is to determine whether and how Affirmative Action is a contributing factor to the skills shortage problem that exists within the Banking Sector in South Africa

1.2 Context of the study

There is considerable debate about the skills shortage in the overall context of the South African Industry (BANKSETA 2008). This report was based on research relating to skills shortages in South Africa in relation to Affirmative Action. The research was based on information and surveys pertaining to the financial industry, specifically retail banks, merchant banks and general banks.

In the Banking Sector, particularly with the requirements of Affirmative Action programmes, there is a need for additional personnel from previously disadvantaged groups (BANKSETA 2008). This need raises issues surrounding the fairness and relevance of Affirmative Action.

According to the Stanford Encyclopaedia of philosophy, “Affirmative Action means positive steps taken to increase the representation of women and minorities in areas of employment, education and business from which they have been historically excluded (Fullinwider 2005:p1) The South African economy suffers from Structural unemployment, which is due to an oversupply of unskilled and semi-skilled labour and a shortage of highly skilled labour (BANKSETA 2008). One of the key challenges facing the economy is the need to match the increase in demand for highly skilled people with an adequate supply (BANKSETA 2008).

This research also sought to establish the cause and effect of the shortage of highly skilled labour within the South African banking industry.

Banks advise that there is a skills shortage at various levels of management in the Banking Sector (BANKSETA 2008). Against this reality it is valuable to understand how morale and motivation amongst skilled individuals are being affected due to government legislation, which inevitably impacts skills retention and knowledge transfer. Maximising team engagement, motivation and retention is vital in today's highly competitive environment (Struyk 2002).

1.3 Problem statement

1.3.1 Main problem

Identify the advantages and disadvantages of Affirmative Action and the perceived effects it has on skills retention within the Banking Sector.

1.3.2 Sub-problems

The first sub-problem is to identify the advantages of Affirmative Action.

The second sub-problem is to identify the disadvantages of Affirmative Action.

The third sub-problem is to analyse the impact of Affirmative Action on skills retention within the Banking Sector.

1.4 Significance of the study

Affirmative Action does not only affect those affirmed, it affects even more so those not affirmed. According to an article in Newsweek by Johnson (2009), recent independent studies show that departures from South Africa are ongoing and are sapping the nation of its skilled and best-educated young citizens. “South African Whites are leaving at a pace consistent with the advent of "widespread disease, mass natural disasters or large-scale civil conflict”, according to a report by the South African Institute on Race Relations” (SAIRR 2009:p19).

Eight hundred thousand out of a total white population of four million have left since 1995. Blacks, Coloureds and Indians are also expressing the desire to leave. In the last 12 years, the number of Blacks graduating in South Africa with advanced degrees has grown from 361,000 to 1.4 million a year. But in that time the number of those expressing hopes to emigrate has doubled.

In his article Johnson (2009) claims that a poll conducted in May 2008 among 600 people of different races, ages and genders found that 20 per cent were planning to leave the country. Johnson (2009) goes on to explain that many Whites feel that Affirmative Action limits their opportunity for advancement and this stops many emigrants from returning to South Africa. South Africa has 25,000 registered accountants, of which a quarter now live overseas. Engineers, doctors, nurses and accountants are all in increasingly short supply. In February (2009), Health Minister Barbara Hogan said South Africa's doctors are "constantly being poached" by places like Canada, Australia and the United States - among the most popular destinations for wealthy white emigrants. Banks and investment companies are forced to look for talent overseas.

Unlike other employees, it seems that affirmed employees are likely to be subjected to heightened scrutiny. De Witt, Erasmus and Swanepoel (1998: p4) propound that “ Research in the early nineties for instance shows that many white male managers at that stage believed that Blacks and white women are less capable than white men”. Such views can destroy the self confidence and motivation and may become a negative self-fulfilling prophecy.

Perceptions, fears, stereotypes and beliefs of this kind may, if not managed properly, typically contribute to white resistance to the implementation of Affirmative Action and may form an important stumbling block in the process of true equity in the workplace (De Witt et al. 1998).

Research studies (Gillis et al. 2001; Koekemoer 1998) seem to point to a high level of stress and demotivation even among those who are supposed to benefit, the affirmed. According to Koekemoer (1998: pp 32-33) “Affirmative Action appointees have huge stress because of their disadvantaged social background. They often receive less praise and more criticism.”

Black managers are alleged to still have a negative view of the implementation of Affirmative Action policies.

“They are silent firstly because of a deliberate personal aversion to being associated with Affirmative Action. Following years of tokenism, bad media and a stigma associated with being an ‘Affirmative Action appointee’ black managers are at pains to dissociate themselves from Affirmative Action.”

(The Black Leader 1994: p21)

Thus, if implemented without due consideration by those responsible for its implementation, Affirmative Action may result in lost happiness, lost reputation, pain and suffering.

Knowledge of the impact of Affirmative Action on employees is of cardinal importance to any organisation or institution. Though much has been known and researched about Affirmative Action in workplaces, there seems to be less documented about the experiences of affirmed employees in South Africa; more so about the experiences of employees within the Banking Sector and the impact these experiences have on skills retention.

1.5 An analysis of the measures related to Affirmative Action in South Africa

The following prominent measures were adopted in relation to Affirmative Action in South Africa:

1.5.1 The Employment Equity Act (EEA)

Although passed in 1998, this Act only came into effect at the end of 1999. Its aim was to achieve equity in the workplace by: 1) promoting equal opportunity and fail treatment through the elimination of unfair discrimination; and 2) implementing Affirmative Action measures to redress the disadvantages in employment and to ensure equitable representation in all occupational categories and levels in the workforce. The EEA requires a company with more than 50 employees to ensure that its workforce is representative of the South African population by encouraging the employment of Black people, women and people with disabilities (Department of Labour 2008).

1.5.2 The Employment Equity Act No. 55

The Employment Equity Act No. 55 of 1998 is another Act that drives the implementation of Affirmative Action. The main aim of this Act is to redress discrimination in workplaces against previously disadvantaged people. According to this Act no person should be unfairly discriminated against, directly or indirectly, in any employment policy or practice on the basis of race, gender, marital status, religion, sexual orientation or pregnancy. The Act also covers the practices of evaluating and rewarding work performance on the essential job functions, by identifying the key performance indicators collaboratively between the employers and employees prior to the employment. It is necessary to provide induction training to all stakeholders to gain the skills necessary to facilitate this new relationship in the workplace (Dekker 2004).

1.5.3 Skills Development Act

The Skills Development Act is also one of the pieces of legislation meant to facilitate the implementation of Affirmative Action. Its key objective is to develop new skills in order to improve equity and productivity in the workplace. Through the implementation of the Employment Equity and Skills Development Acts employers are encouraged to consider the workplace as an arena of active learning, leadership development as well as a vehicle for the development of a suitably trained and qualified workforce. In addition to the requirements of the Skills Development Act, the Financial Sector Charter sets out guidelines for companies with the overall focus on investment in human resource development, with special emphasis on increasing the participation of Blacks in leadership roles. Targets for the companies were set at about 20 to 25 per cent Black employees in senior managerial levels by 2008 (Sunday Times 2006).

1.5.4 The Promotion of Equality and Prevention of Unfair Discrimination Act, 2000

The Promotion of Equality and Prevention of Unfair Discrimination Act, 2000 provides the policy framework to address unfair discrimination; harassment and hate speech. The purpose of the Act is to facilitate the progressive restructuring and transformation of South African society in adherence to the aspirations expressed in the Constitution. The Act does this by eradicating systemic forms of discrimination. The Act also expresses the state's commitment to international obligations such as the Convention on the Elimination of all Forms of Discrimination against Women and the Convention on the Elimination of All Forms of Racial Discrimination (Department of Labour 2008).

The primary purpose of the Act is to promote substantive equality. To this extent the Act makes provision for the prevention and prohibition of unfair discrimination by allowing for redress for the victims of unfair discrimination and those whose right to equality is violated.

1.5.5 The Labour Relations Act

The Labour Relations Act 66 of 1995 aims to promote economic development, social justice, labour peace and democracy in the workplace. The Act provides that employers may only dismiss an employee for a fair reason and following a fair procedure, and related to the employee's conduct, capacity or for operational requirements (Department of Labour 2008).

An employee dismissed due to discrimination on grounds listed in the Labour Relations Act will have been subject to an automatically unfair dismissal. These grounds include 'age' as well as 'family responsibility and political opinions'.

The constitutionality of these grounds were considered by the Constitutional Court in *Harksen v Lane No and Others.* The Court found that the specified grounds, including age, are based on criteria that have resulted in patterns of disadvantages that have been visible in South Africa. These grounds have the potential to demean people with respect to humanity and dignity and as such, is in accordance with the equality clause in the SA Constitution (Rautenbach 2003).

The investigation into the abovementioned Acts is to determine whether these pieces of legislation are:

- Relevant or not within the Banking Sector in South Africa; and
- Is this legislation currently working or not and if not why.

1.6 Delimitations of the study

This study was based on employees within the Banking Sector, whose total complement of employees in South Africa is approximately 100 000. The sample used was limited to 100. The survey was however, sent to key individuals within BANKSETA and FNB. BANKSETA has the strongest and most progressive reporting structure in terms of skills retention and development within the Banking Sector in South Africa.

1.7 Definition of terms

Affirmative Action - is a process or strategy implemented by an organisation to overcome barriers to equal employment opportunity, through a broad variety of activities relating to, inter alia, selection and recruitment, development and training and promotion practices targeting all previously disadvantaged communities (Human 1993).

Black – refers to Africans, Coloureds and Indians.

Discrimination – is an intentional or unintentional act that adversely affects employment opportunities because of race, colour, religion, sex, handicap, marital status, or national origin, or other factors such as age (Human 1993).

Self-fulfilling prophecy – A phenomenon that seems to work more often when it's forecasting that things will go wrong and they actually go wrong.

Direct discrimination – This occurs when factors unrelated to merit, ability or potential of a person or group, are used as an explicit reason for discriminating against them.

Direct discrimination is where an employee or prospective employee, or student or prospective student, is treated less favourably because of their race, sex, marital status, religion or belief, sexual orientation or gender reassignment. This behaviour tends to be obvious discrimination. For example, a female job applicant with the best qualifications and experience does not get an interview, but a male job applicant with fewer qualifications and less experience does. Or, if she is already in a job, the female applicant is overlooked for promotion, whilst her less qualified and experienced male colleague is promoted ahead of her.

In direct discrimination, employers cannot argue that it was not their intention to discriminate as the law only considers the end effect.

Indirect discrimination – This occurs when there are rules, regulations or procedures in place that have a discriminatory effect on certain groups of people. This is a less obvious form of discrimination.

1.8 Assumptions

It is assumed that the interviewees used in the research possessed sufficient knowledge and information to participate.

CHAPTER 2

2 LITERATURE REVIEW

2.1 Introduction

Affirmative Action was born in the United States of America (USA) in the 1960s to redress the injustices and racial imbalances that existed in the country despite the constitutional guarantees and laws banning racial discrimination (Kongolo and Bojuwoye 2006). Affirmative Action, aims to achieve equality in the workplace by promoting equal opportunities and fair treatment in employment through the elimination of unfair discrimination (Kravitz and Platania 1993). The implementation of Affirmative Action measures endeavour to redress the disadvantages in employment experienced by designated groups i.e. (Blacks, Coloureds, Indians, Women and people with Disabilities (Kravitz and Platania 1993; Grasslin 2006).

A key question concerning Affirmative Action is whether the labour market gains it brings to minorities can continue without it becoming a permanent fixture in the labour market (Coate and Loury 1993). The beneficiaries of Affirmative Action programmes are members of one or more groups that have been economically and educationally disadvantaged and were oppressed at the hands of other social, racial, or ethnic groups that were either politically or economically dominant (Modisha 2008).

According to a 2001 Global Business Solutions study, for the period 1994 - 2001 companies were losing skilled Blacks at a rapid rate. The study reflected that 74% of all new appointments were black recruits. Although the study created the impression that South African firms were addressing employment equity, 67% of service terminations also involved black employees, which resulted in a retention rate of employees of only 7% (Nel, Van Dyk, Haasbroek, Schultz, Sono and Werner 2001).

2.1.1 Objectives of the Literature Review

This literature review has three primary objectives:

(1) To describe and compare Affirmative Action policies cross-nationally and to analyse differences and similarities in policies in four different countries;

(2) To present arguments for and against Affirmative Action, from a South African perspective; and

(3) To analyse skills retention generally and then to determine whether and how Affirmative Action contributes to the skills shortages within the Banking Sector in South Africa.

2.2 Comparative Analysis of Affirmative Action Policies and how they Work, in India, USA, Malaysia and South Africa

The countries mentioned above differ from one another economically, culturally, and socially; each has its own historical context through which Affirmative Action programmes have developed. Thus, it is likely that the unique circumstances of each country influenced differences in the Affirmative Action policies and the type of group(s) targeted for preferential treatment. On the other hand, there are also commonalities in the context, practices, and outcomes of Affirmative Action programmes among these countries.

Considerable research has been devoted to Affirmative Action programmes (e.g., Human 1993 Kravitz and Platania 1993; Sowell 2004). Most of this research has however, been, focused on the USA and more recently South Africa. In his book “Affirmative Action around the World, An Empirical Study Thomas Sowell (2004) claims that while controversies rage over Affirmative Action policies in the USA, few Americans seem to notice the existence or relevance of similar policies in countries around the world (Sowell 2004). In order to improve our understanding of the psychological dynamics of Affirmative Action it would be advantageous to adopt a more general and broadly applicable theory. For the purposes of this report I have researched Affirmative Action in the USA, South Africa, Malaysia and India. Affirmative Action exists in other countries as well. Canada, Brazil, Nigeria and Sri Lanka are among several other countries that have some form of Affirmative Action; however, due to space constraints these have been excluded from this report.

2.2.1 Affirmative Action in the United States of America

Affirmative Action in the USA began as a tool to address the persisting inequalities for African Americans (Van Jaarsveld 2000). The specific term “Affirmative Action” was first used to describe US government policy in 1961.

Directed to all government contracting agencies, President Kennedy's Executive Order 10925 (1961) mandated "Affirmative Action to ensure that applicants are employed and those employees are treated fairly during employment, without regard to their race, creed, colour, or national origin.” (Kennedy 1961)

A long history of oppression beginning with slavery in the 19th century and later followed by segregationist and discriminatory policies led to a lower socio-economic status of African Americans relative to Whites, in the first half of the 20th century. During this period nearly 90% of African Americans were living in poverty (Jain, Sloane and Horwitz 2003).

African Americans lagged behind Whites in terms of education, employment, income, and other socio-economic criteria. World War II and later the Civil Rights Movement of the 1960s brought to the forefront issues of poverty, discrimination, and other forms of injustice suffered by African Americans. African Americans, however, were not the only ones facing discrimination. Exclusion, segregation, and other types of discrimination involving promotions and firing policies were prevalent against African Americans in general, and women(Riccuci and Rosenbloom 1989).

The USA was the first country to make Affirmative Action as an anti-discriminatory measure compulsory by law (Nel et al. 2001).

2.2.2 Affirmative Action in India

In India, unlike in other countries the oppressed and the oppressor groups belong to the same race and ethnicity. The caste system has existed for over 3000 years, dating back to the ancient Hindu scriptures called the Rig Vedas, which traditionally divided society into four *varnas* or castes (occupational groups arranged in a hierarchy).

The highest caste belonged to the *Brahmins* (consisting of priests and the educated people of the society), followed by the *kshatriyas* (the warrior caste), the *vaishyas* (the trader caste), and the *shudras* (the servile caste). Lower to these castes were the *achhuts* or “outcastes” or “untouchables” (the scavenging community) that still prefer to being addressed as D*alits.*

The word “dalit” literally means "ground or broken or reduced to pieces" and refers to the untouchables oppressed status in the Indian society(Seenarine 1996). The Fourteenth Amendment to India’s constitution prescribes equal treatment for individuals. Unlike the constitutions of the USA, however, India’s equal rights amendment has an explicit exception for policies designed to help disadvantaged segments of its population. India’s Affirmative Action programme is called the “Reservation Policy” and targets the Scheduled Castes (SCs) (i.e., the former “untouchables”) and the Scheduled Tribes (STs) (tribes that live in the Indian forests).

These tribes have also traditionally been excluded from the caste system and have been isolated geographically and socio-economically from mainstream India. Together, these two groups constitute 22% of the population.

The Affirmative Action programme also offers more selective measures to a number of groups within Indian society, defined by the constitution as "socially and educationally backward classes" or “other backward Classes” (OBCs), which have also suffered from a history of economic exploitation and social segregation almost similar to that suffered by the untouchables (Cunningham, Loury and Skrentny 2001).

2.2.3 Affirmative Action in Malaysia

Malaysia is a country characterised by people of different ethnicities and religions. The main ethnic group is the Bumiputra or “sons of the soil”, comprising a Malay majority and other indigenous groups (Sowell 2004). Non-Bumiputra groups are people mainly of Chinese and Indian origin, who first entered Malaysia as immigrant workers or traders.

Scholars attribute ethnic differences and tensions in Malaysia to the British colonial policy of encouraging large numbers of immigrant workers from other cultures and, at the same time, ensuring that the different ethnic groups remained socially and economically segregated (Abdullah 1997; Haque 2003).

The introduction of preferential treatment in Malaysia is also attributed to the British. Post 1969 land was reserved for Bumiputra, and while trade and commerce were open to Non-Bumiputra, they were barred from the agricultural sector or from public service (Wyzan 1990). Such a policy, while appearing to favour the indigenous people, actually worked against them. By the time the British left Malaysia in 1957, the Bumiputra were economically disadvantaged, confined to the rural sector, and resentful of the more prosperous Chinese and Indians. The democratically elected government that took the place of the British continued preferential treatment for the indigenous people. Clauses were built into the 1957 constitution to protect the rights and extend special privileges to the Bumiputra.

Among these privileges were land reservations, educational and training privileges, and quotas in a number of areas including public service positions, university scholarships, exhibitions, and permits or licenses (Wyzan 1990). However, these privileges were not enough as was demonstrated by ethnic riots that broke out in the Malaysian capital of Kuala Lumpur in 1969 (Geoffrey and Stafford 1997).

The conflict heightened awareness of socioeconomic differences between the major ethnic groups in the country. National elections in Malaysia also took place around the time of the riots and the new government that came to power responded by introducing the New Economic Policy (NEP) in 1970 (Wyzan 1990). The NEP had two main objectives: the removal of poverty, and the restructuring of Malaysian society, in order to eliminate the relationship between ethnicity and economic situation. Quotas were established in areas such as "admission to universities, equity ownership and employment and promotion in the public service" (Hodges-Aeberhard and Raskin 1997: p 57). The duration of the NEP programme was 20 years.

2.2.4 Affirmative Action in South Africa

After decades of social unrest and racial struggles in the apartheid era, majority rule was established with a democratic election in 1994 and black South Africans became protected by law (Msimang 2000). According to the South African Census of 2001, black Africans constituted 79 % of the total population, followed by Whites (9.6 %), Coloured people (8.9 %), and Indians (2.5 %). South African citizens are classified according to a racial origin: "Africans" refers to indigenous people without mixed race heritage while the "Coloured people" are mixed race South Africans. Indians are descendants of India who were brought to South Africa as indentured labourers in the 1800s. Whites are descendants of Dutch and English colonisers who are not of mixed race heritage (Msimang 2001). The Employment Equity Act (EEA) was enacted in 1998 in South Africa to redress the past injustices endured by five designated groups (i.e. Black Africans, Coloureds, Indians, women, and persons with disability) and to achieve equality in the workplace (Jain 2002).

