Solution-focused coaching and resilience among unemployed women in the financial services sector in South Africa

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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 Management in the field of Business Executive Coaching

Johannesburg, 2020

ABSTRACT

The outlook for South Africa's economy remains bleak. The latest economic figures point to a nation that is not only battling a stagnant economy, but one facing low Gross Domestic Product (GDP) growth, potential ratings downgrade, and as a result, increased poverty and inequality. To confront these challenges, companies across the country are turning to restructuring and retrenchments as a way of remaining viable and competitive businesses. The unintended consequences of these actions, however, is an increase in the levels of unemployment.

The purpose of this study was to explore how solution-focused coaching can build resilience among women who have become unemployed as a result of company-related restructuring and retrenchments from the financial services sector in South Africa. For this mixed methods study, purposeful sampling was chosen. This type of sampling was the most appropriate, given that the demographic profile of this sample would be unemployed women from a multiplicity of organisations across the financial services sector.

Over a four month period, three solution-focused groups and one-on-one coaching sessions were conducted for a group of nine (9) unemployed women. The duration of unemployment ranged from between 0 – 12 months. As a result, some of the women in this study were in the process of serving their retrenchment notices. To understand the degree of resilience capacity among these unemployed women, the researcher administered a similar resilience scale questionnaire to all participants, pre- and post- the coaching intervention.

The results of this study showed that solution-focused coaching can lead to an improvement in the resilience levels among unemployed women. Prior to the implementation of the coaching intervention, only three (3) women exhibited high levels of resilience. Post the coaching intervention, only one (1) participant out of a total of nine (9) participants, exhibited low levels of resilience capacity. The

results of this study also revealed the importance of solution-focused coaching in two ways: (1) highlighting the impact of unemployment on women and (2) positive effects of solution-focused coaching among unemployed women. The women in this study detailed both their psychological and financial struggles as a result of their job losses. However, what is poignant too, is that during and post the coaching intervention, all the participants highlighted the positive effects of solution-focused coaching, including improved levels of resilience capacity, increased confidence, heightened levels of self-awareness, and an intense focus on the potential opportunities in the future.

The key message is that South African organisations, with the support of executive coaches, need to do more to support women impacted by unemployment by introducing coaching interventions as part of their restructuring and retrenchment processes. Within this process, there is also a call for organisations to be more empathetic to the impact that restructuring and retrenchments have on their employees.

Key words: unemployment, unemployed, unemployed women, restructuring, retrenchment, resilience, solution-focused coaching, coaching

DECLARATION

I, Candy Guvi, 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 Management in the field

of Business Executive Coaching at the University of the Witwatersrand,

Johannesburg. It has not been submitted before for any degree or examination

in this or any other university.

Candy Guvi

Signed at Johannesburg

On the 28th day of February 2020

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DEDICATION

This study is dedicated to my beautiful mum, Rose Guvi and my rock, my late dad, Tinos Guvi. Thank you for constantly reminding me that the possibilities are endless.

ACKNOWLEDGEMENTS

I would like to acknowledge my dear family and friends for the amazing support and constant encouragement throughout this two year journey. Thank you for too for your patience and allowing me the space and time to complete this chapter in my life.

To my amazing supervisor, Bonga Mnengisa. You were more than a supervisor to me and I would not have done this without you. I appreciate your solid guidance, words of wisdom and unwavering support. Thank you!

A massive thank you also goes to my Research lecturer, Professor Terri Carmichael for being a phone call and email away, and being patient while at it, when I needed your guidance.

I would also like to thank all the powerful women who allowed me into their sacred spaces to coach them during a difficult time in their lives. I wish you upon you endless opportunities and may you continue to shine.

A special thanks also goes to Julie Rathbone for transcribing all my coaching sessions and editor, Jenny Croll for helping me bring this research report to life.

Finally, to the 2018/2019 MMBEC class, we did it!

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CHAPTER 1. INTRODUCTION

1.1 Purpose of the study

This study examines how solution-focused coaching can build resilience in women who have become unemployed as a result of company-related restructuring and retrenchments from the financial services sector in South Africa. This chapter highlights the context of the study, research problem, research objectives, significance of the study, delimitation of the study, definition of terms and assumptions.

1.2 Context of the study

South Africa's socio-economic woes have been widely publicised in recent times. Africa's second largest economy by Gross Domestic Product (GDP), South Africa faces what some experts have termed the triple evils of inequality, poverty and unemployment (International Monetary Fund, 2018). In the first quarter of 2019, Statistics South Africa (StatsSA) (2019) revealed that the country's unemployment rate stood at 27.6%, which indicates an increase of 0,5 of a percentage point or 6,2 million unemployed individuals.

According to the national statistics office, during the same quarter, 68 000 jobs were lost in the informal sector, compared to the previous quarter of 2018 (StatsSA, 2019). Unlike in the third quarter of 2018, the finance and other business services sector could not offset the decline in the overall job market since it lost 96 000 jobs during the first quarter of 2019 (Mail & Guardian, 2019). Still, on a year-on-year basis, the same sector experienced the most gains, accounting for 124 000 jobs gained (StatsSA, 2019).

When broken down by sex, the unemployment numbers show a worrying trend. In the first quarter of 2019, the unemployment rate among women was at 29.3% compared to 26.1% for unemployed men, during the same period (StatsSA, 2019). In other words, the rate of women who were unemployed was 7,5 percentage points higher than men. The United Nations Development

Programme indicates that despite the many initiatives that have been developed in both the public and private sectors, to help grow and empower women, progress remains terribly slow (UNDP, 2018)

The financial implications of South Africa's structurally high unemployment rate on both the economy and impacted individuals are well-known, and constitute the many other negative consequences of unemployment that exist (De Witte, Rothmann, & Jackson, 2012). For the individual, De Witte et al. (2012) highlight that beyond the financial implications that we know and understand, there are psychological effects the individual experiences due to unemployment. These psychological effects range from emotions like anger, fear, low self-esteem, reduced life satisfaction and aspiration levels, among many others.

While both males and females experience unemployment, De Witte et al. (2012) adds that their experiences are to a large degree, likely to be dissimilar. They point out that the negative implications of losing a job are felt more strongly by males, versus their female counterparts due to the patriarchal stereotypes that exist. A man is seen as a provider and therefore losing a job may bring into question his ability and means to provide. Women, too, are not exempt from the unintended consequences of losing a job. They may find that the loss of job may mean a longer time on the job market due to ideas like gender-based inequalities or discrimination (De Witte et al., 2012).

