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From ideal into practice : an illuminative evaluation of a learnership in the insurance and investment sector.

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Abstract

This study explores what happens as the ideals of a learnership, envisioned in the South African legislation, become real practice in a workplace within the financial services industry. Learnerships are at the centre stage for illuminating the processes of acquiring a vocational qualification, which combines education with work readiness.

The constructivist philosophy to this research and its qualitative paradigm resonates well with the postmodernist thinking that knowledge has different purposes strongly linked to performance, demanding education that is value adding. It is through this postmodern lens that the broad theoretical framework for study is located. It encompasses theories of learning and workplace learning, such as Wenger's (1998) perspectives on communities of practice and Kolb's (1984) experiential learning circle. Mezirow's (1981) transformative learning theory adds the dimension of dialogue.

The method of illuminative evaluation is used to examine one event in order to explore its contextual insights. Qualitative inquiry has a fundamental people orientation and, for this reason, observation adds depth to the information gathering possibilities of interviews and document analysis. This report is enriched by narratives of people's perspectives on events.

This illuminative evaluation brought out rich and varied insights into the acquisition of knowledge, skills and work identity (values and attitudes), with some surprising and unexpected insights on success and failures. The workplace's control of the learning process, while impacting extremely positively on the quality of the theoretical learning (which is interesting as education is not its core purpose), compromised in some respects the success of the end product of the learnership, the work readiness and employment possibilities of learners.

Keywords and phrases:

Illuminative evaluation; qualitative approach; constructivism; experiential learning; transformative learning; workplace learning; communities of practice; learning milieu; instructional system; learnership; sector education and training authority; national qualifications framework; mentoring.

Declaration

I declare that this work is my own unaided work. It is being submitted in part fulfilment of the requirements for the degree of Master in Education at the University of the Witwatersrand.

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Tatiana Sosznianin

This 30th day of May 2011

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Abbreviations

CCFO	Critical Cross-Field Outcomes
DoE	Department of Education
DoL	Department of Labour
FSC	Financial Sector Charter
INSETA	Insurance Sector Education and Training Authority
MA	Modern Apprenticeships
NQF	National Qualifications Framework
OBE	Outcomes-Based Education
SAQA	South African Qualifications Authority
SETA	Sector Education and Training Authorities

1. CHAPTER 1: INTRODUCTION OF THE STUDY

1.1 Introduction: Why this Study of a Learnership in the Financial Services Sector?

Why conduct an illuminative evaluation of a learnership in the Financial Services sector? Parlett and Hamilton (1976) express it best with this statement:

> When an innovation ceases to be an abstract concept or plan, and becomes part of the teaching and learning reality…it assumes a different form altogether. The theatre provides an analogy: to know whether a play 'works', one has to look not only at the manuscript but also at the performance; that is, at the interpretation of the play by the director and actors. It is this that is registered by the audience and appraised by the critics. Similarly, it is not an instructional system as such, but its translation and enactment by teachers and students, that is of concern to the evaluator and other interested parties. There is no play that is 'director-proof'. Equally, there is no innovation that is 'teacher-proof or student-proof' (p. 100)

In February 2001, the stage was set and innovation set in motion when, in his opening of parliament address, the former president of South Africa Thabo Mbeki indicated that, in dealing effectively with the challenges of labour market and educational inequalities, the government had been promoting a human resources development framework that would enable the government to launch an accelerated skills development programme for those areas that were critical to a more competitive economy. Learnerships were and are an alternative model of teaching and learning to apprenticeships and formal schooling.

As an economic sector, the education and training practices within Financial Services are impacted by government legislation and internal regulations, created to drive this human resource development framework. The first driver is the Financial Advisory and Intermediaries Services Act, (Act 37 of 2002) with its 'Fit and Proper' licensing requirements, which makes compulsory the achievement of specific vocational qualifications registered with the South African Qualifications Authority (SAQA) at various levels on the National Qualifications Framework (NQF)[1]. The NQF is a framework and a set of principles and guidelines which provide a philosophical base

[1] There are eight levels on the NQF: levels 1 to 4 comprise the further education and training band, levels 5 to 8, tertiary education.

and an organisational structure for construction of a qualifications system Learnerships are the principle vehicle for new entrants to achieve the qualification required by the Act for employment in this Sector.

The second is the Employment Equity Act, which drives transformation in a demographically representative workforce. The financial services sector has developed its own Financial Sector Charter (FSC), one of its objectives being the specific implementation of learnerships to prepare matriculants from designated demographic groups for work in the sector with targets that match the intent of the Employment Equity Act.

The third is the Skills Development Act, which drives investment in education and training in the workplace through levies and grants managed by the Insurance Sector Education and Training Authority (INSETA), guiding a needs-assessed and planned approach to education and training that addresses scarce skills.

These three drivers bring together the sector and two ministries, Education and Labour, in a play which is filled with tensions and differing agendas, enacted by players from the workplace and from contracted training providers who bring their own interpretations as well as regulations and processes to be adhered to.