A unique feature of the South African Affirmative Action program is that employers with 50 and more employees are required to undertake Affirmative Action measures to ensure equitable representation of protected group members in all occupational categories(Jain 2002).

The South African government has taken top-down as well as bottom-up Affirmative Action policies to increase levels of cooperation. Under current Affirmative Action programmes, South African employers are required to: (1) Conduct a review of employment policies and practices; (2) conduct a workforce survey and analysis; (3) develop an employment equity plan with numerical goals and timetables; and (4) monitor and evaluate the processes and progress of developing new measures to reduce any disproportional differences (Jain 2002).

2.2.5 Differences and Commonalities in Affirmative Action among the Four Countries

The following differences and commonalities have been noted:

a) Differences

In the USA and South Africa, Affirmative Action policies are based on race; in Malaysia, the division is along ethnic lines. In India groups accorded the benefits of Affirmative Action are identified by caste, which is based not on ethnicity or race but upon historical occupational membership (Sowell 2004). Countries also differ by whether or not sex is accorded protected status. Sex-based Affirmative Action exists in the USA and South Africa, but not in Malaysia.

The proportion of previously disadvantaged individuals in relation to the total population of each country also differs. In the USA beneficiaries are in the minority. Affirmative Action programmes in these countries evolved incrementally, with resistance from many in majority groups. In contrast, Affirmative Action policies in Malaysia, where the beneficiaries are the politically dominant majority, were established by official sanction (Geoffrey and Stafford 1997).

Another difference is how Affirmative Action is defined and understood. In the USA, and South Africa, there is confusion over whether Affirmative Action constitutes hard quotas or merely general objectives (Sowell 2004). The Indian and Malaysian countries, on the other hand, define Affirmative Action in terms of specific quotas and reservations (Sowell 2004).

These differences show that historical and cultural circumstances influence the nature of Affirmative Action policies and that Affirmative Action policies will inevitably differ somewhat from country to country.

b) Commonalities

The beneficiaries of Affirmative Action programmes are members of groups that have been economically and educationally disadvantaged and were oppressed at the hands of other social, racial, or ethnic groups, which were either politically or economically dominant (Coate and Loury 1993). Members of these disadvantaged groups are easily identified by physiological or cultural markers. Dalits in India, African-Americans in the USA, Bumiputra in Malaysia, and Blacks in South Africa all suffered economically and educationally and were oppressed by dominant groups (Kravitz and Platania 1993). A third commonality is that there came to be popular support to enact policies that would provide remediation for past discrimination (Sowell 2004). A fourth contextual commonality is that all of the countries that were examined are democracies, with political leaders being elected by popular vote. Finally, all of the countries are former colonies (Sowell 2004).

From the review of the research above it is evident that the application and impact of Affirmative Action in the US or any other country would be different from that in South Africa. Nevertheless, Affirmative Action is a process of transformation. It is evident that the context of the particular country within which the Affirmative Action operates is of utmost importance (Schreiner 1996).

2.3 THE ADVANTAGES OF AFFIRMATIVE ACTION

2.3.1 The McWhirter Thesis

According to McWhirter (1996), Affirmative Action is at least three components: Affirmative Recruitment, Affirmative Fairness, and Affirmative Preference. He indicates that three reasons have emerged to justify Affirmative Action. The first of these is the need to compensate for specific instances of race and gender discrimination in the past by particular organisations. The second reason to justify Affirmative Action is the need to remedy societal discrimination suffered by particular groups in the past at the hands of society in general. The third reason given to justify Affirmative Action is the need to create more diversity in a particular organisation.

2.3.2 The Case for Affirmative Action in South Africa

a) The Sullivan Principles

In 1977, Reverend Leon H Sullivan developed the Sullivan Principles, which became an international standard for businesses operating throughout the world (Sullivan 2001).

“The principles were:

1. Non-segregation of the races in all eating, comfort, and work facilities.
2. Equal and fair employment practices for all employees.
3. Equal pay for all employees doing equal or comparable work for the same period of time.
4. Initiation of and development of training programmes that will prepare, in substantial numbers, Blacks and other nonwhites for supervisory, administrative, clerical, and technical jobs.
5. Increasing the number of Blacks and other nonwhites in management and supervisory positions.

6. Improving the quality of life for Blacks and other non Whites outside the work environment in such areas as housing, transportation, school, recreation, and health facilities.

7. Working to eliminate laws and customs that impede social, economic, and political justice. *(added in 1984)*

By 1984 more than 100 companies adopted the principles. On June 3, 1987, Sullivan called on US Companies to divest their business in South Africa (Sullivan Principles, Reverend L Sullivan Website 2007)"

"Starting with the workplace, I tightened the screws step by step and raised the bar step by step. Eventually I got to the point where I said that companies must practice corporate civil disobedience against the laws and I threatened South Africa and said in two years Mandela must be freed, apartheid must end, and Blacks must vote or else I'll bring every American company I can out of South Africa." (Reverend L Sullivan Website 1987)

Sullivan's plan was a catalyst in levelling the walls of apartheid and the beginning of the process of Affirmative Action.

b) General Definition of Affirmative Action in South Africa

The implementation of Affirmative Action began in South Africa in 1992. It is thus firmly located in the political transition from apartheid to democracy.

The South African transition brought with it a strong belief that, in addition to political freedom, Blacks must also be provided with access to means and resources to overcome their past economic marginalisation. Unless this occurred, the patterns of economic control, ownership and management produced by the apartheid system would remain unchanged even in a non-racial, non-sexist, democratic South Africa (Nkuhlu 1993).

Deracialisation and equalisation of economic opportunity will not automatically occur with the abolition of apartheid laws (Sikhosana 1993). Redressing the effects of past discrimination via social measures was necessary (Sikhosana 1993). In achieving these goals, Blacks should receive support, have access to resources and be given the opportunity and space to contribute to the development of the organisation and to the economy of the country. Hence the mindset of both Blacks and Whites has to be changed (Nkuhlu 1993). Affirmative Action was thus conceptualised as a tool to bring about a changing set of social and economic relations, in the transition to democracy. Therefore, in South Africa, Affirmative Action in general is a

… part of transformation away from apartheid, poverty and exploitation, towards a non-racial, non-sexist and democratic nation in which the socio-economic conditions of the majority, that is, black working women and men, are substantially transformed in a manner which is empowering (Schreiner 1996: p80).

c) Benefits of Affirmative Action

The positive aspect of Affirmative Action is that it combats racism, and racial inequality. It elevates the status of a perpetual underclass. It addresses past wrongs and restores equal access to the benefits of society (Degenaar 1980).

Affirmative Action is an effective way of addressing the imbalances of the past. It however, does increase class divisions through the establishment of a petty bourgeoisie within the targeted group. Affirmative Action is therefore just one small step in the process towards addressing political, economic and social imbalances (Straw 1989; Sikhosana 1993; Mandaza 1996). As a process, it should be continuously examined, assessed/evaluated and modified on a general level, as well in terms of its implications and reactions (Straw 1989).

The positive aspects and scope of Affirmative Action are best summarised by Kivel (2001:p42) in the paragraph below:

"Affirmative Action is not a cure-all. It will not eliminate racial discrimination, nor will it eliminate competition for scarce resources. Affirmative Action programmes can only ensure that everyone has a fair chance at what is available. They cannot direct us to the social policies necessary so that people do not have to compete for scarce resources in the first place. The larger question to ask is why are there not enough decent paying, challenging and safe jobs for everyone, Why are there not enough seats in the universities for everyone who wants an education? Expanding opportunity for people of colour means expanding not only their access to existing jobs, education and housing, but also removing the obstacles that cause these resources to be limited."

2.3.3 Propositions related to section 2.3

Based on the literature review presented in this section as well as in section 2.2 the following proposition is made:

Proposition 1: Affirmative Action can be viewed as a positive factor to redress the imbalances of the past.

2.4 THE DISADVANTAGES OF AFFIRMATIVE ACTION

2.4.1 The Zelnick Thesis

Zelnick (1996) regards Affirmative Action as a racially discriminatory practice against Whites and other non-favoured ethnic groups. He claims that that Affirmative Action favours the less qualified over the more qualified, and it is therefore an attack upon objective merit selection criteria. Zelnick (1996) is of the opinion that while it increases black enrolment at universities and also expands to a certain extent the pool of black entrepreneurs, it has brought little employment, educational or income benefits to those most in need of help. He maintains that Affirmative Action has distracted attention from the real causes of misery among really poor Blacks. He sees Affirmative Action more as an ideology than as a programme. Zelnick (1996) claims, that Affirmative Action legitimises negative stigmas and panders to the darker instincts of racial animosity.

Affirmative Action, argues Zelnick, has been broadened for political purposes to include beneficiaries who lack the historical claim of Blacks for relief. Zelnick concludes that Affirmative Action has not been successful in other societies. It is being challenged, and successfully so, in the courts as well as in the political arena. (Zelnick 1996)

2.4.2 Arguments against Affirmative Action

There are many (Sowell 2004; Zelnick 1996) who argue that Affirmative Action uses reverse discrimination to solve the problem of discrimination. This leads to a misuse of, and disregard for merit, as a job criterion and a general lowering of standards (Sikhosana 1993). Employers feel that they have a lesser quality worker and the employees feel discriminated against on the bases of race and gender. The affected employee could incite racism and thus while Affirmative Action was increased to decrease racism, it may actually incite racism.

Gillis et al. (2001) suggests that Affirmative Action stigmatises the beneficiaries. Every employee from a minority that benefits from Affirmative Action bears a mark of not being the best choice, but only the best choice from the affirmed group, even if the person was selected for being the best available on the complete job market. Thus, Affirmative Action drives a wedge between individual self-esteem and economic success.

Affirmative Action does provide people from certain minorities with a job that they would not have otherwise, but the quality of the job could be compromised in surroundings hostile towards the group that the employee is from and this brings doubts as to whether the affirmed employee is happy with this job or not (Gillis et al. 2001).

In tandem with the above-mentioned negative attitudes and perceptions, common objections to Affirmative Action can be summarised under the following assertions:

- Affirmative Action is reverse discrimination (Zelnick 2006).
- Loss of expertise is incurred (Sikhosana 1993).
- Less qualified, less experienced people do not deliver the same quality of service (Gillis et al.2001).
- Whites are stressed due to fear of unemployment and Blacks are stressed due to their disadvantaged social background (Gillis et al.2001).
- It helps the wrong people – people who are wholly unqualified are the ones in real need of preferential treatment and not those at the top end of the social scale within the protected group (Zelnick 2006).
- It stigmatises its beneficiaries such that members of the protected group are seen to have acquired their positions because of their race instead of ability and efforts (Gillis et al.2001).

- It will be a permanent and not a temporary remedial device for past injustices as privileges once enjoyed are not easy to withdraw (Zelnick 2006).

2.4.3 Proposition related to section 2.4

Proposition 1: Affirmative Action is a form of reverse discrimination.

Proposition 2: Affirmative Action drives a wedge between self –esteem and economic success.

2.5 SKILLS RETENTION

According to a study called "The War for Talent," by McKinsey & Co.(2001) in which 6,000 executives at 77 major corporations were polled it was found that few keep precise data on the attrition of middle level managers, and that just 40% of HR executives are able to identify the so-called high performers. "Companies are aware that they're losing good people, but they don't know who is leaving, or why, or even where they're going," says Ed Michaels, a McKinsey director.

The Mckinsey's study (2001) further highlighted that the biggest retention problems fall within the ranks of middle management. Employees in the zero to three year tenure range, frustrated by lack of training and coaching, are vulnerable. If the coaching they receive is not as generous as their bonus, they move on to another position. The Mckinsey's study (2001) also mentions that the group most worth worrying about is in the three to eight year range. These managers are between the "novice" and "elite" ranks and are typically younger than 40. They may be competent, and even crucial to the organisation, but many toil in silence for relatively little reward.

2.5.1 Why is it Necessary to Retain Critical Employees?

Employee commitment, productivity and retention issues are emerging as the most critical workforce management challenges of the immediate future, driven by employee loyalty concerns, corporate restructuring efforts and tight competition for key talent. For many firms, "surprise" employee departures can have a significant effect on the execution of business plans and may eventually cause a parallel decline in productivity (Kreisman and Denver 2002).

Employee turnover incurs significant cost, both in terms of direct costs (replacement, recruitment and selection, temporary staff, management time), and also (and perhaps more significantly) in terms of indirect costs (morale, pressure on remaining staff, costs of learning, product/service quality, organisational memory) and the loss of social capital (Dess and Shaw 2001).

2.5.2 Theories on Employee Commitment

According to Meyer and Allen (1991) there are three "mind sets" which can depict an employee's commitment to the organisation, affective commitment is defined as the employee's positive emotional attachment to the organisation; continuance commitment, the individual commits to the organisation because he/she perceives high costs of losing organisational membership; with normative commitment; the individual commits to and remains with an organisation because of feelings of obligation. In the South African context many companies are attempting to retain employees, by appealing to normative commitment of employees. The four major banks, i.e. Nedbank, ABSA, FNB & Standard Bank offer the following benefits: provident fund, medical aid, life insurance, car schemes, employee assistance programmes, financial aid, recognition schemes, performance bonuses, and share incentive schemes (BANKSETA 2008).

One of the success stories associated to normative commitment is the Firstrand Employee Black Economic Transaction. A press release (2005) from the Firstrand website explained the details of the transaction as follows:

> *"1. Twenty million shares were allocated to the Firstrand staff assistance trust, which represents black employees outside the group's current share schemes. The trust focuses on bursaries for tertiary education and healthcare costs specifically for the benefit of Firstrand's black employees and their immediate employees.*
>
> *2. A total of 136.4 million Shares were allocated to the black employee share trust which has been set up specifically for the benefit of Firstrand's black employees. The primary purpose of this scheme is to attract, incentivise and retain black managers within the organisation."*

One of the divisions that falls under the umbrella of Firstrand is Wesbank. Wesbank has been voted as the "Best Company to Work For" for the past seven years (Deloitte's 2007). Most recently, in 2007, they were voted first in the "Large Company" category (Deloitte's 2007).

Job stress and turnover intentions have gained increasing importance in the recent literature. NIOSH (2008) defines job stress as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Stress also occurs when the job makes high demands and the worker has little or no control over it. Job stress can lead to poor health and injury.

In her article “Insights into Employee Retention, Commitment and Motivation “ Kreisman (2002) explains that the manager, whether a front-line supervisor, a project leader, team ‘captain’ or senior manager, actually has more power than anyone else to reduce unwanted turnover because the factors that drive employee satisfaction and commitment are largely within the direct manager’s control. These include providing recognition and feedback, the opportunity to learn and grow, fair compensation reflecting an employee’s contributions and value to the organisation, a good work environment and, above all, recognition and respect for the uniqueness of each person’s competencies, needs, desires and style.

Kreisman (2002) explains the variables that may be the reasons for intentions to leave and the findings of her study suggest that intentions to quit are largely influenced by job dissatisfaction, lack of commitment to the organisation, and a feeling of stress, which is influenced by job stressors. Job stressors such as workload, job ambiguity are the factors that activate the chain of psychological states that lead to intentions to quit. Managers should observe employee workloads and the relationships between supervisors and subordinates in order to reduce and manage job stress.

2.5.3 Theories on Factors that affect Employee Turnover

There are four types of stress that can be distinguished: workload (amount of effort required by a job), role ambiguity (unclear job obligations), role conflict (inconsistent job obligations), and resource inadequacy (lack of means to perform a job). Mikkelsen, Ogaard, and Lovrich (2000) suggest that emotional exhaustion is primarily predicted by a lack of social support from colleagues, and by the demanding aspects of work, like working under time pressure and strenuous work. Stress related problems among workers increase absenteeism and high turnover (Mikkelsen et al. 2000).

Uncontrollable factors are the environmental factors, which include job hopping and alternative employment opportunities. These factors are related to the labour market school of thought (Morrell, Loan-Clarke and Wilkinson 2001). Job hopping is one of the most important factors of employee turnover. Some employees leave due to social influences from peers or colleagues and some employees leave the organisation for fun and no apparent reason. Job hopping is positively associated with turnover intention Alternative employment opportunity is another uncontrollable and labour market variable. Opportunity means availability of alternative jobs in the environment. The larger the alternative employment opportunities that exist in the environment, the greater the chances of awareness among the employees, who then evaluate cost and benefit analysis and have intentions to switch jobs (Price 2001).

2.5.4 Using the Realistic Conflict Theory to Understand Racial Bias or Racial Stereotypes

The realistic conflict theory looks at the role of competition in the development of prejudice (Beyer 1996). According to this theory prejudice and discrimination sometimes develop out of competition for scarce resources such as jobs, good schools and other desirable outcomes (Dovidio 2001). The realistic conflict theory states that the competition for valuable but limited resources can lead to prejudice whereas cooperation that results in successful outcomes reduces intergroup bias.

From this perspective, tolerance and fairness prevail in situations in which group interests are compatible and complementary.

The realistic conflict theory further suggests that as such competition continues, the members of the two groups involved view each other in increasingly negative ways. A study conducted by Hovland and Sears (Baron and Byrne, 1991) found that the more negative economic conditions were, the greater the incidence of direct and open conflict of Whites and Blacks.

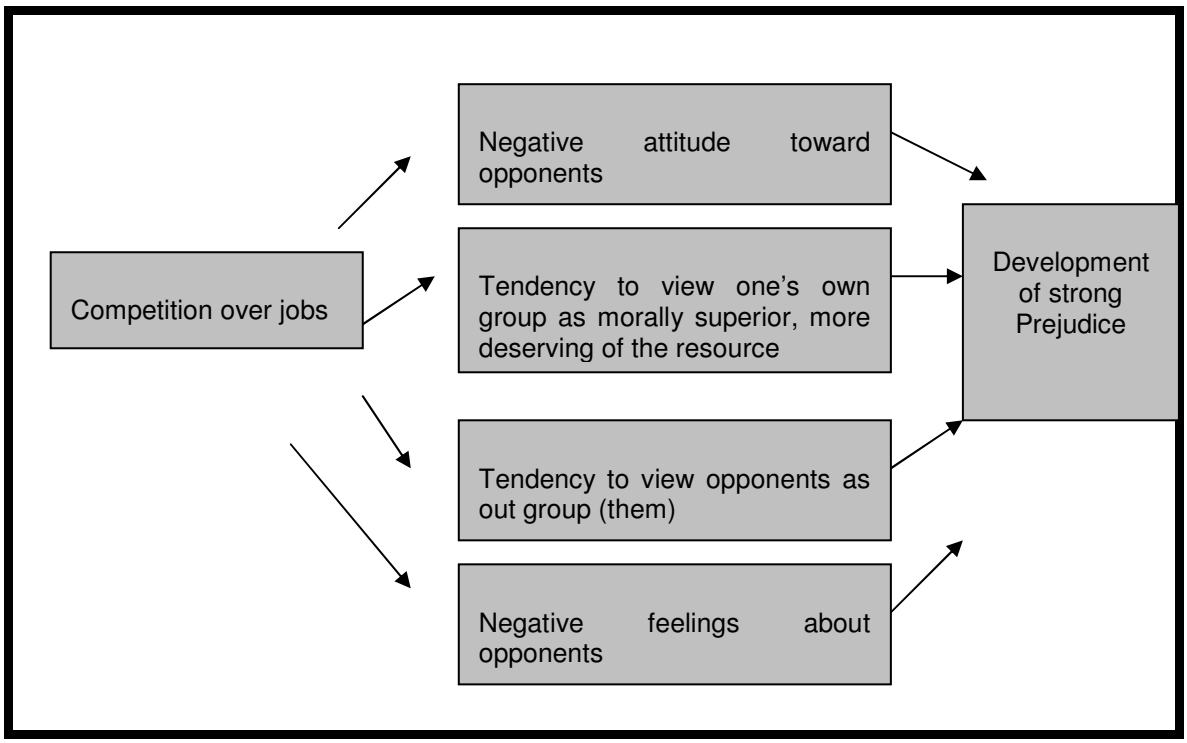


Figure 1: Realistic Conflict Theory (Baron And Byrne. 1991: P191)

The dawn of a new political era in South Africa has brought high economic expectations for Blacks (Anstey 1997). However, according to Anstey (1997) even though the expectations might be based on legitimate concerns, a significant number of Blacks have unrealistic expectations, bordering on a sense of entitlement and not reality.