The context provided reveals that the sudden or unexpected loss of a job, more so, as a result of a company restructure or retrenchment can have devastating effects on an individual's life. According to Moorhouse and Caltabiano (2007), losing one's job carries significant weight, and "ranks in the upper quartile of life events that generate stress and is one of the top 10 traumatic life experiences". It is no wonder then that significant literature has focused on the role of resilience in coping with unemployment.

Moorhouse and Caltabiano (2007) define resilience as "the capability of the individual to cope successfully with the adversity of unemployment as demonstrated by assertive job search behaviours and positive mood state". However, they caution that resilience is not an overnight state; rather, it is a

process. In their study on resilience and its implications on unemployment, Moorhouse and Caltabiano (2007) found that resilience can shield an individual from the unpleasant and often traumatic effects of unemployment. In terms of their findings, if resilience can provide the necessary support to an unemployed individual, is it possible to coach an individual to build resilience?

According to a study conducted by Smith (2015) with eight volunteers on leadership resilience, the results revealed the participants' perception that coaching did have an impact on their resilience even if the objective was not defined as that. This is supported by Grant, Curtayne, and Burton (2009) as they reported an increase in resilience in 41 health care managers after they took them through a ten week Solution-Focused Coaching programme.

Grant and O'Connor (2018), explain that in its simplest form, coaching is about helping individuals identify a set of outcomes with little focus on their problems. Instead, these individuals focus on potential solutions while identifying the necessary pathways to success. On the other hand, Palmer and Whybrow (2018) go further by describing coaching as the process of unlocking one's potential in an effort to maximise their own performance by learning instead of teaching. This view is in line with the assertion made by Grant and O'Connor (2018) that coaching is about asking questions that help the coachee think through their problems from different perspectives, instead of the coach providing the coachee with advice or solutions.

At the same time, literature has revealed solution-focused coaching as one of the coaching approaches that has been proven to build resilience. A solution-focused coaching approach is defined as a coaching approach that is outcome-oriented, competence-based and focuses on a client's strengths, while assisting the client to come up with a set of new solutions that can address their current challenges (Iveson, George, & Ratner, 2012; O'Connell & Palmer, 2014; Schwellnus, King, Baldwin, Keenan, & Hartman, 2020).

Given the above, is there room for solution-focused coaching to be used as a tool to develop resilience in unemployed women from South Africa's financial services sector?

1.3 Research problem

For most South Africans, the possibility of becoming unemployed is a reality. The Southern African country has seen its unemployment rate increase exponentially over the past twenty years. Data from the World Bank shows that unemployment in the country, grew from 20.1% in 1991 to 27.3% in 2017 (International Labour Organisation, 2018), while the latest figures from Stats SA show that the country's unemployment rate stood at 27.6% (StatsSA, 2019). Economists warn that more job losses can be expected, led in part, by the slow economic growth being experienced in South Africa. The result is that most companies are resorting to restructuring and retrenchments, in an effort to cut costs and remain viable, competitive businesses.

Alongside the financial implications of unemployment, are the myriad psychological effects that unemployed individuals experience. As Moorhouse and Caltabiano (2007, p. 116) highlight, unemployment is a powerful entity when it comes to "denying the unemployed person the advantages of a job: economic resources, social contact with co-workers, personal growth and identification". Given the centrality of work to one's identity and overall involvement in their community, this is not a surprising outcome (Voßemer, Gebel, Täht, Unt, Högberg, & Strandh, 2018). To cope with this however, the unemployed individual who has mastered the art of resilience may find it easier to navigate these negative psychological effects of unemployment (Moorhouse & Caltabiano, 2007).

Coaching within organisations is typically conducted for individuals who are already in the workplace. Whether it takes the form of internal or external coaching, this is an element of growth and development that organisations take seriously, from an investment perspective point of view (Palmer & Whybrow, 2018). Coaching is conducted for a variety of reasons, including as a tool to support a leader or manager in his or her new role, as preparation for a promotion, as a development tool or as a way to direct appropriate behaviour that is linked to the organisations' strategy and goals (Palmer & Whybrow, 2007). In some way, by coaching this individual, the organisation is coaching an individual who is

employed. What happens when the organisation embarks on a restructure or retrenchment process which results in the individual losing their job?

In their study on coaching unemployed managers through the trauma of sudden unemployment, Gray, Gabriel, and Goregaokar (2015) found that coaching these managers evoked a range of feelings. These included the long-lasting trauma of being retrenched, for example, shame, low confidence, frustration, anger and a sense that they are victims of termination. Still, this study found that despite some hostile responses to coaching, the majority of the managers that were coached displayed a predominantly positive attitude. That said, a weakness identified by the researchers of this study was the lack of a substantial cohort of women which made it impossible to explore the effects of gender on job loss and subsequent coaching (Gray et al., 2015). Based on these findings, this research seeks to play a small role in contributing to research on coaching unemployed women, specifically.

Given the psychological effects that individuals go through when they become unemployed, this research examines how solution-focused coaching can be used to build resilience in unemployed women from the financial services industry in South Africa. The research used a mixed methods approach, including action coaching, to gain insights into coaching as a resilience-building mechanism.

1.4 Research objectives

The primary objective of the research is to:

 Investigate how solution-focused coaching can be used to assist in building the resilience of women who previously worked in the financial services industry in South Africa and are now unemployed as a result of company-led restructuring or retrenchments.

The secondary objectives of the study are:

II. To gain insight into the resilience levels of unemployed women.

III. To evaluate the resilience levels of the unemployed women, pre- and postthe solution-focused coaching sessions to be conducted during the research study.

1.5 Research questions

The main research question is the following:

I. How might solution-focused coaching help build resilience in women who are unemployed as a result of company-related restructuring and retrenchments?

The sub-research questions are as follows:

- II. What are the resilience levels of the unemployed women?
- III. How do the resilience levels of unemployed women change through solution-focused coaching?

1.6 Significance of the study

Traditionally, coaching within organisations is carried out for individuals who are already employed. For the organisation, the focus is on ensuring that they develop and grow their 'talent'. In other words, when they implement coaching programmes, what is crucial is empowering people by enabling self-directed learning, personal growth and improved performance (Passmore, 2015). What happens when these individuals are retrenched as a result of a company-led restructure?