1.2 Research Aims and Questions

The aim of this illuminative evaluation study is to gain insight and understanding of the teaching and learning processes as they unfold in a specific context (the learning milieu), and how these influence the acquisition of a vocational qualification. A learnership requires bearing in mind the legislated ideals, which guide and structure learnerships (the instructional system). This study explores the pedagogy, content, and outcomes of selected parts of a learnership regarded as an innovative learning programme. Illuminative evaluation as the chosen methodology for this study will be dealt with in detail in chapter four.

The main research questions that this illuminative evaluation addresses are:

1. What factors in the learning milieu (pedagogy, content, context and objectives) influence learning and the acquisition of the qualification?
2. What aspects of the instructional system (Outcomes-Based Education ((OBE)) and Critical Cross-Fields Outcomes ((CCFO)), qualification outcomes) shape learning and teaching in the learnership?
3. In what ways does the learnership provide a quality education for democratic citizenship?

1.3 Rationale for the Research

The research on learnerships reviewed in this study and discussed further in chapter two, suggests that learnerships carried out over the past five years provide valuable opportunities and have been experienced as beneficial, but has areas of weakness necessitating further study. The research examined provides insights at a conceptual and policy level. There is little research done which studies learnerships closely as they unfold in their individual contexts. This study has such a detailed and specific approach.

Each learnership site has unique conditions where interpretations are varied and site agendas influence and shape implementation. Organisational culture, goals and beliefs about how people learn best in a specific occupational field also influence implementation and the learning processes therein. The players who bring a learnership to life shape it through their personal philosophies of workplace learning and interpretations of the guiding legislation and structures. This holds true of the Financial Services Sector, which is challenged by the need to provide a complementary learning environment, a purposeful setting for learning that is problem centred and to produce work readiness, while at the same time meeting the transformative ideals of providing a quality education for democratic citizenship and enhanced economic participation. This research contributes to understanding learnership implementation practices in the workplace and how they can be effective in bringing together these two goals. It explores the pedagogy, content and outcomes of selected parts of one learnership as an innovative learning programme.

1.4 Significance of the Research

This research contributes to theoretical and practical knowledge about learnerships as an innovative form of workplace learning and teaching in the white-collar workspace. This study differs from research conducted in the field so far because it sets out to reflect the realities of the day-to-day teaching and learning in the workplace as a community of practice, a place where theoretical and experiential learning come together towards work readiness and a defined work identity.

By following the learning processes throughout its nine-month implementation in the workplace, some of the questions and emerging criticisms of learnerships, such as the disjunctive between theory and experience and the quality of an education programme placed under the authority of a work rather than an education entity, are explored. The findings will inform decision makers about informing best practice for future implementations.

1.5 The Context of the Research

The learnership explored in this research is registered with the Department of Labour as Financial Services Administrator ID 13Q130033991203. It is a Financial Sector Charter[2] Learnership, its purpose being to bring new entrants from previously disadvantaged backgrounds into the industry. It was delivered over a nine-month period from June 2007 to February 2008.

The learnership leads to the vocational qualification 'National Certificate in Financial Services ID 49089', registered on the NQF at level three, designed to provide a broad understanding of the insurance and investment industry entry level.

[2] The Financial Sector Charter came into effect in January 2004 as a result of the Financial Sector Summit hosted by the National Economic Development and Labour Council [Nedlac], the multilateral social dialogue forum on social, economic and labour policy. The Charter commits its participants to 'actively promoting a transformed, vibrant, and globally competitive financial sector that reflects the demographics of South Africa, and contributes to the establishment of an equitable society'. http://www.fscharter.co.za/page.php?p_id=137

The employer was chosen because it is a major player in the financial services sector and has a good marketplace reputation for its in-house training practices. At the time of running this learnership, in addition to being already accredited with INSETA, the organisation was engaged in obtaining recognition from the Department of Education as an accredited provider. Having delivered several successfully completed learnerships over the previous four years has made this employer an ideal workplace within which to illuminate the implementation of an entry-level Financial Sector Charter learnership.

1.6 Learning in the Postmodern: Theoretical Framework

In postmodern conditions knowledge is constantly changing, becoming more rapidly available and reflecting the rapid change and instability of the world around us. There is no one final truth, no transcendental knowledge. This has resulted in the valuing of different forms of knowledge. In the postmodern workplace knowledge has different purposes strongly linked to performance, hence the contemporary demand for education that is value adding.

> Skilled performance embodied in 'competences' becomes an increasingly significant part of the agenda and an increasingly important and valued outcome of learning. Hence it also becomes implicated with cultural contexts, on localised and particularised knowledges, and on the needs of consumption.
>
> Usher, Bryant & Johnston (1997, p.14)

A predominant socio-economic feature of post modernity is the growth of the service sector, with post-Fordist models of production, fragmented markets for goods and services, and specialised market niches. Consumerism prevails, and a demand for a multi-skilled workforce, which itself has a consumerist and lifestyle conscious outlook. However, in such a marketplace, there is no distribution of goods according to need and no protection for the vulnerable. There is instead,

> …an increasingly fragmented and unequal core-periphery labour market where those without skills, cultural capital, access to information or market power can usually expect only a living and working existence on the margins.
>
> Usher, Bryant & Johnston (1997, p. 3)

As South Africa takes its place in the globalising world economy, it also has to contend with postmodern socio-economic challenges in a larger world stage. Kraak (2005) emphasises that in the South African context the intent of learnerships is to serve the needs of both streams in a 'dual' economy; that is, to promote economic growth and at the same time reduce poverty and inequality by addressing access to education and employment opportunities. A question that this setting brings to mind and which helps illuminate the learnership is, 'How and to what extent do the socio-economic challenges of a postmodern society in a dual economy impact learnerships as solutions to education and employment?'