2.5.5 The Revolving Door Syndrome

Adams (1993) asserts that the failure of a number of Affirmative Action initiatives is the assumption that that it is the black trainee who must change; white managers must manage as they have done before, while the organisation maintains its structures and cultural systems. Many organisational cultures and related systems have been historically created by white management and do not offer a comfortable learning environment to new recruits (Thomas 1996), consequently, recruits feel excluded, become disillusioned and eventually leave. Thomas (1996) calls this organisational behaviour the 'revolving door syndrome' and depicts it as follows:

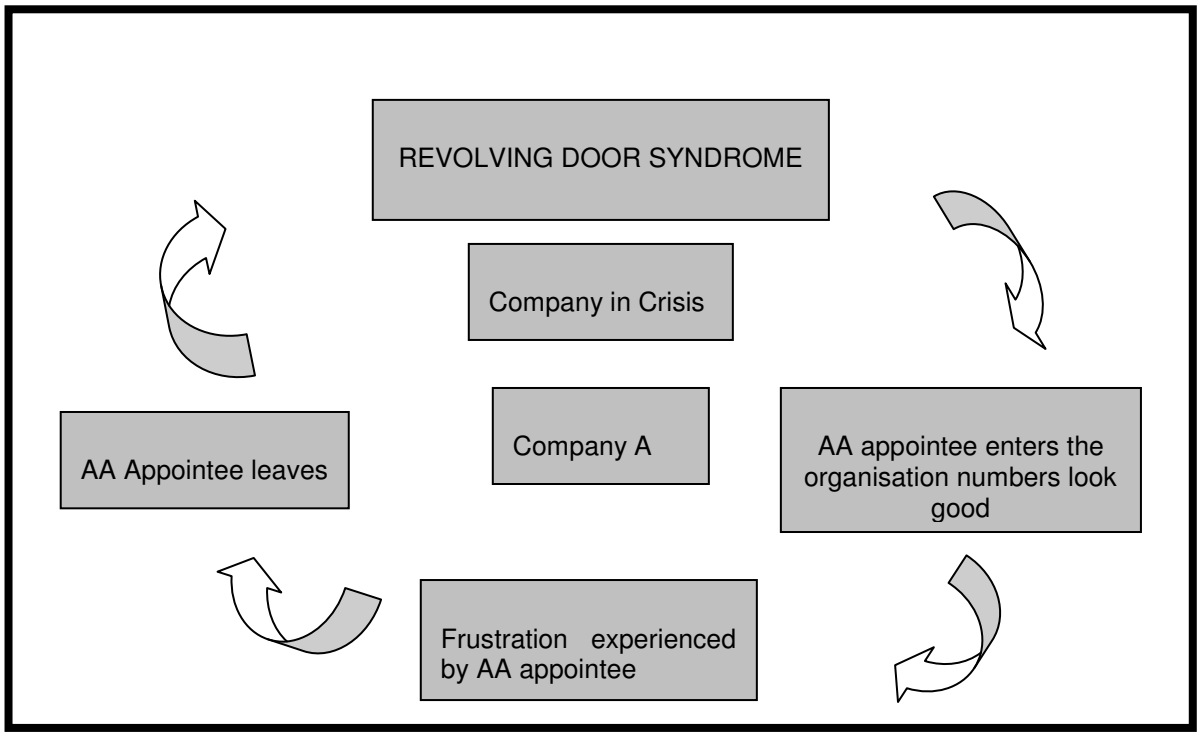


Figure 2: The Revolving Door Syndrome (Thomas.1996:P8)

2.5.4 Propositions related to section 2.5

Proposition 1: Job stress has a high impact on employee turnover

2.6 The South African Banking Sector

2.6.1 Description of the Industry

South Africa has the most efficient banking industry of all the world's developing countries. Its banks comply with recognised international banking standards and, in addition, offer some of the most sophisticated online and mobile banking systems in the world, 24 hours a day, 365 days a year. The South African Banking Industry also compares favourably with those of developed countries such as the USA, the European Union, Japan and other industrialised nations. The Banking Industry has extensive banking facilities with a network of branches and ATM's throughout the country. In addition, The Banking Industry provides a comprehensive range of services, including commercial, retail and merchant banking, mortgage lending, insurance, investment, as well as hi-tech Internet and mobile banking operations. Effectively, the Banks Act regulates a well-developed banking system in South Africa, which comprises the South African Reserve Bank, four large national banks and several smaller banks ("SouthAfrica.info" 2009).

Size of the Global Banking Industry

The assets of the global banking industry are estimated to be $60,500bn. The countries with the most number of banks and branches are shown in the table below (Table 1):

Country	Branches
USA	75 000
Germany	30 000
France	30 000
Italy	30 000
UK	15 000

Table 1: The Number of Branches of Banks in Other Countries (Galbraith 2007)

While the USA has the most banks and branches primarily because of its large geographical size, it does not hold the majority of the global banking assets, which are distributed as follows:

- 50% in the EU
- 14% in the USA
- 13% in Japan
- 23% in the rest

By comparison, there are 36 banks with nearly 3 000 branches in South Africa where the total banking assets in 2007 amounted to R2.2bn. Of the 36 banks, there are 13 locally controlled banks.

- African Bank Ltd
- Bidvest Bank Ltd
- Capitec Bank Ltd
- FirstRand Bank Ltd
- Grindrod Bank Ltd
- Imperial Bank Ltd
- Investec Bank Ltd
- MEEG Bank Ltd
- Nedbank Ltd
- Regal Treasury Private Bank Ltd (In liquidation)
- Sasfin Bank Ltd
- Teba Bank Ltd
- The Standard Bank of South Africa Ltd

South Africa also has seven foreign controlled banks:

- Absa Bank Ltd
- Albaraka Bank Ltd
- Habib Overseas Bank Ltd
- HBZ Bank Ltd
- Islamic Bank Ltd (In Final Liquidation)
- Mercantile Bank Ltd
- The South African Bank of Athens Ltd

South Africa also has 14 branches of foreign banks:

- ABN AMRO Bank N.V.
- Bank of Baroda
- Bank of China Johannesburg Branch
- Bank of Taiwan South Africa Branch
- Calyon Corporate and Investment Bank
- China Construction Bank Corporation - Johannesburg Branch
- Citibank N.A.
- Commerzbank Aktiengesellschaft
- Deutsche Bank AG
- JPMorgan Chase Bank, N.A. - Johannesburg Branch
- Société Générale
- Standard Chartered Bank - Johannesburg Branch
- State Bank of India
- The Hong Kong and Shanghai Banking Corporation Ltd

The country's two mutual banks are:

- GBS Mutual Bank
- VBS Mutual Bank

In addition, 30 foreign banks have representative offices in South Africa but do not take deposits (Coopers 2009). Of the total R2.2bn assets, 90% are held by the five large banks, 8% by foreign banks and 2% by the rest of the local banks.

Likewise, the five large banks have more than 32 million accounts between them, and the other 31 banks have approximately four million. There are also an estimated 135 000 personnel employed in the Banking Sector (Coopers 2009).

Table 2 below illustrates the dominance (90%) of market share by the five major players in the South African banking industry.

Banks	Total Assets R'000	Market Share %
Standard	549 818	25.25
Absa	476 246	21.87
FirstRand	404 492	18.58
Nedbank	390 660	17.94
Investec	128 223	5.90
Rest	227 741	10.46
Total	2 177 180	100.00

Table 2: Market Share of the Five Major Banks in South Africa

2.6.2 Key Players

The following banks are the key players within the South African Banking Sector (Galbraith 2007):

- *Absa* employs 37 000 staff, has more than 749 physical outlets, 8.4 million customers and 7 053 ATMs. It became a subsidiary of Barclays Bank Plc on 27 July 2005, when Barclays acquired a controlling stake in the Absa Group.
- *FirstRand Bank* employs 35 000 staff and was created in 1998 through the merger of the financial service interests of Anglo American Corporation and RMB Holdings. FirstRand has 680 retail branches throughout the country in which 4 185 ATMs are located.
- *Nedbank Group Ltd* has 24 000 employees and is a bank holding company which operates as one of the four largest banking groups in South Africa through its principal banking subsidiaries, Nedbank Ltd and Imperial Bank Ltd, in which it has a 50.1% interest. Imperial Bank focuses mostly on motor vehicle finance, which it markets through its Motor Finance Corporation (MFC) brand.
- *Standard Bank South Africa* has 29 000 employees and operates in a range of banking and related financial services. The group spans 18 African countries and 21 countries outside of Africa with an emerging markets focus.
- *Investec*, with 3 500 employees, services a niche client base in three principal markets - the United Kingdom, South Africa and Australia, as well as certain other geographies. Investec is organised as a network comprising five business divisions: Investment Banking, Treasury and Specialised Finance, Private Client Activities, Asset Management, and Property Activities and was founded in 1974.

2.6.3 Skills Shortage

There is considerable debate about the skills shortage in the overall context of the South African industry. In the Banking Sector, particularly with the requirements of BASEL II, there is a need for additional personnel with merchant and investment banking experience, as well as customer interface staff. According to a survey conducted by BANKSETA (2008), the banks surveyed advised that there is a skills shortage at various levels of management in the Banking Sector. The Banking Sector in South Africa is following the global trend of declining employee numbers and increasing technology. As a result, productivity levels are raised and cost-to-income ratios are reduced.

While there are significant job losses at lower levels, there is a growing need for highly skilled people in the smaller banks and in specialised areas within the large banks.

2.6.4 Overview of the Skills Shortage within the Banking Sector in South Africa

The Banking Sector employs mainly skilled and highly skilled workers. Senior officials and managers, professionals & associate professionals, and clerks account for up to 95% of all employees in the sector. Ninety-four percent of the workforce has qualifications at grade 12 level and above, of which 22% have a minimum of a three-year tertiary qualification. More than 50% of the Banking Sector's employees are under the age of 35, and only 10% of employees are over the age of 50 (BANKSETA 2008). According to the research into scarce skills within the Banking Sector conducted by the BANKSETA (2008), over 1000 vacancies, or 0.8% of total employment, could not be filled in the previous year (BANKSETA 2008). The study indicated that the smaller organisations within the sector were more severely affected by skills shortages than the large banks. In organisations that employed 150 or fewer people, unfilled positions constituted 5.1% of employment, and in the organisations that employed above 150 people, this figure was 1.4% as against only 0.6% of the large banks. The majority (86%) of the positions for which skilled people could not be found were in the managerial and professional categories.

Management accounted for only 9% of the total employment profile, with professionals and associate professionals jointly accounting for 38%. Clerks are the biggest occupational grouping, representing 48% of the total profile. Service workers and labourers, collectively, represented 5% of total employment.

According to BANKSETA (2008) there are five broad skills priorities that are applicable to the Banking Sector:

- Customer interface
- Information technology
- Legislation implementation (or compliance training)
- Management and leadership
- Specialist financial skills

In defining the general understanding of the term lack or shortage of skills, it is indicative to distinguish between scarce skills and critical skills. In broad terms they are defined as follows:

- *Scarce skills* are the knowledge and technical skills required to do the job but are focused on tasks and the execution of activities, such as engineering, sciences, construction, etc.
- *Critical skills* are skills not traditionally focused on but have become essential to improve productivity and imperatives to find employment such as decision making, critical thinking, planning, problem solving, leadership, team work, etc. (BANKSETA 2008).

The following skills shortages were reported in the Banking Sector according to the BANKSETA (2008) survey mentioned above:

- A total of 478 managers, nine in executive management posts, 211 senior management posts and 258 middle management posts;
- A total 499 professionals, 306 in business, human resource and marketing professionals, 2 in design, engineering, science and transport professionals, 177 ICT professionals and 14 legal, social and welfare professionals;
- One community and personal service worker; and
- A total of 156 clerical and administrative workers.

2.6.5 Propositions related to section 2.6

Proposition 1: The shortage of skills within the Banking Sector could be attributed to the policies of Affirmative Action.

2.7 Conclusion of Literature Review

Without any doubt, experiences of people affirmed are of cardinal importance for companies and South Africa as a whole. An in-depth understanding of employees' experiences could assist companies to evaluate and regulate Affirmative Action policies.

2.7.1 Objectives Revisited

1. There are many differences and similarities in Affirmative Action policies cross nationally, the essence of the policies are, however, to redress past injustices committed against a certain group.

2. There are many arguments for and against Affirmative Action. In South Africa legislation drives Affirmative Action. Theories presented reflect that Affirmative Action could have a negative impact on the morale of those that are affirmed.

3. The theory presented reflects a shortage of essential skills within the Banking Sector in South Africa. White South Africans feel that there is a lack of job opportunities and black South Africans feel that they are not being recognised as “worthy” for the positions they are being granted.

2.7.2 Propositions

- Affirmative Action can be viewed as a positive factor to redress the imbalances of the past.

- Affirmative Action is a form of reverse discrimination.

- Affirmative Action drives a wedge between self esteem and economic success.

- Job stress has a high impact on employee turnover.

- The shortage of skills within the Banking Sector could be attributed to the policies of Affirmative Action.

CHAPTER 3

3 RESEARCH METHODOLOGY

The purpose of this section is to describe the methodology of the study. In this section the significance of the study is revisited in order to demonstrate the compatibility of the methodology with the study's objectives. The qualitative and quantitative research approaches are discussed with emphasis placed on their appropriateness in this particular study.

3.1 Research Methodology / Paradigm

In this study a quantitative approach was utilised. Quantitative research is primarily concerned with testing theories and measuring the relationships between variables or the impact these variables have on outcomes of interest (Creswell 2005). A quantitative approach might be recommended if a research project involves the identification of "factors that influence an outcome, the utility of an intervention or understanding the best predictors of outcomes" (Creswell 2003:p13). Within this broad category are a variety of research designs, including surveys, bibliometrics, and experimental designs or techniques. Experimental techniques are a category of quantitative research design wherein the researcher attempts to determine the impact of an intervention (e.g., a teaching technique, electronic database, or collection development policy) on an outcome or effect of interest. An example of an experimental design is a randomised controlled trial. In experimental research, investigators are interested in exploring issues of "cause and effect" (Creswell 2003:p25).

The aim of the research is to assess the opinion of employees (mostly at supervisory and management levels) at banks on how Affirmative Action has impacted the Banking Sector with regards to skills retention. The subject is very specific, following a qualitative research study would result in different opinions which would be difficult to analyse. Therefore, the research necessitates the collection of accurate quantitative data to ensure reliability

3.2 Research Design

The study consisted of a survey, Surveys are “questionnaires administered to a sample of a population in order to identify trends in attitudes, opinions, behaviours or characteristics” (Creswell 2003:p97). Cross-sectional surveys or studies are referred to as “snapshots” because they essentially capture information from a group of respondents at one moment in time and are useful for describing current situations and conditions (Ruane 2004).

3.3 Population and Sample

3.3.1 Population

The target population is employees of the South African Banking Sector.

3.3.2 Sample and Sampling Method

The sample consisted of 100 employees from the Banking Sector. The sampling method used in this study is known as purposive or judgemental sampling (Neumann 2000). Another consideration in selecting the sample size was the practicality and time constraints of a bigger sample.

A purposive sample is one which is selected by the researcher subjectively. The researcher attempts to obtain a sample that appears to him/her to be representative of the target population Patton (1990).

The aim of this study is to analyse the opinion of what the impact of Affirmative Action on skills retention could be. Within the Banking Sector all employees need to be “FAIS” compliant in order to provide financial services. Supervisors, junior and middle management fall within the ambit of “skilled employees”; these individuals most often possess experience and qualifications and are highly marketable. The survey was, therefore, distributed amongst supervisors, junior and middle management.

3.4 The Research Instrument

3.4.1 The Structured Questionnaire

According to Bailey (1982:p111) “once the concept and the hypotheses have been carefully formulated and a good sample drawn, the next link in the research chain is the data collection instrument.” The questionnaire constructed explored the attitudes and knowledge of skilled individuals regarding Affirmative Action. The questionnaire also examined how Affirmative Action impacts staff morale and skills retention. The questionnaire comprised of closed-ended questions. Baker (1998) defines closed-ended questions as questions that give the respondent an opportunity to select a single response from a list of possible answers. Open-ended questions allow respondents an opportunity to further elaborate on certain responses (Baker 1998).

3.5 Procedure for data collection

A list of all the supervisors and managers who had been working for First National Bank and their contact numbers were obtained from the Human Resources Department. BANKSETA, ABSA, Standard Bank and Nedbank were also approached and key individuals sourced. Respondents were chosen from various departments. The selected individuals were contacted via e-mail and requested to take part in the survey. A consent letter (Appendix B) and questionnaire were then e-mailed after consent had been granted. The time frame for response was two weeks. Of the 150 surveys sent, 30 were sent to FNB, 30 to BANKSETA, 30 to ABSA, 30 to Standard Bank and 30 to Nedbank.

3.6 Data analysis and interpretation

The aim of data analysis is to find answers to hypotheses or research questions posed in the study (Baker 1988). Sumbulu (1999) cited in Nemukongwe (2003: p77) argues that data analysis and data interpretation involves making sense out of what people have said, looking for patterns, putting together what has been said and integrating what different people have said. During data analysis, the researcher speaks of the meaning and implication of research results, their congruence or lack of congruence with the results of other researchers. It is also important for the researcher to compare results with the demands and expectations of theory, which serves as an additional purpose of verification as suggested by De Vos (1998).

In this study, the data from the structured questionnaire was grouped together in the form of tables so as to present the means, frequencies, variances, ANOVA (Analysis of Variances) and correlations that described the data. Means may refer to averages and they are often used as the most common measure of central tendency. In order to calculate the mean, one needs to sum all the scores and divide that number by the number of total scores (Howell 1999). Frequency or frequency data can also be referred to as categorical data. This is data that usually represents a number of observations in each category (Howell 1999). Variance, which is the standard deviation squared, can be defined as “a measure of the average of the deviations of each score from the mean” (Howell 1999:p69).

In statistics correlation and dependence are defined as statistical relationships between two or more random variables or observed data values. (Howell 1999)

An example of this statistical relationship would be an investigation of the relationship between variables like age and gender or position and qualification.

In terms of analysing correlations the following rules may apply:

1) When the Pearson correlation is (+) 1, a perfect positive (increasing) linear relationship is indicated.

2) When the Pearson correlation is (–) 1, a perfect decreasing (negative) linear relationship is indicated.