Given the psychological impact of unemployment, this study is important as it seeks to establish whether solution-focused coaching can be undertaken to build the resilience of those individuals who find themselves unemployed. The significance of this study is assessed using the following four elements - social, theory, policy and practice. It incorporates action coaching, which gives the impacted women an opportunity to express their frustrations, feelings, thoughts and ideas about their unemployment experiences, in a highly confidential space.

This study closes a gap as it contributes to the human resources officers community by providing insights that are important for human resource officers, coaches and employers so that they are more sensitive to the impact that restructuring and retrenchments have on their workforce. The findings of this study also offer coaches and organisations insights for development of appropriate policies on coaching individuals facing retrenchment so that they are better prepared to deal with the effects of unemployment. Theoretically, the findings of the study assist in understanding the behaviours of unemployed women, to improve their resilience levels. Lastly, the findings are beneficial in increasing the body of knowledge on Business Executive Coaching for the University.

1.7 Delimitations of the study

- The study only focused on unemployed women who have come from the financial services industry in South Africa. Some of the unemployed women were serving their retrenchment notices, thus becoming unemployed shortly.
- II. During the data gathering stage, this study undertook action coaching as part of the process. Only three solution-focused coaching sessions were conducted with the respondents as a result of the limited time in which this study could be completed.
- III. During the data gathering stage, the researcher, acting in the role of coach, conducted solution-focused coaching sessions. While some studies highlight the effectiveness of solution-focused coaching, this study kept in mind that solution-focused coaching would not necessarily result in a significant change or shift in the resilience levels of the clients being coached.

1.8 Definition of terms

The following terms detailed in **table 1** have been assigned the following meanings:

Table 1: Definition of terms

DEFINITION OF TERMS

Resilience

Folke, Carpenter, Walker, Scheffer, Chapin and Rockström (2010, p. 4), define resilience as "the capacity of a system to absorb disturbance and reorganize while undergoing change so as to still retain essentially the same function, structure and feedbacks, and therefore identity, that is, the capacity to change in order to maintain the same identity". Resilience is also viewed as a measure of stress coping ability (Connor & Davidson, 2003). Sweetman and Luthans (2010) provide a simpler definition by suggesting resilience is the ability to rebound or 'bounce back' from a range of issues like adversity, uncertainty, conflict, failure, or even positive change, progress and increased responsibility. It is this definition of resilience that this study has adopted.

Solution-Focused Coaching

O'Connell and Palmer (2014, p. 298) define solution-focused coaching as "an outcome-oriented, competence-based approach". This means that they see it as a coaching approach that guides clients with attaining desired outcomes by focusing on the solutions and not the clients' problems. This definition is shared by Passmore (2015, p. 9) who sees solution-focused coaching as a "collaborative, solution-focused, results orientated and systematic process in which the coach facilitates the enhancement of work performance, life experience, self-directed learning and personal growth of the coachee". Cavanagh and Grant (2010) see coaching that is solution-focused as one that directs the client to craft their desired future state, and as a resultant, seeks ways to ensure that the client him or herself achieves this future state. This study adopts O'Connell and Palmer and Passmore's definition.

Unemployed

McKee-Ryan, Song, Wanberg, and Kinicki (2005) define unemployment as a period in an individual's life wherein paid employment is removed, involuntarily. According to Statistics South Africa (2018), individuals who are unemployed are those individuals who are part of the labour force and are aged between 15-64 years. These individuals are actively in search of a job or starting their own business. This definition also includes unemployed women serving their retrenchment notice. This study has adopted this definition of unemployment.

1.9 Assumptions

The study assumed the following:

- I. Low resilience levels were identified in some of the respondents.
- II. While all research respondents came from a financial services background, their experiences were dissimilar.
- III. Given that the study was undertaken over a four (4) month period, some of the unemployed women secured employment during the course of the study.

CHAPTER 2. LITERATURE REVIEW

2.1 Introduction

Now, more than ever, the importance of building resilience in individuals is gaining momentum. In this chapter, the researcher discusses two main concepts, namely 'resilience' and 'solution-focused coaching'. This chapter provides an overview of the literature that is available on resilience, while the varying definitions and characteristics of resilience are explained. The review goes beyond the mere search of information but includes the identification and articulation of the relationship between the literature and one's field of research. The literature review is used as a sounding board to review available literature related to the study chosen, therefore developing hypotheses or propositions based on the literature under review.

2.2 Definitions of key concepts

This study centres around two key concepts, 'resilience' and 'solution-focused coaching'.

- Luthans (2002) defines resilience as a developable capacity to rebound from adversity, while Perry (2002) describes resilience as the ability to endure stressors with limited disruptions. For the purposes of this study, resilience is defined as the ability to rebound or 'bounce back' from a range of issues like adversity, uncertainty, conflict, failure, or even positive change, progress and increased responsibility (Sweetman & Luthans, 2010).
- Solution-focused coaching, according to Grant et al. (2012) is more than
 identifying one's goals or strengths. It also entails the changing of one's
 mind-set away from focusing on the problem only. Solutions-focused
 coaching is also about helping people identify preferred outcomes and
 specific goals so they have a clear idea about what they want to achieve
 (Grant & O'Connor, 2010).

For the purposes of this study, the following definition has been adopted: solution-focused coaching is collaborative, solution-focused, results orientated and systematic. The coach directs the coachee's development of work performance, life experience, self-directed learning and personal growth (Passmore, 2010).

2.3 Resilience

Näswall, Kuntz, Hodliffe, and Malinen (2013) note how early research on resilience was built on clinical studies that had been undertaken on children and how they flourished in spite of a range of varying of circumstances, including poverty or ailments like schizophrenia. Well-known resilience researchers include Michael Rutter, Norman Garmezy and Emmy Werner, among a few others (Näswall et al., 2013).

2.3.1 Resilience Theory

Child psychiatry professor, Rutter (2006), defines resilience as a concept that is an amalgamation of risky experiences, and despite these experiences, results in a positive psychological outcome. His argument is that despite the negative experiences that an individual goes through, there are certain individuals who are likely to experience fairly positive outcomes in comparison with others. Rutter (2006) argues further that resilience is not linked to anyone's psychological traits; rather it is a function of just adapting to the circumstances with which one is presented. This argument is refuted somewhat by Näswall et al. (2013), who dispute that resilience is in essentially "a personality characteristic that moderates the negative effects of stress and promotes adaption".