1.7 Constructivism and a Strategic Postmodern Qualitative Paradigm

In responding to the research questions, a constructivist qualitative approach was used, geared towards 'understanding people's experience and interaction with their social world'(Merriam & Associates, 2002). This research is also attuned to Guba and Lincoln's (1989) primary assumptions of constructivism:

- that truth is a matter of consensus among constructors;
- facts have no meaning except within some value frame;
- causes and effects do not exist except by imputation;
- phenomena can only be understood within the context in which they are studied; and
- data from constructivist inquiry is simply another construction to be taken into account.

This perspective is in harmony with the postmodern context in which the learnership and the learning taking place as it unfolds.

1.8 Research Design

Illuminative evaluation as an approach allows this study to focus on a specific context in which a learnership functions as an educational innovation. It is primarily concerned with description and interpretation. 'The task is to provide a comprehensive

understanding of the complex reality (or realities) surrounding the project; in short to ”illuminate”’, (Parlett & Hamilton, 1976, p. 99). The focus is on identifying significant features and comprehending relationships between beliefs and practices. More specifically the learning processes this study focused on were:

- facilitated learning sessions for theory;
- practical work in the classroom; and
- workplace experience and mentoring.

The instructional system in this study comprised the legislation and regulations guiding the implementation of the learnership, including the learning material used for the theoretical component of the learning and related assessments. The learning milieu in this study is the space where people interacted: the classroom, the workplace, meetings, and what occurred in these spaces.

1.9 Scope and Limitations

One limitation of this research is its small scope. This study investigates one learnership implementation at one site. However, by using an interpretive approach in illuminating different aspects of the learning, the approach provides detailed and rich information. For example, the insights obtained come from the expressed personal viewpoints of five different types of participant: learners, facilitators, mentors, line managers and learnership administrators / managers. Data was obtained from observations, interviews, and from the analysis of documentary information.

While detailed studies of a specific learning milieu such as this one may prove insightful and valid, results are not externally generalisable in the sense that quantitative research allows. This qualitative study has results that may apply more generally, including, for example, ’the similarity of dynamics or constraints to other situations or corroboration with other studies‘ (Maxwell, 1996, p. 97). The findings are relevant to learnership implementations in similar settings in the financial services sector and possibly in other sectors.

1.10. Assumptions underlying the Research

As a researcher it is vital to bear in mind my involvement, at the time, in learning in the financial service sector and my familiarity with the nature of the work and the training and experience required for work performance and career development. This brings its influence to the study. My participation in the development of the industry's vocational qualifications also bears influence on my assumptions about this study.

This study is based on my assumption that a well-coordinated learnership implementation can very possibly provide an ideal environment for learners to develop a workplace identity as they move from the periphery towards mastering a work role within a specialised community of practice. The learnership structure and process of theoretical and experiential learning can (when thoroughly planned, coordinated and managed) provide not only the technical know-how for job competence, but also the opportunity for identity formation and social integration into the workplace. This predisposition to positive outcomes might lead to an emphasis on positive outcomes and as researcher I will have to guard against this bias.

Another assumption is, that for this to happen effectively, all learning and mentoring processes need to work in harmony towards a clear goal: the ultimate employability of the individual being prepared for work.

1.11 Outline of the Report

This report is divided into five chapters.

Chapter one has introduced the study.

In chapter two, a short review of modern apprenticeships (the closest equivalent to the innovative South African learnership) is provided to foreground a review of the research about learnerships in South Africa. The chapter presents a review of the related literature and research relevant to this study. Initially, a brief discussion of learning in a

postmodern world is presented as the theoretical lens for this research. This is followed by positioning South Africa's new democracy as a player in the global economy. Chapter three discusses the theoretical framework for this study, developing connecting threads between the principles of adult education in postmodernity. Constructivism and transformative learning theory are explored as useful approaches to illuminating learning in an environment, which mirrors learning in a community of practice. The role of outcomes based education, critical cross field outcomes and a model for testing understanding are discussed in the provision of a quality education for democratic citizenship within the learnership.

Chapter four presents a review of the research into illuminative evaluation explaining why an illuminative evaluation approach was chosen, describing the ways in which data was collected and analysed.

Chapter five gives an account of the implementation of the learnership and the data collected during both the theoretical and the workplace experience component of the learnership, including perspectives of role players. It reports on the findings of the research.

Chapter six contains the discussion of results, conclusion and recommendations from the illuminative evaluation.