3) When the Pearson correlation value is between (–) 1 and (+) 1, the value indicates the degree of linear dependence between the variables. As the coefficient approaches zero there is less of a relationship. The closer the coefficient is to either –1 or 1, the stronger the correlation between the variables.

An important reason for investigating correlation or dependence between variables is to pick up the possibility of multicollinearity, where multicollinearity is a statistical phenomenon in which two or more predictor variables in a multiple regression model are highly correlated (Mari and Kotz 2004). In a correlation matrix the diagonal of the matrix will always be one, as any variable has a perfect correlation with itself.

A scatter plot is also a good way of indicating a relationship between variables. The trend line or coefficient of the linear equation ($y = mx + c$) on the scattered trend gives a good indication of a positive, a negative or no correlation.

ANOVA provides a statistical test of whether or not the means of several groups are all equal. A more technical approach is testing the hypothesis that each sample is drawn from the same underlying probability distribution against the alternative hypothesis that underlying probability distributions are not the same for all samples

An ANOVA table provides the results for such a test. The key statistical results that we can read from this table are the F-ratio and the P-value. The F ratio is the ratio of two mean square values. If the null hypothesis is true, one expects F to have a value close to 1.0 most of the time. The P value is computed from the F ratio.

The P value, which is the “significance” of the F-statistic, is then interpreted as follows: If it is less than 0.05, then the mean values of the groups under investigation are significantly different at a 5% confidence level. This means that the null hypothesis of “no difference in means” can be rejected.

Descriptive statistics was used in order to describe the data obtained (Howell 1999). It is important to describe what the data is saying about a particular phenomenon (Howell 1999) and by describing the data; one is giving more meaning to the study’s findings. Descriptive Statistics allows the researcher to make certain inferences based on the description of that sample. Welman and Kruger (2001:p208) define descriptive statistics as being “concerned with the description and/or summarisation of the data obtained for a group of individual units of analysis”.

3.7 Limitations of the study

- Owing to the sensitivity of the study participants, participants may present a positive outlook so as not to fall foul of their superiors. For this reason, the researcher had to assure participants of their anonymity.
- Most often respondents are inclined to give their company’s position first before talking about their own feelings.

3.8 Validity and reliability

According to Rowley (2002), the concepts of validity and reliability establish the basis on which other researchers should regard a piece of research as knowledge that can be assimilated into the knowledge base of a field of study. It is therefore important to demonstrate that validity and reliability have been fully considered (See Table 3).

Requirements for sound Research	Design tests in positivist case	Evaluation questions
Validity	Construct Validity	Are the study's general methods and procedures described explicitly in detail? Do we have a complete picture? Are study data retained and available for reanalysis by others?
	Internal Validity	How rich and meaningful or "thick" are the descriptions? Are the findings internally coherent? Are concepts systematically related?
	External Validity	Do the findings include enough "thick descriptions for readers to assess the potential transferability appropriateness for their own settings? Are the findings congruent with, connected to, or confirmatory of prior theory?
Reliability	Reliability	Are the research questions clear and are the features of the study design congruent with them? Have things been done with reasonable care?

Table 3: Summary of Criteria for Reliability and Validity (Cepeda and Martin 2005)

3.1.1 External validity

External validity refers to the extent to which a study's findings can be generalised. This type of validity relates to the implications of a research for other companies in other settings and at other times (Rowley 2002). As the purpose of this research is to add to theory-building rather than to generalise to a population, limited generalisations can be made in this research.

3.1.2 Internal validity

Internal validity dictates how an experimental design is structured and encompasses all the steps of the research method. Even if results obtained are good, inconsistent design will compromise the integrity. Internal validity and reliability are fundamental to any experimental design (Shuttleworth 2008).

3.1.3 Reliability

(Joppe 2000:p1) defines reliability as:

"The extent to which results are consistent over time and an accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable."

The idea behind reliability is that any significant results must be more than a one-off finding and must be inherently repeatable. Other researchers must be able to perform exactly the same experiment, under the same conditions and generate the same results. Reliability will reinforce the findings and ensure that the wider community will accept the hypothesis (Shuttleworth 2008).

Reliability was ensured where possible in the current research by compiling a comprehensive database of all the survey responses, however due to the interpretive nature of this research, results may differ in the future.

CHAPTER 4

4 PRESENTATION OF RESULTS

4.1 Introduction

This chapter builds on the foundation constructed by chapters one to three and presents the results of the study and describes the findings on Affirmative Action as discussed in Chapter Two. The analysis begins with a description of the respondents' biographical profiles.

4.2 Demographic profile of respondents

The first part of the questionnaire dealt with the biographical information of the respondents and the following graphical representations illustrate the responses to each question.

4.2.1 Gender

Table 4 below reflects the number of responses per gender.

	Count	Frequency	Cumulative Frequency
Male	54	50.47%	50.47%
Female	53	49.53%	100.00%
Total	107	100.00%	

Table 4: Demographics per Gender

Figure 3 below reflects male respondents comprised 50.5% of the sample of respondents whilst female respondents were 49.5%. It is evident that both male and female employees were equally represented in the study sample.

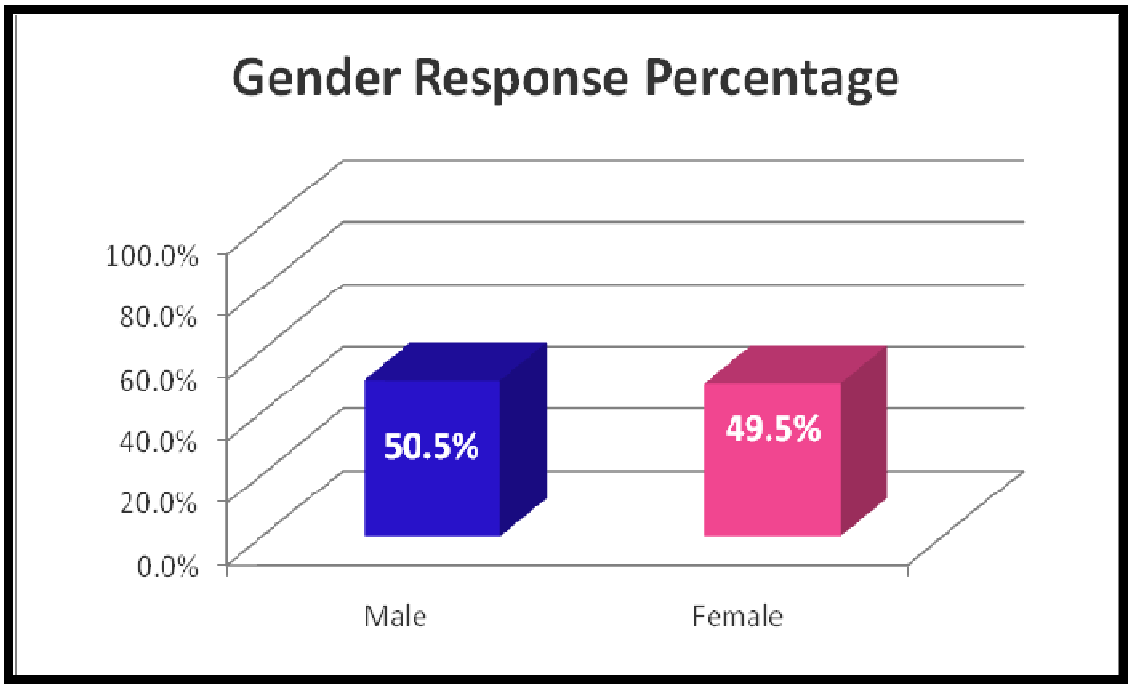


Figure 3: Demographics per Gender

4.2.2 Race Group

Table 5 below reflects the number of responses per race group.

	Count	Frequency	Cumulative Frequency
Black	20	18.70%	18.70%
White	43	40.20%	58.90%
Coloureds	6	5.60%	64.50%
Indian	37	34.60%	99.10%
Asian	1	0.90%	100.00%
Total	107	100.00%	

Table 5: Demographics per Race Group

Asians (0.9%) and Coloureds (5.6%) were the smallest representative group in this sample, with Whites (40.2%) being the majority race group, Indians making up 34.6% and Blacks (18.7%) making up the balance of the respondents. It is thus clear that employees from all race groups were represented in the study (See Figure 4).

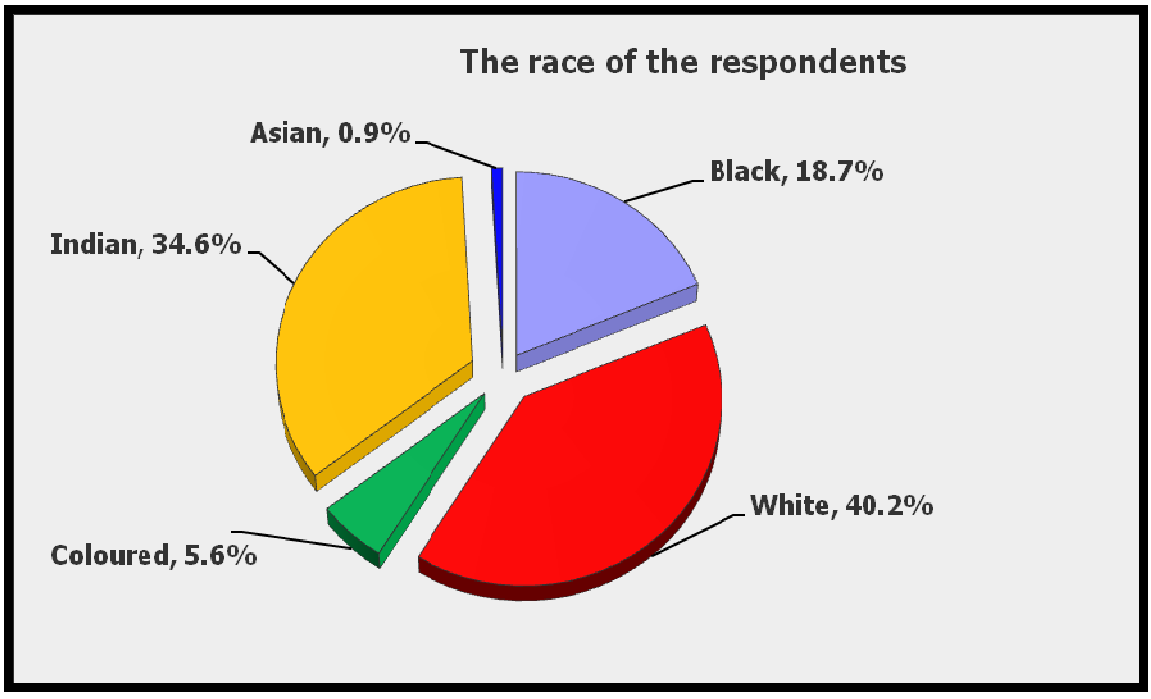


Figure 4: Demographics per Race Group

4.2.3 Age Group

Table 6 below reflects the number of responses per age group

	Count	Frequency	Cumulative Frequency
Younger than 25	3	2.8%	2.80%
25 - 30	22	20.6%	23.36%
31 - 35	21	19.6%	42.99%
36 - 40	25	23.4%	66.36%
41 - 50	22	20.6%	86.92%
51 or older	14	13.1%	100.0%
Total	107	100.0%	

Table 6: Demographics per Age Group

The majority of the respondents were in the age categories 36–40 (25%) and 41–50 (22%). Twenty per-cent were in between 25– 30, 17% between 31– 35, 14% were 51 or older and 2% were younger than 25. It is evident that there was representation across all age groups (See Figure 5).

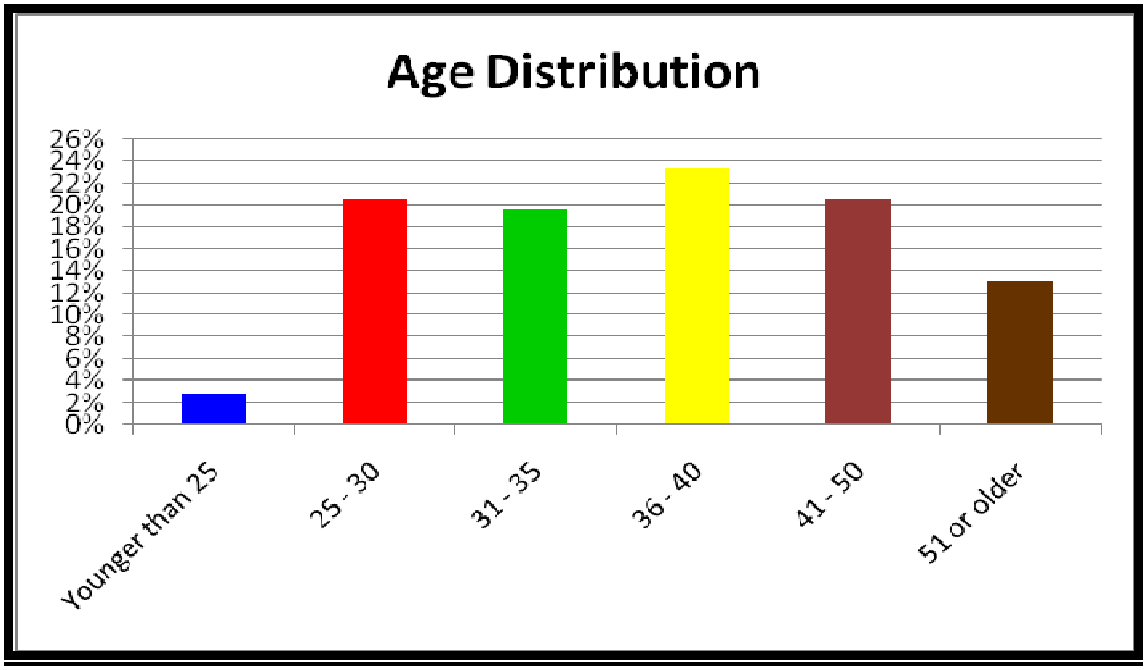


Figure 5: Demographics per Age Group

4.2.4 Length of Service

Table 7 below reflects the number of responses per category for length of service.

	Count	Frequency	Cumulative Frequency
Less than 1 year	6	5.6%	5.60%
1 - 6 years	46	43.0%	48.60%
7 - 10 years	14	13.1%	61.70%
11 - 20 years	18	16.8%	78.50%
21 or more years	23	21.5%	100.00%
Total	107	100.0%	

Table 7: Demographics on Length of Service

A large percentage of the respondents (38.8%) had been with their company between 1–5 years; 28.7% had been with their company for longer than 21 years, 19.4% had been with their company between 11–20 years; 10.8% had been with their company between 1–6 years; and 6.5% had been with their company for less than one year (See Figure 6).

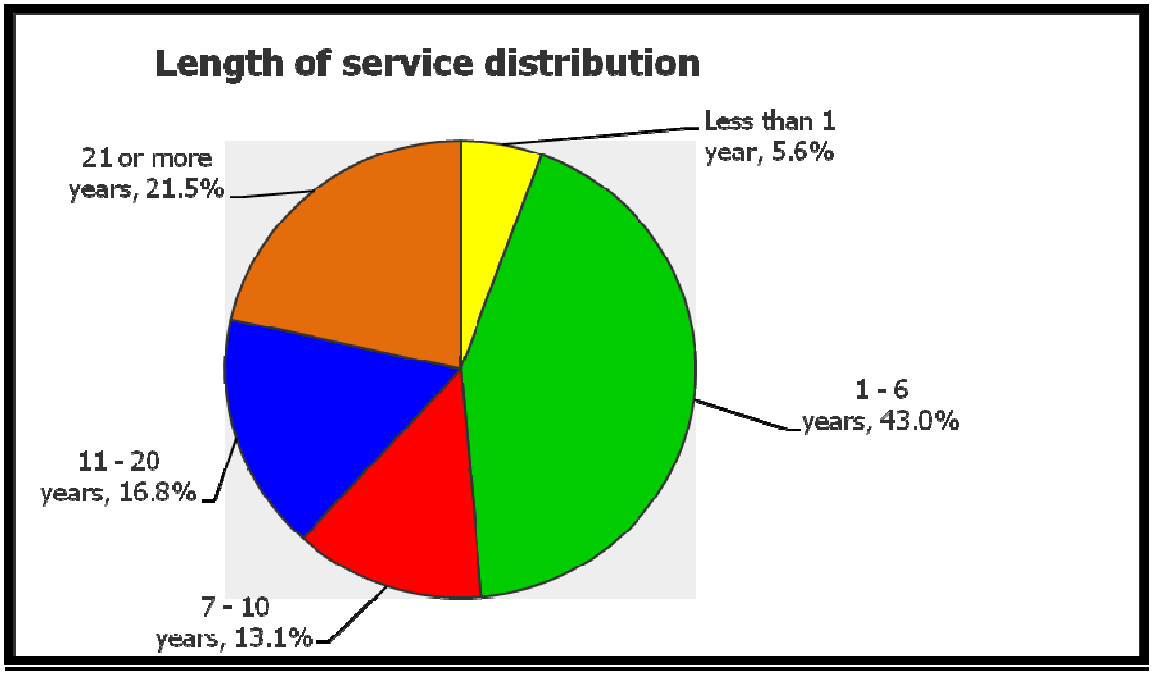


Figure 6: Demographics on Length of Service

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4.2.5 Academic Qualification

Table 8 below reflects the number of responses per category for academic qualification.

	Count	Frequency	Cumulative Frequency
Grade 12 and lower	11	10.3%	10.28%
Post school diploma or certificate	40	37.4%	47.66%
Degree	27	25.2%	72.90%
Post graduate degree	29	27.1%	100.00%
Total	107	100.0%	

Table 8: Demographics on Academic Qualification

The majority of the respondents (39%) possessed a post-school diploma or certificate; 25% possessed a degree, 24% a post-graduate degree; 11% had completed Grade 12; and 1% did not possess a Grade 12 certificate (See Figure 7).

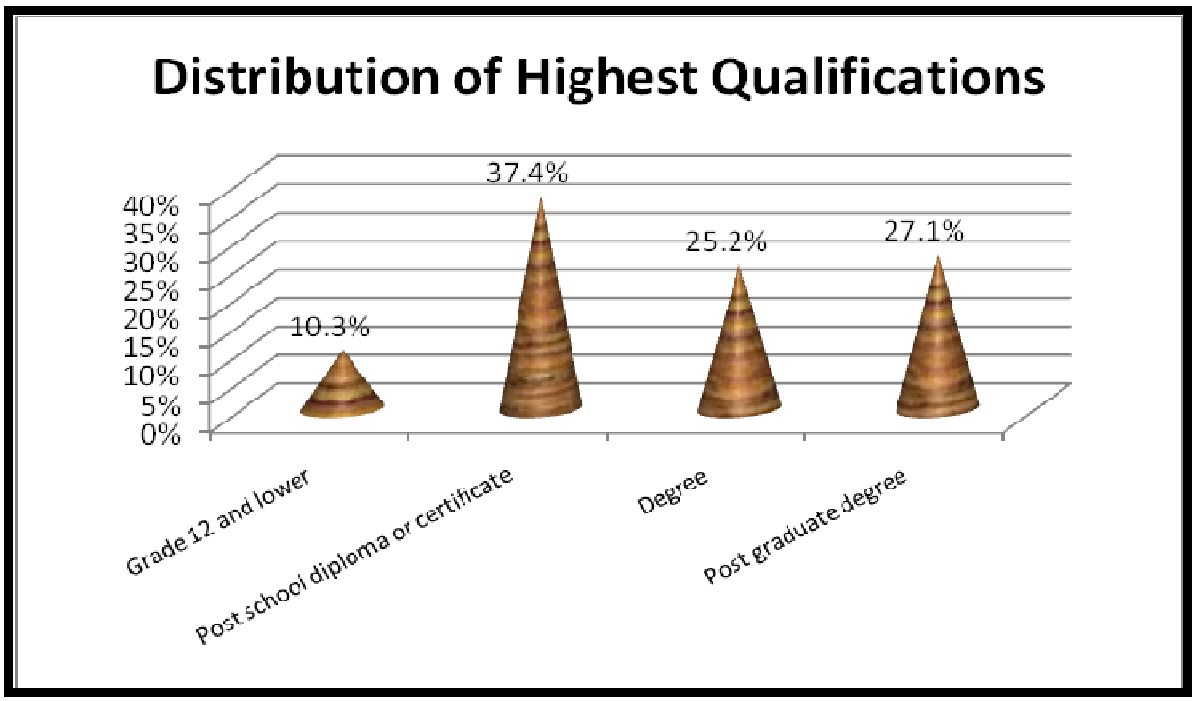


Figure 7: Demographics on Academic Qualification

4.2.6 Position within the Organisation

Table 9 below reflects the number of responses per category for position within the organisation.