Interestingly, these researchers collectively point to 'adaptation' as an element that is existent in resilience work. Rutter (2013) explains that how a person responds to any kind of risk is dependent on individual differences, such as genetics. In fact, he further stresses that an individual's level of resilience has much more to do with the individual's mental stamina as well as the existence of strong social circles. The existence of 'turning point experiences' is also a big

feature of Rutter's (2013) work. He highlights at length how these 'experiences' are essentially a discontinuation of previous experiences that may not have been favourable and the creation of constructive options for change (Rutter, 2013).

The concept of 'turning point experiences' is an appealing concept when explored in the context of how the loss of employment can be seen as a turning point experience. Unemployment not only has negative financial implications for those affected by it, but there are psychological implications attached to this (Moorhouse and Caltabiano (2007). However, some individuals, depending on their resilience levels, may find that retrenchments or restructuring create an avenue for new opportunities to be explored.

Garmezy (1991) also shares a similar view on the impact of the social relationships on resilience. His ecological view of resilience lies in three main influences: individual factors, familial factors and support factors. Tsenkova, Morozink, Friedman, and Ryff (2012) concur that positive social relationships are key to resilience. Individual factors are those dispositional factors that are internal to the individual, for example, temperament. Familial factors relate to unity among family members or the presence of a caring individual in an otherwise dysfunctional family unit. Support factors, on the other hand, relate to support that is external to the family, for example, a teacher or the community in which the individual resides. In defining resilience, Garmezy (1991), who is often referred to as the resilience research founder, proposes that it (resilience) is not necessarily resistant to factors such as stress. However, resilience is an indication of an individual's ability to recover, following an initial failure to do so as a result of a stressful encounter. This view is somewhat similar to one shared by Britt, Shen, Sinclair, Grossman, and Klieger (2016), who state that resilience is in many ways, interrelated to one's unique personality trait.

Werner (1997), as cited by (Pluess & Belsky, 2013), on the other hand, found that resilience had more to do with one's ability to survive through both internal and external stresses. Her view on resilience, which can be described as ecological in nature, focuses on the presence of protective factors such as an individual's sociability, their ties with family and external support from the community (Werner (1997). Her view is that resilience is not static, but rather it is constantly evolving.

This, in some ways, implies that resilience is an on-going process. The above theories in essence, illustrate how resilience is underpinned, as Britt et al. (2016) suggest, by one's ability to either re-bound or bounce back and even thrive, following misfortune. Reimann (2013), too, is aligned with the idea that resilience is geared towards overcoming an obstacle or challenge. She further adds that resilience is about the ability of a human being to find strength after facing adversity.

2.3.2 Building resilience

Based on the theory provided on resilience so far, one is tempted to ask whether resilience can be built or not. The idea that an individual must show some noticeable change or growth seems to be a prominent insight provided on resilience by Britt et al. (2016). The researchers further postulate that resilience can be built and to support their claim, identify three key programmes that have been created to build individual resilience in some organisations, with some evidence suggesting that to a certain degree, these programmes work. The programmes are Hardiness Training, Psychological Capital (PsyCap) Training and Comprehensive Soldier Fitness (CSF).

2.3.3 Hardiness Training

Hardiness is defined as "an individual's ability to make the best of difficult circumstances" (Ledesma, 2014, p. 4). It is viewed as an inner resource, one that may be able to alleviate the stress-induced physical and mental effects. Bonnano (2004) suggests that there are three dimensions that are associated with hardiness and these are: commitment to the search for meaning, an individual's ability to influence his or her surroundings, and that life's positive and negative experiences can teach an individual. Essentially, an individual who is able to withstand trying times is believed to possess hardiness as a characteristic.

One of the early resilience training programmes developed was the hardiness training programme (Britt et al., 2016). Usually conducted in compact sessions, this programme enables individuals to explore the stressful situations that they

may be going through and finding ways of overcoming those situations. Tools, such as inspirational videos, are incorporated into the sessions as a way of reinforcing desired behaviour. Five key areas of hardiness training have been identified and these include: hardy copying, which essentially means an individual describes his or her own situation, hardy social support which entails individuals assessing how they engage with others, hardy relaxation, eating and physical training. The effectiveness of hardiness training has also been explored, with Magnano, Craparo, and Paolillo (2016) recognising how hardy and resilient employees that were in the middle of a company downsizing managed to retain their happiness and performance levels.

2.3.4 Psychological Capital (PsyCap) Training

Psychological Capital Training (PsyCap) as explained by (Britt et al., 2016) is, in some ways, about introspection. Individuals who undertake PsyCap training generally scrutinise their environments in search of those areas in which they find themselves stuck. This exercise is aimed at ensuring that they evaluate elements in those situations that they may modify (Britt et al., 2016).

2.3.5 Comprehensive Soldier Fitness (CSF)

Developed as a way of increasing how soldiers respond to stressful demands of combat, Comprehensive Soldier Fitness (CFS) utilises a stress-based approach to tackling resilience (Britt et al., 2016). A variety of components make up CFS and these are geared towards boosting one's emotional, spiritual and social strength.

2.3.6 Resilience and unemployment

The rate of organisational change has increased exponentially, with more uncertainty being experienced in organisations (Grant, 2014). These changes range from organisational mergers and acquisitions, restructuring of businesses and retrenchments. This confirms Aamaas, Keenan, Van Der Zijden, and Sedmak (2012), who added that the global financial crisis led to a rise in

unemployment. The financial and psychological implications of these kinds of changes have been explored widely. As Aamaas et al. (2012) add, employment is a source of identity and social acceptance for many, and so when these individuals find themselves unemployed, it can cause deep psychological and social distress. This view is supported by du Toit, de Witte, Rothmann, and van den Broeck (2018) who describe unemployment as being entrenched as one of the unwritten rules or laws of a number of countries which include the United Kingdom, United States of America, China, Canada and South Africa. They highlight that in order for individuals to earn the respect of their respective societies, while also being regarded as contributing citizens, they need to be gainfully employed. As du Toit et al. (2018) further add, the belief that employment gives one statue is strongly entrenched in these societies and shapes to a very large degree how the unemployed view themselves. They are often filled with feelings of guilt, shame and disappointment in themselves.

This too is true for unemployed individuals in Malaysia. In a study conducted on unemployment in Kinta, Manjung and Kuala Kangsar, Perak, Malaysia by Osman, Bachok, Muslim, and Bakri (2015), unemployment was viewed as a key driver of social exclusion among the unemployed. This is turn affected the unemployed as they found themselves struggling with feelings of shame and emotional instability. It is unsurprising then that individuals who find themselves unemployed often lack the psychological and behavioural capabilities to overcome these types of changes (Moorhouse & Caltabiano, 2007).