	Count	Frequency	Cumulative Frequency
Clerical	14	13.1%	13.08%
Supervisor	3	2.8%	15.89%
Junior management	28	26.2%	42.06%
Middle management	45	42.1%	84.11%
Senior management	17	15.9%	100.00%
Total	107	100.0%	

Table 9: Demographics on Position within the Organisation

The majority of the respondents (41%) were in middle management, 27% in junior management; 15% in senior management; 14% in clerical positions and 3% in supervisor roles (See Figure 8)

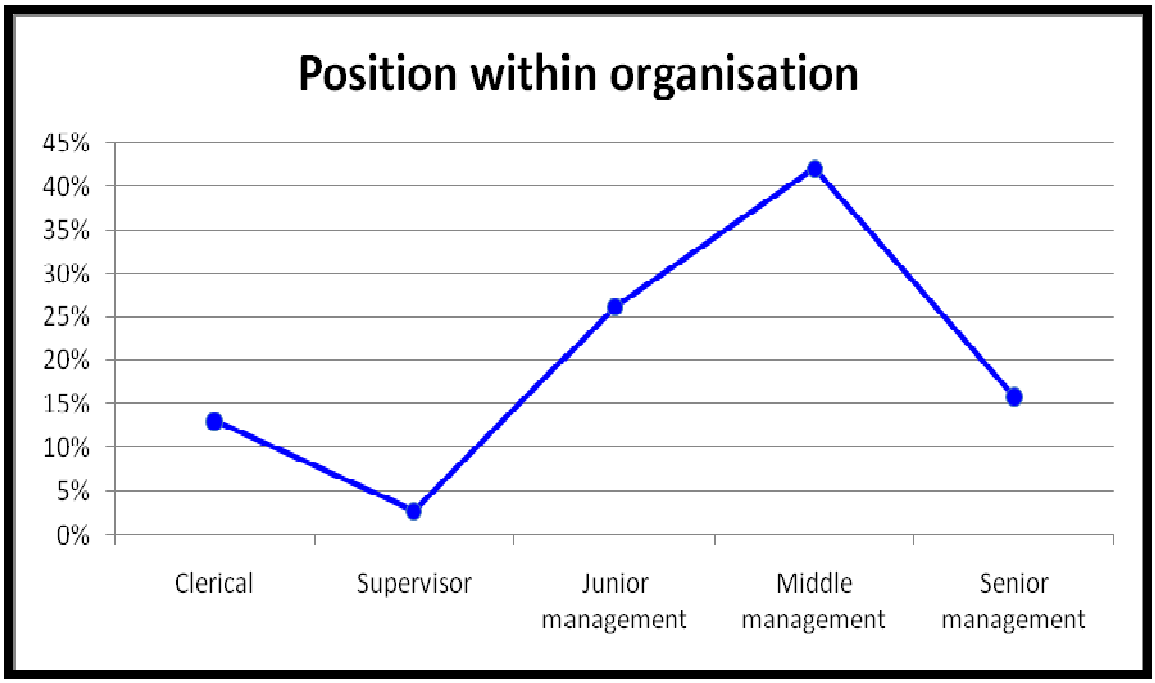


Figure 8: Demographics on Position within the Organisation

4.3 Statistical Parameters on Demographic Questions

4.3.1 Correlation Matrix

Table 10 below reflects the correlation matrix for the responses from the demographic questions of the study sample.

	Gender	Race	Age Category	Years in organisation	Highest academic qualification	Position within the organisation
Gender	1	0.060738204	0.145755368	0.00040445	-0.077668244	-0.185619155
Race	0.060738204	1	0.075262822	0.101707916	-0.007846542	0.004982931
Age Category	0.145755368	0.075262822	1	0.683605412	-0.218173294	0.16236377
Years in organisation	0.00040445	0.101707916	0.683605412	1	-0.281698333	0.044450017
Highest academic qualification	-0.077668244	-0.007846542	-0.218173294	-0.281698333	1	0.411428948
Position within the organisation	-0.185619155	0.004982931	0.16236377	0.044450017	0.411428948	1

Table 10: Correlation Matrix

- The correlation coefficient between “Age Category” and “Years in organisation” is positively very strong (0.6836)
- The correlation coefficient between “Highest academic qualification” and “Position within the organisation” is positively strong (0.4114)
- There is no detectable correlation between “Gender” and “Years in the organisation” (0.000404)

4.3.2 Scatter Plots

The scatter plot reflected in Figure 9 below reaffirms that there is a positive relationship between qualification and position as indicated in the correlation matrix above.

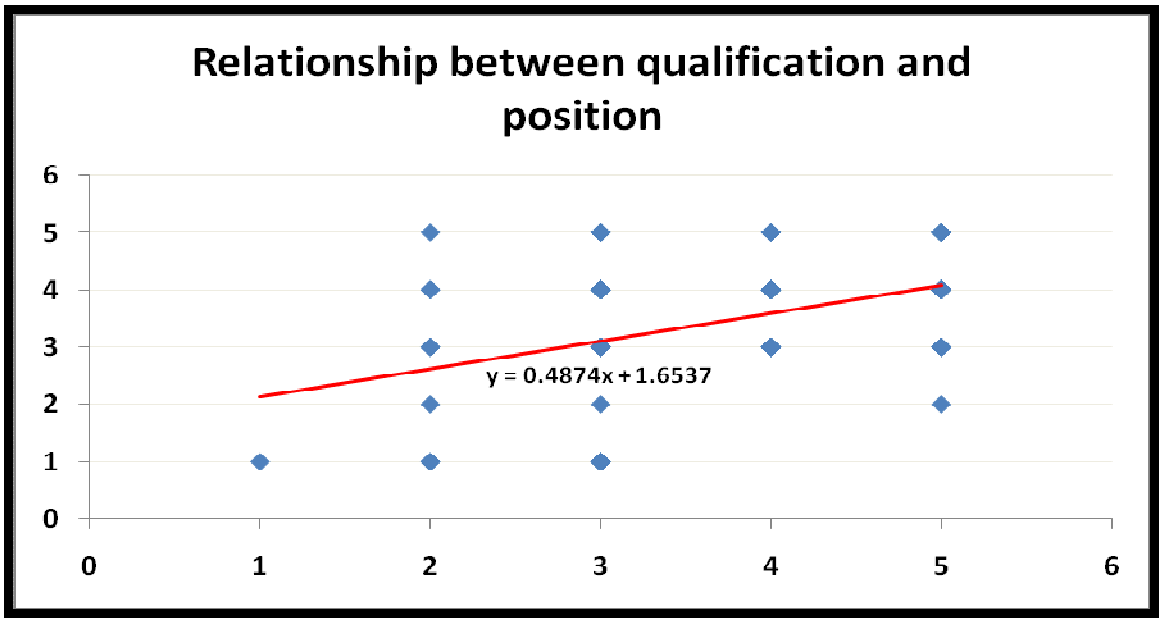


Figure 9: Scatter Plot Reflecting Relationship between Qualification and Position

4.4 Presentation of the Research Results – Opinion Related Questions

For the survey, questions which assessed the opinion of the respondents were grouped as follows:

- Affirmative Action programmes
- Affirmative Action and its application
- The impact of Affirmative Action
- Impact of Affirmative Action on employee turnover
- Shortage of skills within the Banking Sector

In order to test the opinion of the respondents on these topics a five-point scale was built into the questions. The scale was quantified as follows:

Key:

Strongly disagree	1
Disagree	2
Neither Agree or Disagree	3
Agree	4
Strongly Agree	5

4.4.1. Affirmative Action programmes

The questions related to Affirmative Action programmes are listed in Table 11 below:

To what extent do you agree/disagree with each of the following statements?							
Answer Options	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree	Rating Average	Response Count
1. Affirmative Action is successfully redressing past injustices to previously disadvantaged individuals.	13	31	13	35	7	2.92	99
2. Blacks receive support and have access to resources to contribute to the development of the organisation.	5	18	16	51	8	3.4	98
3. The true beneficiaries of Affirmative Action are not benefiting, Blacks are still being disadvantaged with limited opportunities.	11	39	12	27	10	2.86	99
4. Affirmative Action in general is a part of a transformation away from apartheid, poverty and exploitation, towards a non-racial,non-sexist and democratic nation in which the socio-economic conditions of the majority i.e. Blacks are substantially transformed in a manner which is empowering.	8	19	21	36	14	3.3	98
answered question						100	100
missing values						9	9

Table 11: Questionnaire – Affirmative Action Programmes

The responses related to Affirmative Action Programmes are illustrated in Figure 10 below:

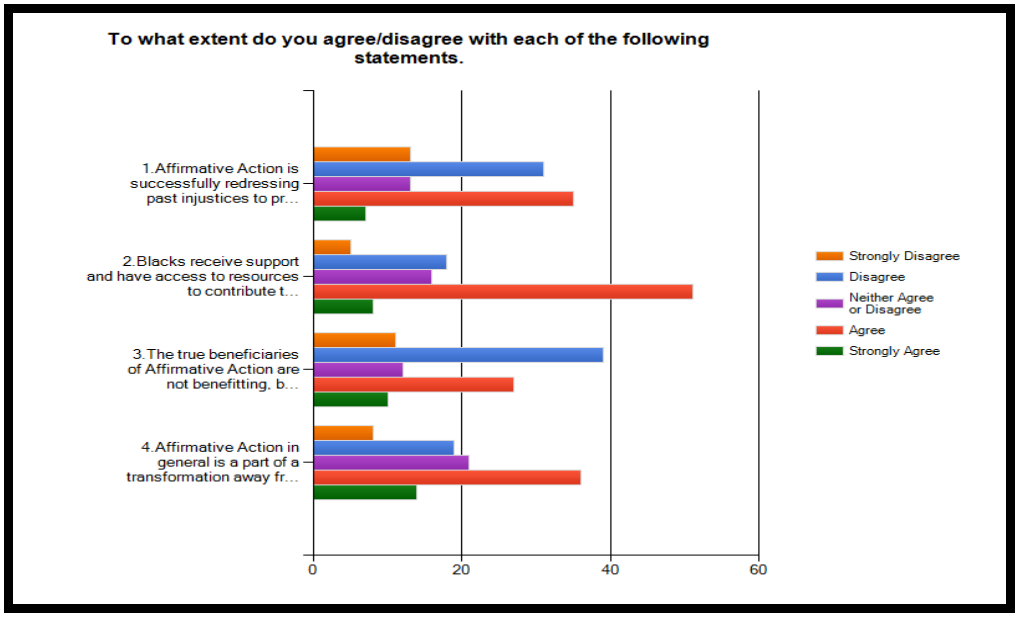


Figure 10: Responses – Affirmative Action Programmes

Q1. A total 35.4% of respondents agreed that Affirmative Action is successfully redressing past injustices to previously disadvantaged individuals; 7.1% strongly agreed; whilst 31.3% strongly disagreed and 13.1% disagreed. It is evident that respondents had mixed feelings towards this question.

Q2. The majority of the respondents (52.0%) agreed that Blacks receive support and have access to resources to contribute to the development of the organisation; 8.2% strongly agreed; whilst 18.4% disagreed; 5.1% strongly disagreed and 16.3% remained neutral.

Q3. A total of 39.4% of respondents disagreed with the statement that the true beneficiaries of Affirmative Action are not benefiting; as Blacks are still being disadvantaged with limited opportunities; 11.1% strongly disagreed; 27.3% agreed; 10.1% strongly agreed and 12.1% remained neutral.

Q4. The majority of the respondents (36.7%) agreed with the definition, Affirmative Action in general is a part of a transformation away from apartheid; poverty and exploitation, towards a non-racial, non-sexist and democratic nation in which the socio-economic conditions of the majority (i.e. Blacks) are substantially transformed in a manner which is empowering; 14.3% strongly agreed; 19.4% disagreed; 8.2% strongly disagreed and 21.4% remained neutral.

Descriptive Statistics

Descriptive Statistics on responses from the section on Affirmative Action Programmes are reflected in Table 12 below.

	Mean	Median	Mode	Standard Deviation	Sample Variance	Range	Minimum	Maximum	Count
1	2.92	3.00	4.00	1.22	1.48	4.00	1.00	5.00	99.00
2	3.40	4.00	4.00	1.04	1.09	4.00	1.00	5.00	98.00
3	2.86	2.00	2.00	1.23	1.51	4.00	1.00	5.00	99.00
4	3.30	4.00	4.00	1.18	1.39	4.00	1.00	5.00	98.00

Table 12: Descriptive Statistics – Affirmative Action Programmes

1. Mean

Q1 to Q4 reflect a mean of 2.92, 3.40, 2.86 and 3.30 respectively, which reveals that the respondents who participated had an average opinion of “neutral” for this study question.

2. Median

Q1 has a median of 3, which indicates an average opinion of “neutral” for this study question. Q3 has a median value of 2, which reflects an average opinion of “disagree” to this study question. Q2 and Q4 reveal a median value of 4, which indicates an average opinion of “agree.”

3. Mode

Q1, Q2 and Q4 have a mode of 4, which indicates that the most frequently occurring or repetitive response is “agree” to this study question. Q3 has a mode of 2 which reflects the most repetitive response to this study question as being “disagreeing.”

4. Standard Deviation

Q1 to Q5 have standard deviations of 1.04 to 1.23, which reveals that there is variation in respondents’ opinions for these study questions.

5. Range

Q1 to Q5 have a range value of 4.00, which indicates that these variables have differences in respondents’ opinions and respondents have expressed all types of opinions towards the study questions.

6. Variance

Q1 to Q5 have variances of 1.09 to 1.51, which reveals that there is variation in respondents’ opinions for these study questions.

7. Minimum

“Minimum” refers to the smallest number in the set of variables being analysed. The number one refers to “strongly disagree” in this data set.

8. Maximum

“Maximum” refers to the largest number in the set of variables being analysed. The number five refers to “strongly agree” in this data set.

Specific Statistical Tests – Comparative Statistics

1. ANOVA

An ANOVA was conducted on variables consisting of gender, race, age, service, highest qualification and position verses their opinion on Affirmative Action programmes (See Table 13).

P values derived from ANOVA Test						
Question	Gender	Race	Age	Service	Highest Qualification	Position
1	2.79E-23	0.035872	9.00E-06	**0.502622**	1.00E-06	0.001672
2	3.15E-41	2.36E-07	0.042195	0.029503	0.036786	**0.740761**
3	1.39E-21	0.083528	2.25E-06	**0.311869**	1.76E-07	0.000507
4	1.08E-33	1.44E-05	0.012469	**0.135361**	0.008785	**0.350731**

Table 13: ANOVA Test – Affirmative Action Programmes

The null hypothesis in this case is: There is no difference in opinion (mean results) over the different variables

The alternative hypothesis is that there exists a significant difference between categories gender, race, age, service, highest qualification and position in terms of the opinions of respondents.

Table 13 reflects the p – values extracted from each test. If the p – value is less than 0.05, then the mean values of the groups under investigation are significantly different at a 5% confidence level. This finding means that the null hypothesis of “no difference in means” can be rejected.

Q1 reflects that the respondents under the “service” category had no difference in opinion.

Q2 reflects that the respondents under the “position” category had no difference in opinion.

Q3 reflects that the respondents under the “service” category had no difference in opinion.

Q4 reflects that the respondents under the “service” and “position” categories had no difference in opinion.

4.4.1.1. Conclusion to Proposition 1

It is evident that majority of the respondents understood what Affirmative Action Programmes are. Respondents however, had mixed feelings towards whether Affirmative Action Programmes are successfully redressing past injustices.

4.4.2 Affirmative Action and its Application

The questions related to Affirmative Action and the application thereof is listed in Table 14 below:

To what extent do you agree/disagree with each of the following statements							
Answer Options	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly agree	Rating Average	Response Count
1. Affirmative Action is merely a form of reverse discrimination.	13	19	19	25	15	3.11	91
2. White males are unlikely to be employed in my division.	17	31	12	19	14	2.81	93
3. The division I work in represents black people.	10	20	17	37	9	3.16	93
4. The division I work in represents white people.	7	15	25	37	10	3.30	94
5. The division I work in represents all race groups.	4	7	10	52	19	3.82	92
6. The implementation of Affirmative Action in my division has resulted in accelerated career progression for black people.	7	23	17	36	10	3.20	93
7. The implementation of Affirmative Action in my division has resulted in limited career progression for white people.	15	29	21	20	8	2.75	93
Answered question							94
Missing values							13

Table 14: Questionnaire – Affirmative Action and its Application

The responses related to Affirmative Action and its application is illustrated in Figure 11 below:

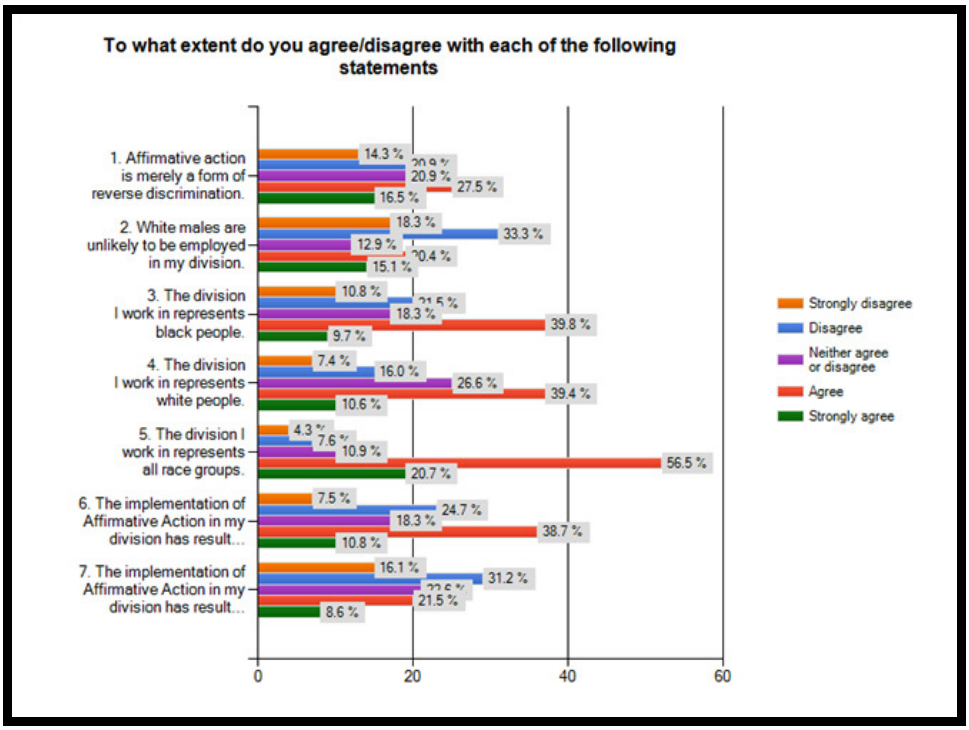


Figure 11: Responses – Affirmative Action and its Application

Q1. Twenty seven and a half percent (27.5%) of the respondents agreed that Affirmative Action is merely a form of reverse discrimination; 16.5% strongly agreed; 14.3% strongly disagreed; and 20.8% disagreed.