According to Beall, Crankshaw, and Parnell (2000) the unemployed are more likely to be poorly educated, unskilled and female and as shown in chapter 1, women in South Africa account for the highest percentage of the unemployed. For women in particular, the challenges of unemployment are much more pronounced. This view is confirmed by a study exploring the experiences of unemployed women in Canada which was conducted by Nichols (2016). The study found that unemployed women often lack any form of support in various facets of their lives, including childcare and healthcare support. The study further noted that unemployed women struggle with re-entering the job market or in developing the necessary skills to do so through re-training. In some communities

however, re-training to gain the necessary skills to re-enter the labour market is not always a recipe for success. According to du Toit et al. (2018), research conducted in China revealed that while some unemployed women turn to entrepreneurship as a route to self-reliance, they are not always provided with the necessary support to build their own businesses. In fact, these women are seen as a threat to the existing community structures. Further to this, unemployed women in China often face gender discrimination in their quest to become employed. As (du Toit et al., 2018) says, unemployed women often report of gender-based discrimination as a result of the paternalistic society in which they live in.

The above findings support those made by Diraditsile and Ontetse (2017) in relation to the lived experiences and consequences of unemployment among women in Botswana. In their study, they found that they were more unemployed women than men in Botswana as a result of the persisting gender-based inequalities that viewed women as less important than men. In the labour market, women belonged in the home, while men were seen as superior beings and treated as such (Diraditsile & Ontetse, 2017).

Further to the challenges highlighted above, unemployed women also have to contend with other societal problems as a result of their unemployment status, for example gender-based violence or crimes. According to Chaturvedi and Saboo (2019), high unemployment rates in India has resulted in social security threats among the women populace.

A study conducted by Moorhouse and Caltabiano (2007) sought to understand how resilience could offset the psychological effects of unemployment. In the study, the researchers established that by possessing a multiplicity of resilient qualities, one could, in turn, use those qualities as a mechanism to ease the psychological effects of long-term unemployment.

These findings align with a study carried out by Sojo and Guarino (2011) which found that in times of unemployment, those individuals with high resilience levels were better able to cope with the situation by employing detachment coping mechanisms. Their peers with poorer resilience levels, however, struggled to

cope with the reality of unemployment. As Sojo and Guarino (2011) add, "resilience acted as a protective moderating factor between longer periods of unemployment and social functioning".

Still, it may be worthwhile to note that while resilience qualities might reduce the negative impact of unemployment; that alone may not be the only solution. Other interventions may need to be relied upon to ensure success. In circumstances where one is seeking new career opportunities, incorporating elements like job search training may ensure that one actually succeeds in getting a job (Moorhouse & Caltabiano, 2007).

Proposition 1: Unemployed women experience low levels of resilience

2.4 Solution-Focused Coaching

Human beings, if one is in agreement with the Humanist approach, are by their very nature, driven to change and growth (Brockbank & McGill, 2012). However, this can only happen when these individuals are deliberate about making the change. As Cranton and Taylor (2012) contend, change will only happen when there is a clear appreciation and awareness of what actually needs to be changed. Coaching is consequently an important part of this process as it enables individuals to bring to the fore issues to which they seek solutions. According to Cavanagh and Grant (2010) cited in (Cox, Bachkirova, & Clutterbuck, 2014), "all forms of coaching, in one way or another, seek to develop solutions to the issues brought forward by a client". O'Connell and Palmer (2014) as cited in (Lawrence & Moore, 2018), further add that coaching is a fundamental tool in the facilitation of change.

In order to understand the usefulness of coaching individuals, it is important to first understand the different coaching approaches, with a particular emphasis on the underlying theories that underpin and support solution-focused coaching as a tool.

2.4.1 Theories underpinning Solution-Focused Coaching

According to Palmer and Whybrow (2018), identifying the actual founder of solution-focused coaching has proven to be a challenging expedition. However, it is acknowledged that this coaching approach has various historical influences, which include among many others, Milton Erickson. As highlighted by Visser (2012), the solution-focused approach originated in the field of family therapy in the 1970s and is based on and influenced by the work of Steve de Shazer and Insoo Kim Berg. Visser (2012) further stresses that solution-focused coaching emerged from solution-focused therapy which in itself, was originally developed as a short-term psychotherapy technique, focused on drawing attention to the positive. The call is that instead of being fixated on what the problems are and what their root causes may be, the therapist seeks to get the client to reflect on those achievements and hopes for the future. Attention therefore shifts from possible strengths and weaknesses to the ultimate goal/s instead. As Iveson (1994) expands, when one uses a solution-focused approach, problems need not always be understood in an effort to bring about authentic and meaningful resolutions. The important thing is "understanding each client's unique way of solving problems and discovering what each client wanted to put in its place" (Iveson, 1994, p. 95).

As an approach, solution-focused coaching is heavily influenced by social constructionism, which according to Owen (1992), is "the claim and viewpoint that the content of our consciousness, and the mode of relating we have to other, is taught by our culture and society; all the metaphysical quantities we take for granted are learned from others around us". In other words, what Owen (1992) is suggesting is that, as human beings, we are born into a pre-existing society. It is through socialisation and shared cultural patterns of behaviour that individuals keep doing what they have learned to do. As a result, certain habits are formed due to the constant repetition of behaviours. Stelter, Nielsen, and Wikman (2011) affirm this view by suggesting that individuals' social reality is shaped by the multiplicity of relationships that they find themselves in and through a range of contexts.

Given that solution-focused coaching is described as an outcome-oriented and competence-based approach, some argue that by its very nature, any type of coaching is solution-focused. This is supported by Palmer and Whybrow (2018) who state that solution-focused coaching fits in perfectly with the future-focused, goal-directed spirit of coaching.

2.4.2 Basic Assumptions underpinning Solution-Focused Coaching

According to P. Z. Jackson and McKergow (2007), a few key assumptions and principles underpin solution-focused coaching. The first one is that change happens all the time. Coaching by its very nature is about change and change almost always involves ambiguous feelings, one of them being fear. Rogers (2012) expands on how as human beings, our fear of loss of control or the unknown is what hinders our efforts in any form of change. The real enemy to coaching is fear.