Q2. Thirty three and a third percent (33.3%) of the respondents disagreed that white males are unlikely to be employed in their division; 18.3% strongly disagreed; 20.4% agreed; 15.1% strongly agreed; and 12.9% remained neutral.

Q3. Forty percent (39.8%) of the respondents agreed with the statement, the division I work in represents black people.9.7% strongly agreed. 21.5% disagreed and 10.8% strongly disagreed. 18.3% remained neutral.

Q4. Thirty nine percent (39.4%) of the respondents 39.4% agreed with the statement, the division I work in represents white people.10.6% strongly agreed whilst 16.0% disagreed and 7.4% strongly disagreed. 26.6% remained neutral.

Q5. Majority of the respondents (56.5%) agreed with the statement that the division they work in represents all race groups; 20.7% strongly agreed; 7.6% disagreed; 4.3% strongly disagreed; and 10.9% remained neutral.

Q6. Thirty nine percent (38.7%) agreed that the implementation of Affirmative Action in their division had resulted in accelerated career progression for black people; 10.8% strongly agreed; 7.5% strongly disagreed; 24.7% disagreed and; 18.3% remained neutral.

Q7. Thirty one percent (31.2%) disagreed that the implementation of Affirmative Action in their division had resulted in limited career progression for white people; 16.1% strongly disagreed; 8.6% strongly agreed; 21.5% agreed; 22.6% remained neutral.

Descriptive Statistics

Descriptive Statistics on responses from the section on Affirmative Action and its application are reflected in Table 15 below.

	Mean	Median	Mode	Standard Deviation	Sample Variance	Range	Minimum	Maximum	Count
1	3.11	3.00	4.00	1.31	1.72	4.00	1.00	5.00	91.00
2	2.81	2.00	2.00	1.36	1.85	4.00	1.00	5.00	93.00
3	3.16	3.00	4.00	1.19	1.42	4.00	1.00	5.00	93.00
4	3.30	3.50	4.00	1.10	1.20	4.00	1.00	5.00	94.00
5	3.82	4.00	4.00	0.99	0.99	4.00	1.00	5.00	92.00
6	3.20	3.00	4.00	1.16	1.34	4.00	1.00	5.00	93.00
7	2.75	3.00	2.00	1.21	1.47	4.00	1.00	5.00	93.00

Table 15: Descriptive Statistics – Affirmative Action and its Application

1. Mean

All the questions with the exception of Question 5, reflect a mean between 2.75 and 3.30, which reveals that that the respondents who participated had an average opinion of “neutral” for this study question. Q5 reveals that respondents had an average opinion of “agree” for this study question.

2. Median

Q1, Q3, Q6 and Q7 have a median of 3, which indicates an average opinion of “neutral” for this study question. Q2 has a median value of 2, which reflects an average opinion of “disagree” for this study question. Q4 and Q5 reveal a median value of 4, which indicates an average opinion of “agree”.

3. Mode

Q1, Q3, Q4, Q5 and Q6 have a mode of 4, which indicates that the most frequently occurring or repetitive response is “agree” to this study question. Q2 and Q7 have a mode of 2 which reflects the most repetitive response to this study question to be “disagree”.

4. Standard Deviation

Q1 to Q7 have standard deviations of 0.99 to 1.36, which reveal that there is variation in respondents’ opinions for these study questions.

5. Range

Q1 to Q7 have a range value of 4.00, which indicates that these variables have differences in respondents’ opinions and respondents have expressed all types of opinions towards the study questions.

6. Variance

Q1 to Q7 have variances of 0.99 to 1.85, which reveals that there is variation in respondent’s opinions for these study questions.

7. Minimum

“Minimum” refers to the smallest number in the set of variables being analysed. The number one refers to “strongly disagree” in this data set.

8. Maximum

“Maximum” refers to the largest number in the set of variables being analysed. The number five refers to “strongly agree” in this data set.

Specific Statistical Tests – Comparative Statistics

1. ANOVA

An ANOVA was conducted on variables consisting of gender, race, age, service, highest qualification and position verses their opinion on Affirmative Action and its application (See Table 16).

P values derived from ANOVA Test						
Question	Gender	Race	Age	Service	Highest Qualification	Position
1	4.74E-25	0.002386	0.001064	**0.693089**	0.000428	**0.055728**
2	1.25E-17	**0.184224**	2.56E-06	**0.220585**	2.54E-07	0.000411
3	1.64E-29	0.000477	0.001612	**0.480905**	0.00064	**0.086795**
4	4.09E-36	9.24E-06	0.011746	**0.126237**	0.007354	**0.346992**
5	1.23E-53	7.86E-14	0.71872	4.72E-06	**0.405542**	1.99E-02
6	1.32E-31	0.000152	0.003066	**0.337463**	0.001393	**0.139379**
7	3.29E-19	**0.275691**	2.16E-07	0.111698	6.87E-09	5.41E-05

Table 16: ANOVA Test – Affirmative Action and its Application

Hypothesis: Ho: No difference in group means

Ha: Difference between the groups under investigation is significantly different

.

Table 16 reflects the p – values extracted from each ANOVA test. If the p – value is less than 0.05, then the mean values of the groups under investigation are significantly different at a 5% confidence level. This finding means that the null hypothesis of “no difference in means” can be rejected.

Q1 reflects that the respondents under the “service” and “position” categories had no difference in opinion.

Q2 reflects that the respondents under the “service” category had no difference in opinion.

Q3 reflects that the respondents under the “service” and “position” categories had no difference in opinion.

Q4 reflects that the respondents under the “service” and “position” categories had no difference in opinion.

Q5 reflects that the respondents under the “highest qualification” category had no difference in opinion.

Q6 reflects that the respondents under the “service” and “position” categories had no difference in opinion.

Q7 reflects that the respondents under the “race” category had no difference in opinion.

Conclusion to Proposition 2

The majority of the respondents agreed that Affirmative Action is a form of reverse discrimination. Collective responses to this section indicate that the application of Affirmative Action is viewed as positive. Respondents see their respective divisions as being representative of all race groups.

4.4.3 The impact of Affirmative Action

The questions related to the impact of Affirmative Action are listed in Table 17 below:

To what extent do you agree/disagree with the following statements:							
Answer Options	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly agree	Rating Average	Response Count
1. I prefer to be employed based on merit and not because of the colour of my skin.	0	0	2	28	63	4.66	93
2. Implementation of Affirmative Action has resulted in the lowering of standards in the workplace.	11	19	24	28	10	3.08	92
3. Implementation of Affirmative Action has resulted in the recruiting of less qualified and less experienced people that do not deliver the same quality of service.	11	15	21	32	11	3.19	90
4. Blacks lack confidence and self esteem as they are appointed as tokens only.	11	33	30	11	6	2.65	91
5. Since Affirmative Action was implemented in this organisation customer service has improved.	10	31	43	4	2	2.52	90
6. Affirmative Action drives a wedge between self esteem and success.	4	18	47	16	5	3.00	90
Answered question							93
Missing values							14

Table 17: Questionnaire – The Impact of Affirmative Action

The responses related to the impact of Affirmative Action are illustrated in Figure 12 below:

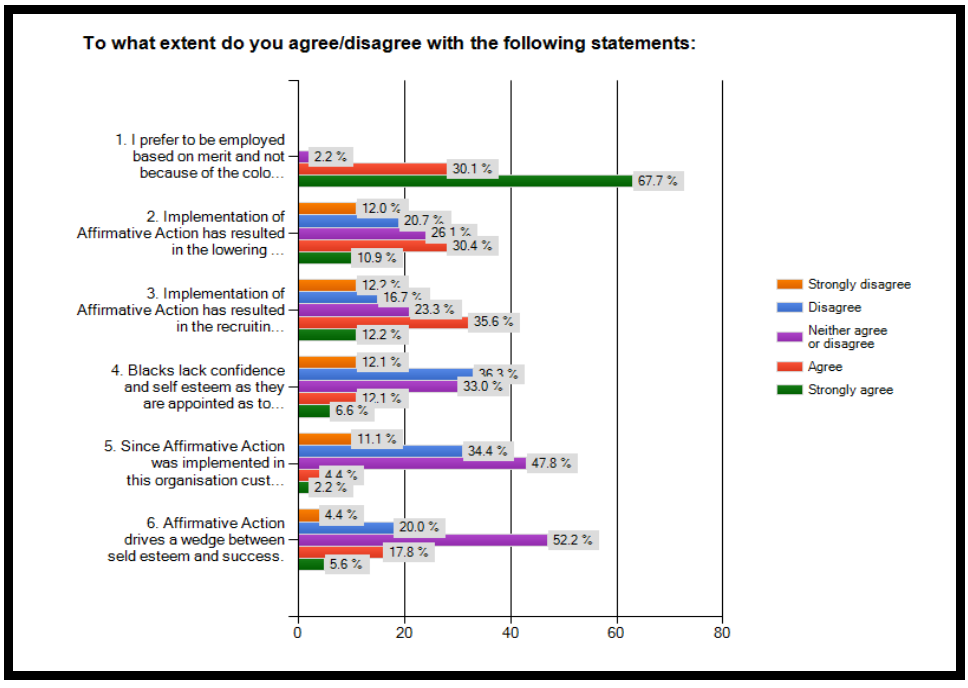


Figure 12: Responses – The Impact of Affirmative Action

Q1. The majority of the respondents (67.7%) strongly agreed that they preferred to be employed based on merit and not because of the colour of their skin; 30.1% agreed; and 22% remained neutral.

Q2. Thirty percent (30.4%) agreed that the implementation of Affirmative Action had resulted in the lowering of standards in the workplace; 10.9% strongly agreed; 20.7% disagreed; 12% strongly disagreed; and 26.1% remained neutral.

Q3. Thirty six percent of the respondents agreed that the implementation of Affirmative Action had resulted in the recruiting of less qualified and less experienced people that do not deliver the same quality of service; 12.2% strongly agreed;16.7% disagreed; 12.2% strongly disagreed.; and 23.3% remained neutral.

Q4. Thirty six percent of the respondents (36.3%) disagreed with the statement that Blacks lack confidence and self-esteem as they are appointed as tokens only; 12.1% strongly disagreed; 12.1% agreed; 6.6% strongly agreed; and 33% remained neutral.

Q5. Forty eight percent of the respondents (47.8%) remained neutral on the statement that since Affirmative Action was implemented in their organisation customer service had improved; 34.4% disagreed; 11.1% strongly disagreed. 4.4% agreed; and 2.2% strongly agreed.

Q6. Fifty two percent of the respondents (52.2%) remained neutral on the statement Affirmative Action drives a wedge between self-esteem and success; 20% disagreed; 4.4% strongly disagreed; 17.8% agreed; and 5.6% strongly agreed.

Descriptive Statistics

Descriptive Statistics on responses from the section on the impact of Affirmative

	Mean	Median	Mode	Standard Deviation	Sample Variance	Range	Minimum	Maximum	Count
1	4.66	5.00	5.00	0.52	0.27	2.00	3.00	5.00	93.00
2	3.08	3.00	4.00	1.20	1.43	4.00	1.00	5.00	92.00
3	3.19	3.00	4.00	1.22	1.48	4.00	1.00	5.00	90.00
4	2.65	3.00	2.00	1.06	1.12	4.00	1.00	5.00	91.00
5	2.52	3.00	3.00	0.84	0.70	4.00	1.00	5.00	90.00
6	3.00	3.00	3.00	0.89	0.79	4.00	1.00	5.00	90.00

Action are reflected in Table 18 below.

Table 18: Descriptive Statistics – The Impact of Affirmative Action

1. Mean

All the questions, with the exception of Question 1, reflect a mean between 2.52 and 3.19 which reveals that that the respondents who participated had an average opinion of “neutral” for this study question. Q1 reveals that respondents had an average opinion of “strongly agree” for this study question.

2. Median

Q2 to Q6 have a median of 3, which indicates an average opinion of “neutral” for this study question. Q1 has a median value of 5, which reflects an average opinion of “strongly agree” for this study question.

3. Mode

Q1 has a mode of 5 and Q2 and Q3 have a mode of 4 which indicates that the most frequently occurring or repetitive response is “agree” to this study question. Q5 and Q6 have a mode of 3, which reflects the most repetitive response to this study question to be “neutral”.Q4 has a mode of 2 which indicates that the most repetitive response to this question was “disagree”.

4. Standard Deviation

Q1 to Q6 have standard deviations of 0.52 to 1.22 which reveals that there is variation in respondents’ opinions for these study questions.

5. Range

Q2 to Q6 have a range value of 4.00, which indicates that these variables have differences in respondents’ opinions and respondents have expressed all types of opinions towards the study questions. Q1 has a range of 2, which indicates that there is little variation in respondents’ opinions to this study question.

6. Variance

Q1 to Q6 have variances of 0.27 to 1.48, which reveals that there is variation in respondents’ opinions for these study questions.

7. Minimum

"Minimum" refers to the smallest number in the set of variables being analysed. The number three refers to "neutral" and the number one refers to "strongly disagree" in this data set.

8. Maximum

"Maximum" refers to the largest number in the set of variables being analysed. The number five refers to "strongly agree" in this data set.

Specific Statistical Tests – Comparative Statistics

1. ANOVA

An ANOVA was conducted on variables consisting of gender, race, age, service, highest qualification and position verses their opinion on the impact of Affirmative Action (See Table 19).

P values derived from ANOVA Test						
Question	Gender	Race	Age	Service	Highest Qualification	Position
1	1.00E-104	3.15E-37	1.73E-08	3.73E-23	1.57E-14	8.61E-17
2	3.42E-27	0.002814	0.000349	**0.824476**	8.94E-05	0.027679
3	3.06E-29	0.000338	0.003115	**0.398097**	0.001458	**0.128231**
4	7.65E-20	**0.6183**	3.53E-09	0.023123	1.40E-11	1.24E-06
5	1.35E-21	**0.752411**	6.42E-12	0.001386	5.27E-16	2.42E-09
6	8.09E-35	0.00451	1.68E-05	**0.819978**	6.73E-07	3.24E-03

Table 19: ANOVA Test – The Impact of Affirmative Action

Hypothesis: Ho: No difference in group means

Ha: Difference between the groups under investigation is significantly different

.

Table 19 reflects the p – values extracted from each ANOVA test. If the p – value is less than 0.05, then the mean values of the groups under investigation are significantly different at a 5% confidence level. This means that the null hypothesis of "no difference in means" can be rejected.

Q1 reflects that respondents in all categories had a difference in opinion.

Q2 reflects that respondents under the "service" category had no difference in opinion.

Q3 reflects that respondents under the "service" and "position" categories had no difference in opinion.

Q4 reflects that respondents under the "race" category had no difference in opinion.

Q5 reflects that respondents under the "race" category had no difference in opinion.

Q6 reflects that respondents under the "service" category had no difference in opinion.

Conclusion to Proposition 3

Majority of the respondents agreed that they prefer to be employed based on merit and not by the colour of their skin and disagreed that Blacks lack self confidence as they are appointed as tokens only. Interestingly, collective responses indicate that respondents are of the opinion that Affirmative Action

has resulted in the lowering of standards and recruitment of less qualified people.

4.4.4 The Impact of Affirmative Action on employee turnover

The questions related to the impact of Affirmative Action on employee turnover are listed in Table 20 below:

To what extent do you agree/disagree with the following statements:							
Answer Options	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly agree	Rating Average	Response Count
1. Management in my division support policies of Affirmative Action.	2	8	15	45	20	3.81	90
2. There has been an increase in resignations of Blacks in the division I work for since the implementation of Affirmative Action policies.	9	39	31	9	3	2.54	91
3. There has been an increase in resignations of Whites in the division I work for since the implementation of Affirmative Action policies.	5	36	40	6	3	2.62	90
4. The division I work for has a strategy to train black people.	7	19	23	37	4	3.13	90
5. In my division there is a lack of training for black people.	9	47	15	16	3	2.52	90
6. In my division there are retention strategies in place for certain groups.	7	22	29	26	5	3.00	89

7. The Organisation I work for has a strategy to identify opportunities for black people.	7	15	27	33	7	3.20	89
8. Job stress caused by lack of training and development impacts turnover.	3	5	14	42	26	3.92	90
Answered question							91
Missing values							16

Table 20: Questionnaire – The Impact of Affirmative Action on Employee Turnover

The responses related to the impact of Affirmative Action on employee turnover are illustrated in Figure 12 below:

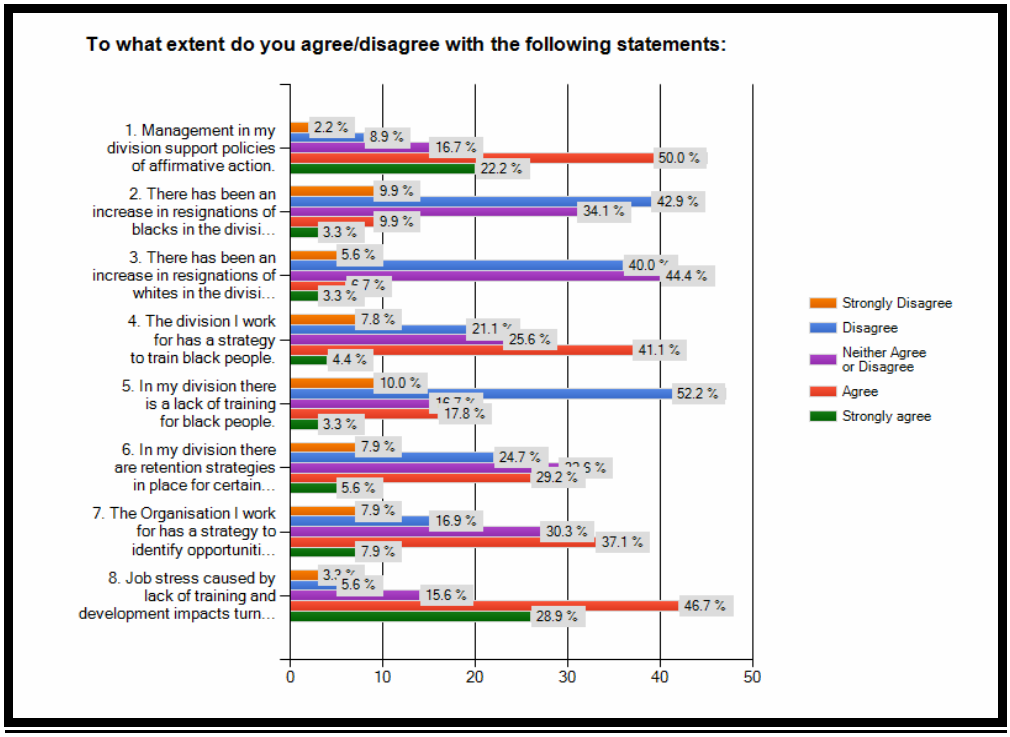


Figure 13: Responses – The Impact of Affirmative Action on Employee Turnover

Q1. Fifty percent of the respondents (50%) agreed that management in their division support policies of Affirmative Action; 22.2% strongly agreed; 8.9% disagreed; 2.2% strongly disagreed; and 16.7% remained neutral.