Secondly, solution-focused coaching essentially takes a stand and says: what is in the past is in the past (Jackson & McKergow, 2007). In other words, there is no need for one to refer to the past. Indeed, some may argue that by looking into one's past, one may essentially identify and get a sense of what the causes of his or her problems are, but the question that is then posed is: Is it helpful or even necessary? (Greene & Grant, 2003). Solution-focused approach advocates disagree and highlight that while learning from the past may be a good reminder of just how far one has come, this hunt for causes may in fact lead to the blaming of someone or something as individuals tend to seek to blame someone (Palmer & Whybrow, 2018). Ultimately, travelling back in time is pointless. As (Rogers, 2012) stresses, what is in the past cannot be rescheduled or reworked.

Jackson and McKergow (2011) provide an interesting argument on the importance of this future-focused approach versus a problem-focused one. They argue that a problem-focused approach is engrossed in what is wrong with an individual, what needs to be fixed, who is to blame and causes in the past. So while these may be good as learning levers, the challenge we face is that "the problem makes us experts on the problem" (Jackson & McKergow, 2011, p. 4) and nothing more. In fact Grant and Gerrard (2020) point out that going on a path

of problem exploration can be detrimental for the coachee in terms of fostering unhelpful reflections or thoughts.

Grant and Gerrard (2020) argue further that solution-focused questions or future-focused questions are critical in that they are able to drive an individual to pursue their goals with urgency while boosting one's belief that they can indeed meet these goals. In other words, solution-focused coaching which is seen as adopting a more facilitative approach, is regarded as more effective compared to a problem-focused approach or pressure-based approach. The argument is that a solution-focused coaching approach can encourage goal attainment, relieve stress while enhancing emotional functioning (Grant, 2017). Focus on the future is therefore a core concept of solution-focused therapy. However, this does not suggest that a solution-focused approach is the only approach. As Winbolt (2011) contends, a solution-focused approach should not be overly defined. After all, it is still evolving. Grant and Gerrard (2020) also agree that realistically, coaching should be viewed essentially, as a combination of both problems and solutions.

Yet another core concept/assumption of solution-focused coaching is that there are no fixed truths or realities. The truth is precisely whatever the client brings as their truth, which essentially means that the client is the expert in his or her life, not the therapist (Palmer & Whybrow, 2018). As a resultant, a coach utilising this approach would need to come from a position of "not knowing" while maintaining high levels of curiosity. In fact, it is argued that congruency builds in a place where curiosity is. As Greene and Grant (2003) explain, "solution-focused coaching enables people to access and use the wealth of experience, skills, expertise and intuition that we all have". As Grant and Cavanagh (2004) affirm, by allowing a coachee to focus on the resources that he or she has available, whether they are skills, qualities and strengths, a coach is inadvertently creating an environment in which the coaching relationship is one that is equal and collaborative. This is supported by Rogers (2012) assertion that coaching entails a partnership of equals between a coach and a coachee.

2.4.3 Solution-focused coaching and resilience

The literature so far has explained resilience as the ability for human beings to overcome or bounce back from hardship (Ledesma, 2014). Some individuals require assistance to either build their resilience levels or to overcome these stressful situations and this is referred to as coaching for resilience. The coaching for resilience approach basically is used to assist individuals to bounce back post difficult events or moments (Reimann, 2013). It can be argued that not every individual is capable of dealing with their struggles without support. This essentially means that coaching can be used as a potential tool to build resilience (Reimann, 2013).

According to Grant et al. (2009), one of the most effective ways of driving meaningful and positive change in individuals is through coaching. In a study conducted by Grant et al. (2009) to investigate the impact of coaching on goal attainment, resilience and well-being, the researcher found that indeed coaching built resilience. What came out from the research was that the coachee, in collaboration with the coach, is able to work through a range of barriers including negative self-talk and self-defeating behaviours. Grant (2017) goes on further to state that beyond building resilience, solution-focused cognitive—behavioural coaching can boost performance while reducing the stress levels.

The findings from Grant et al. (2009) support those made by Burke and Linley (2007) who found that individuals who underwent a single coaching session were able to witness a marked improvement in not just goal self-concordance but commitment too. The conclusion was that coaching interventions, even when short term, can be effective. Sarkar and Fletcher (2016) further add that coaching when done right, help drive goal attainment, while enhancing resilience. Coaching can also heighten workplace well-being while reducing depression and stress levels.

The above findings are supported by a similar set of findings in another study focusing on coaching for resilience in the face of organisational change. In this study conducted by Sherlock-Storey, Moss, and Timson (2013), participants reported positive changes in their resilience levels after undergoing a six week

coaching programme aimed at supporting individuals develop their resilience levels and cope with organisational changes. The coaching programme entailed three 90-minute coaching sessions.

Reimann (2013) discusses two main resilient attitudes that underlie resistance coaching. These are: awareness that internal control conviction is a prerequisite for building resilience and that a coach during the coaching process, will focus on the importance of the coachee finding himself despite the external factors surrounding him. In other words, in resilience coaching, the focus in coaching programmes or sessions is that the client owns the agenda of these sessions, wherein the coach then plays a supporting or guiding role, and facilitates thinking. After all, individuals are viewed as the co-creators and active participants of their lives.

If coaching programmes can positively influence the resilience levels of employed individuals facing organisational changes, can similar coaching for resilience programmes positively impact the resilience levels of unemployed individuals? Following the 2008/2009 global financial crisis, and the resultant loss of unemployment by many individuals, a study aimed at assessing whether coaching would assist a group of managers and professionals deal with trauma of unemployment was conducted by Gray et al. (2015). After undergoing an intensive coaching programme, and despite some hostility towards the programme being displayed by from participants, the majority of the participants in this study however displayed a positive attitude towards the coaching intervention. Gray et al. (2015) concluded therefore that coaching was an effective initiative and tool that assisted unemployed professionals to deal with the challenges of unemployment, including helping them to make sense of their experiences.

Proposition 2: Unemployed women that undergo solution-focused coaching display improved levels of resilience

2.5 Conclusion of Literature Review

In summary, this literature review provided an overview of two main concepts, namely 'resilience' and 'solution-focused coaching'. This chapter provides an overview of the literature that is available on resilience, while the varying definitions and characteristics of resilience was explained. While the literature highlighted that there was no single and unitary definition of resilience, the main theme was that resilience is a personality trait but can also be built. Three programmes were identified that have the potential to build resilience, and these are hardiness training, psychological capital training and comprehensive soldier fitness. The study also explored solution-focused coaching and its implications on resilience. It also unpacked how the psychological effects of unemployment may be narrowed if coaching is implemented.

The following conceptual framework has been adopted:

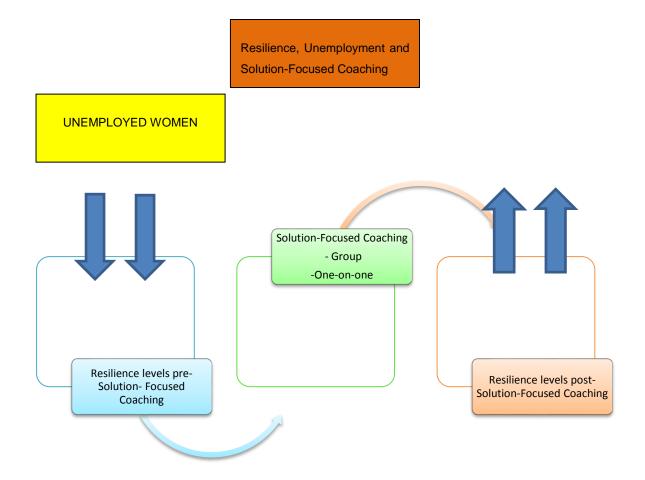


Figure 1: Conceptual Framework (self-developed: Candy Guvi)

This framework above looks to explore the effects of solution-focused coaching on an unemployed individual's degree of resilience capacity. Literature has been reviewed for the key concepts of 'resilience' and 'solution-focused coaching' highlighted above. This framework also ties in with the propositions proposed in this study.

Based on the literature review, the following propositions are put forward:

Proposition 1: Unemployed women experience low levels of resilience

Proposition 2: Unemployed women who undergo solution-focused coaching display improved levels of resilience

CHAPTER 3. RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides a detailed explanation of the research methodology that was utilised to address the implications of the relevant aspects of theory outlined in the literature review with reference to the sub-problems identified for this study. Included in this section is an outline of the research design, data collection methods, population and sampling methods, the appropriate research instrument and relevant data collection procedures, including the analysis and interpretation of the data. This chapter further provides an overview of the limitations of the study, the various elements relevant to validity and reliability. Lastly, the demographic profile of the respondents is included alongside the relevant ethical considerations.

3.2 Research approach

This study followed a mixed-methods approach. An emerging research approach, mixed-methods is a combination of two other approaches to research, qualitative and quantitative. In mixed-methods research, the researcher, by means of both qualitative and quantitative approaches, collects and analyses data while integrating the findings and drawing relevant inferences (Tashakkori & Creswell, 2007). Mixed-methods research provides all-inclusive answers to research questions, while identifying new research questions and recommending changes to subsequent research designs (Creswell & Clark, 2017). It does not seek to replace either qualitative or quantitative research; instead it focuses on pulling out the strengths and lessening the weaknesses in both approaches within a single study (Andrew & Halcomb, 2006).

Given that a mixed methods research approach can provide an initial assessment of the problem, it was ideal for this research as it explored the effects of unemployment on the individual's resilience levels and how solution-focused coaching can build resilience in women who are unemployed. This study also adopted a mixed methods research because as an approach, it provides the

opportunity for presenting a greater diversity of divergent views (Teddlie & Tashakkori, 2003). In adopting a coaching intervention, the coach assumed that the experiences of unemployed women would be diverse, and this was explored in great detail. This study is focused on exploring how solution-focused coaching can contribute in building resilience in unemployed women from the financial services sector in South Africa. By merging questionnaires and coaching sessions, this study was able to bring together the advantages of breadth and depth associated with a mixed methods approach (Brierley, 2017). As a result, a more complete picture of how solution-focused coaching can build resilience in unemployed women was provided.

The paradigm underpinning this study is the pragmatist approach which focuses on solving problems in the real world as opposed to assumptions about the nature of knowledge (Feilzer, 2010). It stresses the reality of the inner world of human experience in action instead of adopting a philosophical stance (Brierley, 2017; Johnson & Onwuegbuzie, 2004). This paradigm was the most appropriate, given that unemployment in South Africa is a 'real and lived experience' for over 27% of the country's working population. In the first quarter of 2019, the unemployment rate among women was at 29.3%, compared to 26.1% in unemployed men, (StatsSA, 2018).

3.3 Data collection methods

Two methods of data collection were used in this study. These were questionnaires and coaching sessions. A questionnaire is a group of written questions used to gather information from respondents. It consists of a number of open-ended items for qualitative responses and other questions (Terre Blanche, Durrheim, & Painter, 2006). Respondents were firstly provided with guidelines on the reason for the study, the information required from the respondents and a list of the research questions required to answer the questionnaire while identifying any demographical information that may address the research questions (Terre Blanche et al., 2006). The questionnaire came in the form of scaled questions. This was not too short nor too long and ensured that as much information as possible was collected. These questions were useful

when it came to capturing subtle gradations of opinion or perception which proved useful in answering the question of how solution-focused coaching might help build resilience in women who are unemployed as a result of company-related restructuring and retrenchments. The questionnaire was administered at the very beginning of the study (before coaching sessions were conducted) to assess current resilience levels of the respondents and at the final stage of the study (after the coaching sessions) to assess whether there were changes in the resilience levels of the respondents as a result of the coaching intervention. As Stober (2006) suggests, coaching is about human growth and change.

The second data collection method was conducted through coaching of respondents. Given that in coaching sessions, the client sets the agenda, the coach helped facilitate the conversation and guide the respondents (clients). The agenda therefore started with the client (Rogers, 2012). A mix of three group and individual (one-on-one) coaching sessions was conducted with respondents as a way to collect data that might be used to answer the research questions. The coach introduced one-on-one coaching sessions to accommodate respondents who were unable to participate in group coaching sessions due to their unavailability during certain times and dates. During these coaching sessions, the coach took notes and recorded the sessions. Coaching is a good way of gathering data as it works more on finding answers and less on untangling problems (Greene & Grant, 2003). Coaching also enabled the coach to ask follow-up questions that enriched the data collection process, hence allowing for enough information to be drawn from the respondent. When done correctly, coaching can create positive directed change and help people to develop their potential (Rogers, 2012). This means the coach may be in a good position to notice a change in resilience levels of the individuals being coached.

See **Appendix A** for the group coaching guidelines. The coach adopted the OSKAR model to guide the Solution-Focused Group coaching sessions. Questions contained in the guideline are typical questions that the coach asked the respondents (coachees), however the direction of the conversation was influenced by the type of questions asked. As Rogers (2012) states, when it

comes to coaching, there is not necessarily a set agenda, other than the one set by the client.