Q2. Forty three percent of the respondents (42.9%) disagreed with the statement that there had been an increase in resignations of Blacks in the division they worked for since the implementation of Affirmative Action policies; 9.9% strongly disagreed; 9.9% agreed; 33% strongly agreed; and 34.1% remained neutral.

Q3. Forty four percent of the respondents (44.4%) remained neutral on the statement "there has been an increase in resignations of Whites in the division I work for since the implementation of Affirmative Action policies"; 40% disagreed; 5.6% strongly disagreed; 6.7% agreed; and 3.3% remained neutral.

Q4. Forty one percent of the respondents (41.1%) agreed with the statement "the division I work for has a strategy to train black people"; 4.4% strongly

agreed; 21.1% disagreed; 7.8% strongly disagreed; and 25.6% remained neutral.

Q5. Fifty two percent of the respondents (52.2%) disagreed with the statement "in my division there is a lack of training for black people"; 10% strongly disagreed; 17.8% agreed; 3.3% strongly agreed; and 16.7% remained neutral.

Q6. 32.6% remained neutral on the statement "in my division there are retention strategies in place for certain groups"; 29.2% agreed; 5.6% strongly agreed; 24.7% disagreed; and 7.9% strongly disagreed.

Q7. Thirty seven percent of the respondents (37.1%) agreed with the statement; "the organisation I work for has a strategy to identify opportunities for black people"; 7.9% strongly agreed; 16.9% disagreed; 7.9% strongly disagreed; and 30.3% remained neutral.

Q8. Forty seven percent of the respondents (46.7%) agreed with the statement "job stress caused by lack of training and development impacts turnover", 28.9% strongly agreed; 5.6% disagreed; 3.3% strongly disagreed; and 15.6% remained neutral.

Descriptive Statistics

Descriptive Statistics on responses from the section on the impact of Affirmative Action on employee turnover are reflected in Table 21 below.

	Mean	Median	Mode	Standard Deviation	Sample Variance	Range	Minimum	Maximum	Count
1	3.81	4.00	4.00	0.96	0.92	4.00	1.00	5.00	90.00
2	2.54	2.00	2.00	0.92	0.85	4.00	1.00	5.00	91.00
3	2.62	3.00	3.00	0.83	0.69	4.00	1.00	5.00	90.00
4	3.13	3.00	4.00	1.05	1.11	4.00	1.00	5.00	90.00
5	2.52	2.00	2.00	1.01	1.02	4.00	1.00	5.00	90.00
6	3.00	3.00	3.00	1.04	1.09	4.00	1.00	5.00	89.00
7	3.20	3.00	4.00	1.07	1.14	4.00	1.00	5.00	89.00
8	3.92	4.00	4.00	0.99	0.97	4.00	1.00	5.00	90.00

Table 21: Descriptive Statistics: The Impact of Affirmative Action on Employee Turnover

1. Mean

All the questions with the exception of Q1 and Q2 reflect a mean between 2.52 and 3.20 which reveals that that the respondents who participated had an average opinion of “neutral” for this study question. Q1 and Q2 reveal that respondents had an average opinion of agree for these study questions.

2. Median

Q2 and Q5 have a median of 2, which indicates an average opinion of disagree for this study question. Q3, Q4, Q6 and Q7 have a median value of 3, which reflects an average opinion of “neutral” to these study questions. Q1 and Q8 have a median value of 4, which reflects an average opinion of “agree” to these questions.

3. Mode

Q2 and Q5 have a mode of 2, which indicates that the most frequently occurring or repetitive response is “disagree” to this study question. Q3 and Q6 have a mode of 3, which reflects the most repetitive response to this study question to be neutral. Q1, Q4, Q7 and Q8 have a mode of 4 which indicates that the most repetitive response to this question was agree.

4. Standard Deviation

Q1 to Q6 have standard deviations of 0.83 to 1.07, which reveals that there is variation in respondents’ opinions for these study questions.

5. Range

Q1 to Q8 have a range value of 4.00, which indicates that these variables have differences in respondents’ opinions and respondents have expressed all types of opinions towards the study questions.

6. Variance

Q1 to Q6 have variances of 0.69 to 1.14 which reveals that there is variation in respondents’ opinions for these study questions.

7. Minimum

“Minimum” refers to the smallest number in the set of variables being analysed. The number one refers to “strongly disagree” in this data set.

8. Maximum

“Maximum” refers to the largest number in the set of variables being analysed. The number five refers to “strongly agree” in this data set.

Specific Statistical Tests – Comparative Statistics

1. ANOVA

An ANOVA was conducted on variables consisting of gender, race, age, service, highest qualification and position verses their opinion on the impact of Affirmative Action on employee turnover (See Table 22).

P values derived from ANOVA Test						
Question	Gender	Race	Age	Service	Highest Qualification	Position
1	8.43E-55	7.08E-14	0.735733	4.88E-06	**0.417577**	0.020524
2	5.37E-20	0.841437	2.50E-11	0.002433	7.16E-15	1.00E-08
3	5.58E-25	0.716744	1.76E-10	0.009474	4.95E-14	7.21E-08
4	7.69E-33	0.000501	0.000661	**0.570099**	0.000154	0.049862
5	1.32E-17	0.766904	4.75E-11	0.002424	3.06E-14	1.72E-08
6	2.23E-29	0.007518	4.07E-05	**0.829415**	3.56E-06	0.005569
7	4.95E-34	0.000116	2.62E-03	**0.335382**	9.61E-04	1.28E-01
8	2.24E-56	1.34E-15	**0.333825**	2.71E-07	**0.114395**	2.84E-03

Table 22: ANOVA Test – Impact of Affirmative Action on Employee Turnover

Hypothesis: Ho: No difference in group means

Ha: Difference between the groups under investigation is significantly different

.

Table 22 reflects the p – values extracted from each ANOVA test. If the p – value is less than 0.05, then the mean values of the groups under investigation are significantly different at a 5% confidence level. This finding means that the null hypothesis of “no difference in means” can be rejected.

Q1 reflects that respondents under the “highest qualification” category had no difference in opinion.

Q2 reflects that all the respondents had a difference in opinion.

Q3 reflects that all the respondents had a difference in opinion.

Q4 reflects that respondents under the “service” category had no difference in opinion.

Q5 reflects that all the respondents had a difference in opinion.

Q6 reflects that all the respondents under the “service” category had no difference in opinion.

Q7 reflects that all the respondents under the “service” category had no difference in opinion.

Q8 reflects that all the respondents under the “age” and “highest qualification” had no difference in opinion.

Conclusion on Proposition 4

The responses from this section indicate that there is support from management regarding Affirmative Action policies. The majority of the respondents are of the opinion that job stress does impact employee turnover.

4.4.5 Shortage of skills within the Banking Sector

The questions related to the shortage of skills within the Banking Sector are listed in Table 23 below:

To what extent do you agree/disagree with the following statements:							
Answer Options	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly agree	Rating Average	Response Count
1. Many skilled employees are emigrating due to the impact of Affirmative Action.	7	19	24	29	11	3.20	90
2. The shortage of skills in South Africa can be attributed to Affirmative Action policies.	8	23	19	28	11	3.12	89
3. I feel insecure about my future and the future of my children regarding employment opportunities in South Africa due to the policies of Affirmative Action.	13	24	11	24	17	3.09	89
4. I have considered emigrating due to lack of opportunities in South Africa.	18	28	17	17	9	2.67	89
5. I would urge my children to seek opportunities outside of South Africa.	14	14	15	31	15	3.21	89
6. There are many opportunities abroad for white individuals.	4	15	35	25	10	3.25	89
7. There are limited opportunities in South Africa for white individuals	9	26	15	26	13	3.09	89
Answered question							90
Missing values							17

Table 23: Questionnaire – Shortage of Skills within the Banking Sector

The responses related to the Shortage of skills within the Banking Sector are illustrated in Figure 14 below:

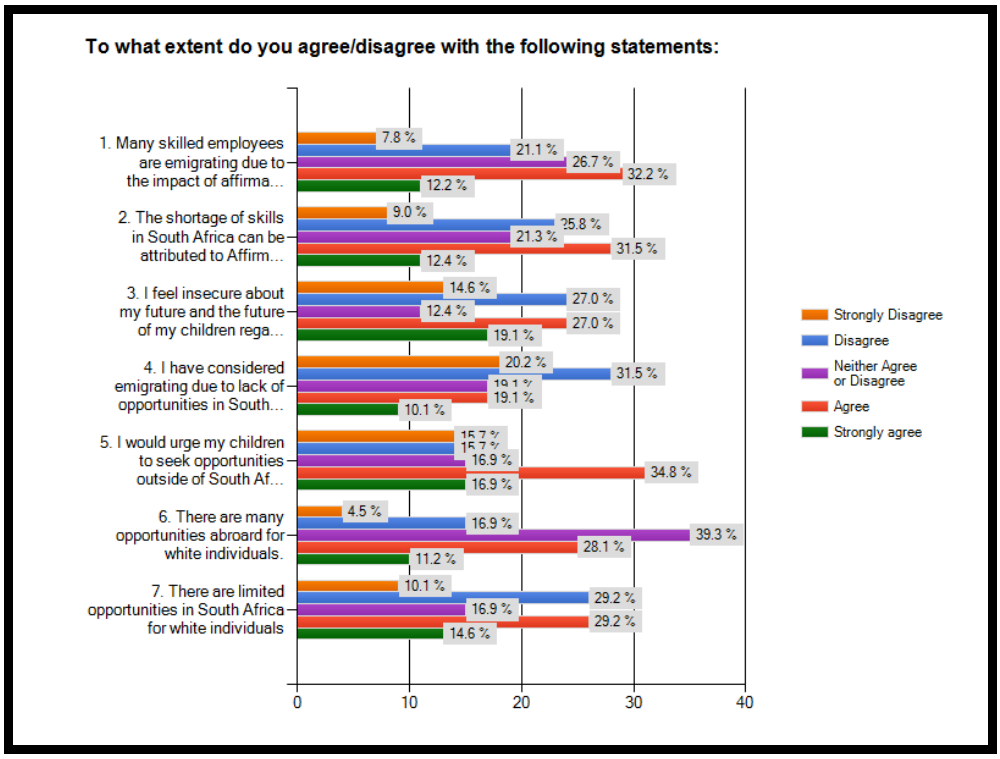


Figure 14: Responses – Shortage of skills within the Banking Sector

Q1. Thirty two percent of the respondents (32.2%) agreed that many skilled employees are emigrating due to the impact of Affirmative Action; 12.2% strongly agreed; 21.1% disagreed; 7.8% strongly disagreed; and 26.7% remained neutral.

Q2. Thirty two percent of the respondents (31.5%) agreed with the statement that the shortage of skills in South Africa can be attributed to Affirmative Action policies; 12.4% strongly agreed; 25.8% disagreed; 9% strongly disagreed and 21.3% remained neutral.

Q3. Fifteen percent (14.6%) strongly disagreed on the statement “I feel insecure about my future and the future of my children regarding employment opportunities in South Africa due to the policies of Affirmative Action”; 27% disagreed; 27% agreed, 19.1% strongly agreed; and 12.4% remained neutral.

Q4. Thirty two percent of the respondents (31.5%) disagreed with the statement “I have considered emigrating due to lack of opportunities in South Africa”; 20.2% strongly disagreed; 19.1% agreed; 10.1% strongly agreed; and 19.1% remained neutral.

Q5. Thirty five percent of the respondents (34.8%) agreed with the statement “I would urge my children to seek opportunities outside of South Africa”; 16.9% strongly agreed; 15.7% strongly disagreed; 15.7% disagreed; and 16.9% remained neutral.

Q6. Thirty nine percent (39.3%) remained neutral on the statement “there are many opportunities abroad for white individuals”; 28.1% agreed; 11.2% strongly agreed; 16.9% disagreed; and 4.5% strongly disagreed.

Q7. Twenty nine percent (29.2%) agreed with the statement “there are limited opportunities in South Africa for white individuals”; 14.6% strongly agreed; 29.2% disagreed; 10.1% strongly disagreed; and 16.9% remained neutral.

Descriptive Statistics

Descriptive Statistics on responses from the section on shortage of skills within the Banking Sector are reflected in Table 24 below.

	Mean	Median	Mode	Standard Deviation	Sample Variance	Range	Minimum	Maximum	Count
1	3.20	3.00	4.00	1.14	1.31	4.00	1.00	5.00	90.00
2	3.12	3.00	4.00	1.19	1.43	4.00	1.00	5.00	89.00
3	3.09	3.00	2.00	1.38	1.90	4.00	1.00	5.00	89.00
4	2.67	2.00	2.00	1.28	1.63	4.00	1.00	5.00	89.00
5	3.21	4.00	4.00	1.34	1.78	4.00	1.00	5.00	89.00
6	3.25	3.00	3.00	1.01	1.03	4.00	1.00	5.00	89.00
7	3.09	3.00	2.00	1.26	1.58	4.00	1.00	5.00	89.00

Table 24: Descriptive Statistics – Shortage of Skills within the Banking Sector

1. Mean

All the questions reflect a mean between 2.67 and 3.25, which reveals that that the respondents who participated had an average opinion of “neutral” for this study question.

2. Median

Q4 has a median of 2, which indicates an average opinion of “disagree” for this study question. Q1 to Q3, Q4, Q6 and Q7 have a median value of 3, which reflects an average opinion of “neutral” to these study questions. Q5 has a median value of 4, which reflects an average opinion of “agree” for these questions.

3. Mode

Q3, Q4 and Q7 have a mode of 2, which indicates that the most frequently occurring or repetitive response is “disagree” to this study question. Q6 has a mode of 3, which reflects the most repetitive response to this study question to be “neutral”.Q1, Q2 and Q5 have a mode of 4, which indicates that the most repetitive response to this question was “agree”.

4. Standard Deviation

Q1 to Q7 have standard deviations of 1.01 to 1.38, which reveals that there is variation in respondents’ opinions for these study questions.

5. Range

Q1 to Q7 have a range value of 4.00, which indicates that these variables have differences in respondents’ opinions and respondents have expressed all types of opinions towards the study questions.

6. Variance

Q1 to Q6 have variances of 1.03 to 1.90, which reveals that there is variation in respondents’ opinions for these study questions.

7. Minimum

“Minimum” refers to the smallest number in the set of variables being analysed. The number one refers to “strongly disagree” in this data set.

8. Maximum

“Maximum” refers to the largest number in the set of variables being analysed. The number five refers to “strongly agree” in this data set.

Specific Statistical Tests – Comparative Statistics

1. ANOVA

An ANOVA was conducted on variables consisting of gender, race, age, service, highest qualification and position verses their opinion on the shortage of skills within the Banking Sector (See Table 25).

P values derived from ANOVA Test						
Question	Gender	Race	Age	Service	Highest Qualification	Position
1	1.20E-31	0.000179	0.00303	**0.352559**	0.001296	**0.134203**
2	3.35E-28	0.00122	0.000965	**0.627779**	0.000313	**0.056247**
3	5.00E-23	0.004521	0.001032	**0.78057**	0.000432	0.049602
4	3.57E-16	**0.546636**	7.15E-08	**0.050309**	1.83E-09	1.58E-05
5	1.16E-26	0.000384	0.006561	**0.347761**	0.00407	0.18895
6	4.14E-37	2.72E-05	0.004926	**0.212877**	0.002069	**0.203499**
7	9.01E-26	0.002967	0.000659	**0.771461**	0.00021	0.039886

Table 25: ANOVA Test – Shortage of Skills within the Banking Sector

Hypothesis: Ho: No difference in group means

Ha: Difference between the groups under investigation is significantly different

.

Table 25 reflects the p – values extracted from each ANOVA test. If the p – value is less than 0.05, then the mean values of the groups under investigation

are significantly different at a 5% confidence level. This finding means that the null hypothesis of “no difference in means” can be rejected.

Q1 reflects that the respondents under the “service” and “position” had no difference in opinion.

Q2 reflects that the respondents under “service” and “position” had no difference in opinion.

Q3 reflects that the respondents under “service” had no difference in opinion.

Q4 reflects that the respondents under “service” and “race” had no difference in opinion.

Q5 reflects that the respondents under “service” had no difference in opinion.

Q6 reflects that the respondents under “service” and “position” had no difference in opinion.

Q7 reflects that the respondents under “service” had no difference in opinion.

Conclusion on Proposition 5

The majority of the respondents were of the opinion that skilled employees are emigrating and the shortage of skills in South Africa can be attributed to Affirmative Action.

4.5 Conclusion

This chapter presented a summary of the research findings. The next chapter will discuss and interpret the findings with reference to the research propositions and the literature review presented in Chapter 2.

CHAPTER 5: DISCUSSION OF THE RESULTS

This section focuses on a discussion of the results that were presented in Chapter 4.

5.1 Introduction

The aim of this discussion chapter is to systematically tackle each proposition in sequence and discuss the findings in relation to past research and identify the implications for the current South African context.

5.2 Demographic profile of respondents

Demographic data was collected in the following categories; gender, age group, race group, length of service, academic qualification and; position within the organisation. Of the 150 surveys in the sample, there was a response of 107 successfully completed and returned questionnaires, resulting in a response rate of 71%. Demographic statistics revealed that that 59.8% of the participants were from previously disadvantaged groups (Indian, Coloured and Black); 50.5% were males. The average period of employment was between 7 to 10 years whilst the average age was 31 to 35. These results were expected as the researcher's intentions were to target skilled and experienced employees, preferably those falling within the junior, middle and senior management categories. Eighty four percent (84.2%) of the respondents were from a management category.

5.3 Discussion pertaining to Proposition 1

5.3.1. Affirmative Action can be viewed as a positive factor, to redress the imbalances of the past.

Whilst there were varied responses to Question 1 in this section, the majority of the respondents to Question 2 agreed that Blacks receive support and have access to resources to contribute to the development of the organisation. Interesting to note is that the ANOVA results indicated that there was no difference in opinion for this question across all positions. The majority of the respondents also disagreed with the statement that the true beneficiaries of Affirmative Action are not benefiting. A mode of 4 reflected an average opinion of "agree". This response concurs with the statement "Affirmative Action addresses past wrongs and restores equal access to the benefits of society" (Degenaar 1980).

It is, however interesting to note that 19.4% of the respondents disagreed with the definition of Affirmative Action in Question 4; 8.2 % strongly disagreed whilst; 21.4% remained neutral.

"Affirmative Action in general is a part of a transformation away from apartheid, poverty and exploitation, towards a non-racial, non-sexist and democratic nation in which the socio-economic conditions of the majority (i.e. Blacks) are substantially transformed in a manner which is empowering."

It would have been beneficial to explore this question further in the research. Possible reasons could be that the question itself is "stacked"; and respondents may have agreed with part of the statement and not the full definition. It could also have been that respondents did not believe that they have been empowered by the policies of Affirmative Action as the transformation could still be underway. Question 4 in this section also had no difference in opinion across all the "position" categories, according to the ANOVA results.

5.3.2. Conclusion

Findings in the research support the proposition that Affirmative Action can be viewed as a positive factor to redress the imbalances of the past. An interesting outcome is that this view is shared by the majority of the respondents irrespective of their positions within their respective organisations.

5.4 Discussion pertaining to Proposition 2

5.4.1. Affirmative Action is a form of reverse discrimination

The majority of the respondents agreed that Affirmative Action is a form of reverse discrimination. Interestingly again the ANOVA testing indicates that there is no difference in opinion across the “service” and “position” categories. The mode for Question 1 in this section was 4, which means that the most frequent answer was “agree”. The above findings are in line with the literature cited in Chapter 2 under the disadvantages of Affirmative Action. There are many writers (Sowell 2004; Zelnick 2006) who argue that Affirmative Action uses reverse discrimination.

The rest of the questions to this section portray a more positive picture on the impact of Affirmative Action. Whilst respondents agree that Affirmative Action is a form of reverse discrimination, they also agree that the divisions they work in represents all race groups and the implementation of Affirmative Action has resulted in accelerated career growth for black people.

The majority of the respondents disagreed that the implementation of Affirmative Action had resulted in limited career growth for white people. The ANOVA testing indicates that respondents across all “race” and “service” categories had no difference in opinion. Of particular interest is the majority disagreement with Question 2. “White males are unlikely to be employed in my division” and with Question 7: “the implementation of Affirmative Action has resulted in limited career growth for white people”. The ANOVA testing also indicates that there is no difference in opinion across all race groups. This finding is contrary to the finding for Question 1. This could be attributed to the fact that the research was quantitative with the use of a survey; the researcher could not pose other questions to probe a true response.

Responses to this section are conflicting. Whilst respondents believe that Affirmative Action is a form of reverse discrimination they also believe that Whites (non-beneficiaries) have not been impacted by the policies of Affirmative Action.

5.4.2. Conclusion

Findings from this section reflect that respondents believe that Affirmative Action is a form of reverse discrimination. Collective responses to this section indicate that the application of Affirmative Action is viewed as positive. Respondents see their respective divisions as being representative of all race groups.

5.5. Discussion pertaining to Proposition 3

5.5.1. Affirmative Action drives a wedge between self–esteem and success.

Majority of the respondents strongly agreed that they prefer to be employed based on merit and not because of the colour of their skin. Modes of 5 shows that the most frequent answer was strongly agree. According to Sikhosana (1993) Affirmative Action leads to a misuse of, and disregard for merit as a job criterion and a general lowering of standards. The majority of the respondents agreed that the implementation of Affirmative Action had resulted in the lowering of standards in the workplace; they also agreed that the implementation of Affirmative Action had resulted in the recruiting of less qualified, less experienced people that do not deliver the same quality of service. Interestingly the ANOVA results on Question 3 indicate that there is no difference in opinion across “service” and “position” in the organisation.

Affirmative Action does provide people from previously disadvantaged backgrounds with a job that they would not have otherwise, but the quality of the job could be compromised in surroundings hostile towards the group that the employee is from and this brings doubts as to whether the affirmed employee is happy with this job or not (Gillis et al. 2001). The majority of the respondents disagreed with the statement that Blacks lack confidence and self-esteem as they are appointed as tokens only. Whilst respondents are of the opinion that Affirmative Action has resulted in the lowering of standards they do not believe that a lack of confidence or self esteem of affirmed individuals is the cause.

To the statement that Affirmative Action drives a wedge between self-esteem and success majority of the respondents remained neutral, with equal disagreement and agreement from the rest of the respondents. The majority of the respondents also remained neutral on the issue of improvement in customer service. To this question, however, the rest of the respondents disagreed that customer service had improved since the implementation of Affirmative Action.

5.5.2. Conclusion

The findings in this section indicate that respondents are of the opinion that Affirmative Action has resulted in the lowering of standards in the workplace. This opinion however, is not due to a lack of self-esteem and confidence in those affirmed. The conclusion based on the results is that Affirmative Action does not drive a wedge between self-esteem and success. It has, however, resulted in the recruitment of less qualified, less experienced people.

5.6. Discussion pertaining to Proposition 4

5.6.1. Job stress has a high impact on employee turnover

The majority of the respondents agreed that management in their division support policies of Affirmative Action. The ANOVA results indicate that there was no difference in opinion from respondents across the “highest qualification” category.

Mikkelsen et al. (2000) suggest that emotional exhaustion is primarily predicted by a lack of social support from colleagues, and by the demanding aspects of work, like working under time pressure and strenuous work; i.e. work overload. Stress-related problems among workers increase absenteeism and high turnover (Mikkelsen et al. 2000).

The findings in this section do not support the literature as majority of the respondents disagreed that there has been an increase in the resignation of Blacks in their division since the implementation of Affirmative Action policies. The majority of the respondents also agreed that their division has a strategy to train black people and disagreed with the statement “In my division there is a lack of training for black people”.

There was, however, a varied response with respect to retention strategies. This response leads one to conclude that the banking industry does not have retention strategies in place or if they do, employees are not aware of them. If awareness is the issue then one needs to question if these strategies are there just to satisfy government legislature, as implementation is definitely not effective.

The majority of the respondents agreed that job stress caused by lack of training and development impacts on turnover, The ANOVA results indicated that there was no difference in opinion across all qualifications.

5.6.2. Conclusion

Respondents were of the opinion that job stress caused by lack of training and development impacts turnover. Within the Banking Sector, management support policies of Affirmative Action and have adequate training strategies in place. They do, however, have issues with retention strategies.

5.7. Discussion pertaining to Proposition 5

5.7.1. The shortage of skills within the Banking Sector could be attributed to the policies of Affirmative Action

The majority of the respondents agreed that skilled employees are emigrating due to the impact of Affirmative Action. The ANOVA results showed that there was no difference in opinion irrespective of position and length of service within the organisation. The respondents also agreed that the shortage of skills in South Africa can be attributed to Affirmative Action policies.

According to the literature (Johnson 2009; BANKSETA 2008), recent independent studies show that mass departures from South Africa are ongoing and are sapping the nation of its skilled and best-educated young citizens. The most dramatic figures can be found among South African Whites. Blacks, Coloureds and Indians are also expressing the desire to leave. In the last 12 years, the number of Blacks graduating in South Africa with advanced degrees has grown from 361,000 to 1.4 million a year. But in that time the number of those expressing high hopes to emigrate has doubled.

A growing number of black graduates have expressed the desire to follow their white colleagues out of the country(Johnson 2009). The findings in this section are in agreement with Literature cited. A concern going forward for the Banking Sector is that majority of the respondents agreed with the statement that they would urge their children to seek work opportunities outside of South Africa.

5.7.2. Conclusion

The findings from the research and literature cited reflect that there is an opinion that Affirmative Action policies have contributed to the skills shortage within the Banking Sector and in South Africa.

5.8. Conclusion

This chapter discussed the findings of the research study. In summary, respondents agreed with Proposition 1 that Affirmative Action can be viewed as a positive factor to redress the imbalances of the past. Respondents agreed with Proposition 2 that Affirmative Action is a form of reverse discrimination. Respondents disagreed with Proposition 3 that Affirmative Action drives a wedge between self-esteem and success. Respondents agreed with Proposition 4 that job stress caused by lack of training and development impacts staff turnover. To Proposition 5 respondents agreed that the shortage of skills within the Banking Sector could be attributed to the policies of Affirmative Action.

CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

This chapter outlines the findings of this study and their relationship to the relevant theory. Based on the results obtained from the study, a discussion of the theoretical and practical implications is presented. Recommendations to the management of the Banking Sector, with regard to the impact of Affirmative Action on skills retention and employee turnover, are made.

6.2 Conclusions of the study

The present study merely touched on the issue of Affirmative Action and its impact on talent retention within the Banking Sector in South Africa. For the country to become globally competitive, it is essential that this topic be actively pursued by academics and business practitioners alike, not only within the banking sector but also within other industries as well, with the aims of developing strategies to retain talent in the country and nurturing and developing the talent that remains.

On a more positive note, whilst the research indicates that the shortage of skills within the Banking Sector in South Africa could be attributed to policies of Affirmative Action cognisance should be taken of the contribution of BANKSETA, an organisation by its own accord that has contributed to, by the interventions set out below in the BANKSETA constitution (2005: P4-7).

“1. BANKSETA is actively involved in the development and implementation of a skills sector plan by:

- Approving workplace skills plans
- Establishing learnerships
- Allocating grants in the prescribed manner to employers, education and training providers and workers
- Monitoring education and training in the sector

Learnerships and grants are extended across all levels, scholars, junior staff, middle and senior management.

2. The organisation promotes learnerships by:

- Identifying workplaces for practical work experience
- Supporting the development of learning materials
- Improving the facilitation of learning
- Assisting in the conclusion of learnership agreements

3. BANKSETA liaises with employment services of the Department of Labour and any educational body established in terms of educational laws of South Africa to improve the quality of information :

- About employment opportunities
- Between education and training providers and the labour market

4. BANKSETA monitors and encourages development of skills of the South African workforce.

5. BANKSETA actively encourages increased levels of investment in education and training in the labour market .
6. BANKSETA encourages employers:

    - To use the workplace as an active learning environment
    - To provide employees with opportunities to acquire new skills
    - To provide opportunities for new entrants to the labour market to gain work experience
    - To employ persons who find it difficult to be employed
    - To encourage workers to participate in learnerships and other training programmes
    - To improve the employment prospects of persons previously disadvantaged by unfair discrimination and to redress those advantages through training and education
    - To ensure the quality of education and training in and for the workplace

7. The organisation assists :

    - Work-seekers to find work
    - Retrenched workers to re-enter the labour market

8. BANKSETA provides and regulates employment services ,which enables employers to find qualified employees"

In conclusion, in the words of CEO Max Makhubo (2009),

"BANKSETA is determined to play its part in establishing South Africa as a world leader, and will continue to ensure that the Banking Sector has the skills to remain globally competitive".

6.3 Recommendations

Since management is compelled to follow legislation, it faces conditions that constrain its ability to place viewpoints of employees first. Management could however implement policies of Affirmative Action in a procedurally fair manner. Any Affirmative Action decision should thus be taken in the following ways:

- Acknowledge the value, capabilities and competencies of previously disadvantaged employees by assigning meaningful jobs to them.
- Recognise the value of other employees by appointing and promoting previously disadvantaged employees who are capable of doing their share of the work.
- Inform employees about Affirmative Action policies and targets associated so that they understand why preference should be given to previously disadvantaged employees.
- Provide all employees with an equal chance of applying for positions and make no preliminary selection decision on the basis of the race of the applicant.
- Apply rules and procedures consistently so that all employees, irrespective of race receive the same treatment.
- Use the same selection or performance standards for all employees irrespective of race, receive the same treatment.
- Use the same selection or performance standards for all employees irrespective of their race, age or gender.
- Use more than one performance appraiser so that employees feel that they are treated fairly and that prejudice does not influence the evaluation.
- Make use of a management style that facilitates joint decision making.
- Introduce trainee programmes to develop and retain top talent

- Introduce graduate programmes, to allow for graduates to enter the Banking Sector at an early stage and not seek job opportunities abroad.

6.4 Suggestions for further research

It is suggested that further research should be conducted to determine whether the factors affecting retention of managerial and specialist staff (as identified in this study) would also be applicable in bigger financial institutions, and possibly in industries other than the banking industry. It is suggested that qualitative studies be conducted to research the reasons for retention complications. In this study several suggestions were made to enhance retention amongst the indicated biographical groups where their propensity to leave seemed concerning. A final suggestion for further research would be in the nature of such strategies or interventions as well as how successful these strategies or interventions eventually prove to be.

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APPENDIX A - QUESTIONNAIRE

THE IMPACT OF AFFIRMATIVE ACTION ON SKILLS RETENTION

1. BACKGROUND INFORMATION

Please note that this questionaire is entirely anonymous.Kindly answer each of the following questions.

1. What is your gender?

- ○ Male
- ○ Female

2. What is your race?

- ○ Black
- ○ White
- ○ Coloured
- ○ Indian
- ○ Asian

3. To which of the following age categories do you belong?

- ○ Younger than 25
- ○ 25 - 30
- ○ 31 - 35
- ○ 36 - 40
- ○ 41 - 50
- ○ 51 or older

4. How long, in full years, have you been working in this organisation?

- ○ Less than 1 year
- ○ 1 - 6
- ○ 7 - 10
- ○ 11 - 20
- ○ 21 or more

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THE IMPACT OF AFFIRMATIVE ACTION ON SKILLS RETENTION

5. What is your highest academic qualification?

- Lower than Grade 12
- Grade 12
- Post school diploma or certificate
- Degree
- Post graduate degree

6. Which one of the following best describes your position within the organisation?

- Clerical
- Supervisor
- Junior management
- Middle management
- Senior management

2. AFFIRMATIVE ACTION PROGRAMMES

The following questions relate to your opinion regarding affirmative action policies.Kindly note that there are no right or wrong answers to these questions. Please remember that this questionaire is entirely anonymous.

THE IMPACT OF AFFIRMATIVE ACTION ON SKILLS RETENTION

1. To what extent do you agree/disagree with each of the following statements.

	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
1.Affirmative Action is successfully redressing past injustices to previously disadvantaged individuals.	○	○	○	○	○
2.Blacks receive support and have access to resources to contribute to the development of the organisation.	○	○	○	○	○
3.The true beneficiaries of Affirmative Action are not benefitting, blacks are still being disadvantaged with limited opportunities.	○	○	○	○	○
4.Affirmative Action in general is a part of a transformation away from apartheid, poverty and exploitation, towards a non-racial,non-sexist and democratic nation in which the socio-economic conditions of the majority i.e. blacks are substantially transformed in a manner which is empowering.	○	○	○	○	○

3. AFFIRMATIVE ACTION AND THE APPLICATION THEREOF

The following questions relate to your opinion regarding affirmative action and the application thereof in your division.

THE IMPACT OF AFFIRMATIVE ACTION ON SKILLS RETENTION

1. To what extent do you agree/disagree with each of the following statements

	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly agree
1. Affirmative action is merely a form of reverse discrimination.	○	○	○	○	○
2. White males are unlikely to be employed in my division.	○	○	○	○	○
3. The division I work in represents black people.	○	○	○	○	○
4. The division I work in represents white people.	○	○	○	○	○
5. The division I work in represents all race groups.	○	○	○	○	○
6. The implementation of Affirmative Action in my division has resulted in accelerated career progression for black people.	○	○	○	○	○
7. The implementation of Affirmative Action in my division has resulted in limited career progression for white people.	○	○	○	○	○

4. THE IMPACT OF AFFIRMATIVE ACTION

The following questions relate to your opinion regarding the impact of affirmative action on yourself and employees within your division.

THE IMPACT OF AFFIRMATIVE ACTION ON SKILLS RETENTION

1. To what extent do you agree/disagree with the following statements:

	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly agree
1. I prefer to be employed based on merit and not because of the colour of my skin.	○	○	○	○	○
2. Implementation of Affirmative Action has resulted in the lowering of standards in the workplace.	○	○	○	○	○
3. Implementation of Affirmative Action has resulted in the recruiting of less qualified and less experienced people that do not deliver the same quality of service.	○	○	○	○	○
4. Blacks lack confidence and self esteem as they are appointed as tokens only.	○	○	○	○	○
5. Since Affirmative Action was implemented in this organisation customer service has improved.	○	○	○	○	○
6. Affirmative Action drives a wedge between seld esteem and success.	○	○	○	○	○

5. IMPACT OF AFFIRMATIVE ACTION ON EMPLOYEE TURNOVER

The following questions relate to your opinion regarding the impact of Affirmative Action on employee turnover.

THE IMPACT OF AFFIRMATIVE ACTION ON SKILLS RETENTION

1. To what extent do you agree/disagree with the following statements:

	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly agree
1. Management in my division support policies of affirmative action.	○	○	○	○	○
2. There has been an increase in resignations of blacks in the division I work for since the implementation of Affirmative Action policies.	○	○	○	○	○
3. There has been an increase in resignations of whites in the division I work for since the implementation of Affirmative Action policies.	○	○	○	○	○
4. The division I work for has a strategy to train black people.	○	○	○	○	○
5. In my division there is a lack of training for black people.	○	○	○	○	○
6. In my division there are retention strategies in place for certain groups.	○	○	○	○	○
7. The Organisation I work for has a strategy to identify opportunities for black people.	○	○	○	○	○
8. Job stress caused by lack of training and development impacts turnover.	○	○	○	○	○

6. SHORTAGE OF SKILLS WITHIN THE BANKING SECTOR

The following questions relate to your opinion regarding the shortage of skills within the banking sector in South Africa.

THE IMPACT OF AFFIRMATIVE ACTION ON SKILLS RETENTION

1. To what extent do you agree/disagree with the following statements:

	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly agree
1. Management in my division support policies of affirmative action.	○	○	○	○	○
2. There has been an increase in resignations of blacks in the division I work for since the implementation of Affirmative Action policies.	○	○	○	○	○
3. There has been an increase in resignations of whites in the division I work for since the implementation of Affirmative Action policies.	○	○	○	○	○
4. The division I work for has a strategy to train black people.	○	○	○	○	○
5. In my division there is a lack of training for black people.	○	○	○	○	○
6. In my division there are retention strategies in place for certain groups.	○	○	○	○	○
7. The Organisation I work for has a strategy to identify opportunities for black people.	○	○	○	○	○
8. Job stress caused by lack of training and development impacts turnover.	○	○	○	○	○

6. SHORTAGE OF SKILLS WITHIN THE BANKING SECTOR

The following questions relate to your opinion regarding the shortage of skills within the banking sector in South Africa.

THE IMPACT OF AFFIRMATIVE ACTION ON SKILLS RETENTION

1. To what extent do you agree/disagree with the following statements:

	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly agree
1. Many skilled employees are emigrating due to the impact of affirmative action.	○	○	○	○	○
2. The shortage of skills in South Africa can be attributed to Affirmative Action policies.	○	○	○	○	○
3. I feel insecure about my future and the future of my children regarding employment opportunities in South Africa due to the policies of Affirmative Action.	○	○	○	○	○
4. I have considered emigrating due to lack of opportunities in South Africa.	○	○	○	○	○
5. I would urge my children to seek opportunities outside of South Africa.	○	○	○	○	○
6. There are many opportunities abroad for white individuals.	○	○	○	○	○
7. There are limited opportunities in South Africa for white individuals	○	○	○	○	○

APPENDIX B – CONFIDENTIAL LETTER



RE: YOU'RE PARTICIPATION IN THIS RESEARCH PROJECT

Dear Participant

My name is Anisa Maharaj and I am conducting research for the purpose of obtaining my Masters of Business Administration at the Wits Business School. The aim of the research is to explore your perceptions regarding the implementation of the Affirmative Action in the Banking Sector.

Although your participation in this study is of utmost importance, it is entirely voluntary. Should you be so kind as to participate please be assured that all information provided will be treated as confidential at all times. You will be allowed to withdraw from this study at any time if you wish. Anonymity is ensured and you will not need to place any identifying information on the questionnaire if you do not wish to. Your involvement or non involvement will not in any way affect you at your organisation in any way.

Your participation in this study is appreciated. Should you have any queries or comments regarding this study, you are welcome to discuss it with me in person.

Regards

Anisa Maharaj

Tel: 011 - 3509544