3.4 Population and sample

3.4.1 Population

The population for this study comprised of unemployed women who have worked in three different organisations within the financial services sector in South Africa. The Researcher is currently employed in one of the organisations within this sector. This population was delineated on the basis that it is located conveniently within reach of the researcher. They were also typical of a group, and represented diverse aspects of that group (Leedy & Ormrod, 2005). This meant they could provide the most information about the problem being explored.

3.4.2 Sample and sampling method

Typically, within the financial services sector, during a restructuring process, the Human Resources team responsible for re-skilling and re-assigning impacted individuals provide coaching as part of the re-assignment process. However, not all affected individuals receive coaching services. Given that this scenario is typical of many organisations across the financial services industry, it is these unemployed individuals that the study targeted. The sample therefore consisted of unemployed women from a number of organisations in the financial services sector in South Africa.

In this study, purposeful sampling was used. Purposeful sampling, also known as non-random (non-probability) sampling, occurs when the researcher is seeking to gather insights into a phenomenon, individuals or events. The researcher purposefully selects individuals, groups and settings for this phase in an effort to maximise understanding of the underlying phenomenon (Onwuegbuzie & Collins, 2007). Given that this study focuses on unemployed women, the demographic profile of this sample was therefore made up of women who are unemployed from a range of organisations across the financial services sector.

As a strategy, purposive sampling further assumes that, based on the on the individual's theoretical understanding of the topic being studied, these individuals may have a unique perspective on unemployment (Robinson, 2014). This study therefore gained from purposive sampling as the researcher selected women who have an understanding of unemployment and its impact, and were able to provide a unique, diverse and important perspective on unemployment for women from the financial services sector. As Morse, Barrett, Mayan, Olson, and Spiers (2002) argue, ultimately, the sample must be appropriate and have the right knowledge about the subject.

Initially, a sample of fifteen (15) respondents was targeted. However, this study only managed to secure a sample size of nine (9) women. All respondents provided responses to the questionnaire pre- and post- the coaching intervention. The small sample size ensured that in-depth information was gained from the respondents. All nine (9) women participated in the three solution-focused group and individual coaching sessions that took place over a period of four months. It is important to note that the coaching sessions resulted in a total of 27 touch points, which was sufficient to provide enough data for this study. As Patton (2014) argues, as a technique, purposeful sampling is effective when it comes to identifying and selecting information-rich sources, albeit with limited resources.

The sample detailed in **table 2** therefore is appropriate for the study under discussion as it is comprised of unemployed women.

Table 2: Profile of Respondents (N=9)

Description of Respondent Type	Number sampled
Unemployed over a period of 0-3months	Four (4)
Unemployed over a period of 3-6months	Two (2)
Unemployed over a period of 6-12months	Three (3)

Source: Researcher's work, 2020

Access to the respondents was gained using the relevant Human Resources (HR) Managers and Heads of People Potential who are responsible for reassignment, re-skilling, and career coaching of unemployed individuals in their respective organisations, as well as via word of mouth. The responsible HR managers and Heads of People Potential were contacted to obtain organisational consent for access to these individuals. The respondents were then contacted by email with a letter to obtain informed consent together with the questionnaire and coaching guide document. This correspondence was also followed up with a telephonic request for setting up the time to conduct the questionnaire and to set up coaching sessions.

3.5 The research instruments

A questionnaire (administered online and by email) and a semi-structured group coaching intervention was used as instruments in this study.

G Wagnild and Young (1993) define resilience as the ability to recover from adversity and relates to a positive personality characteristic that enhances individual adaptation while moderating the negative effects of stress. Resilience is also viewed as a measure of stress coping ability (Connor & Davidson, 2003). Luthar, Crossman, and Small (2015) further add that resilience is a phenomenon or process that reflects relatively positive adaptation despite significant adversity or trauma. For this study, the Resilience Scale (RS) was used. The 25-item self-report questionnaire was developed by G Wagnild and Young (1993) and can identify the degree of resilience in an individual. It reflects five main characteristics which include perseverance, self-confidence, serenity and meaning. As GM Wagnild and Young (2009) highlight, all 25 items are scored on 7 point Likert-scale, with one being strongly disagree and seven strongly agree.

The RS was initially developed within a sample of older women; however, its use was widened to include a broad range of ages and is considered the best assessment method to evaluate resilience, particularly among individuals who have faced a major life event (G Wagnild & Young, 1993). It was therefore

appropriate for this study, given that losing one's job can be viewed as a lifechanging event. The actual research instrument is in **Appendix B** of this report.

The 25 item Resilience Scale has been previously published and used. The advantage of using an existing instrument is that it already includes internal consistency reliability, concurrent validity with established measures of adaptation, and preliminary construct validity indicated by the factor analysis (G Wagnild & Young, 1993). The benefit therefore for this study was that the questionnaire would have already been tested at the time of its first use, thus the researcher could be fairly confident of the results. Another benefit of using an existing instrument for this study was that it saved time as questions and understanding the categories did not need to be developed and tested.

3.6 Procedure for data collection

According to Terre Blanche et al. (2006), to draw valid conclusions from a study, it is essential that the researcher has sound data to analyse and interpret. Terre Blanche et al. (2006) further add that the data should capture the meaning of what the researcher is observing.

As a starting point, the researcher approached relevant HR managers and Heads of People Potential to obtain organisational consent for access to the identified respondents. These "gatekeepers" were engaged early on in this study as they hold the key to accessing the respondents (Devers & Frankel, 2000). The respondents were then contacted directly to first explain the purpose and method of study and to gain consent. This was done both telephonically and through emails. Respondents were also emailed the RS questionnaire for completion. The questionnaire was accompanied by instructions on how to complete it.

The second step entailed collecting data through a mix of face-to-face, Skype and WhatsApp video call group and individual (one-on-one) coaching sessions. These coaching sessions were conducted at venues convenient for the participants to ensure not just comfort but privacy for the participants. Skype and WhatsApp video call sessions, although not part of the initial data collection procedure, were conducted to accommodate respondents who were based

outside the Johannesburg region where the coach is based. Similar to the RS questionnaire, the purpose and the method of research was explained prior to each coaching session.

Permission was also requested from all respondents for the coaching sessions to be recorded. These recordings were then submitted to a professional transcriber for transcription. The researcher also employed the use of note-taking during the coaching sessions in order to accurately capture what was being said as well as the body language of the respondents. However, as Devers and Frankel (2000) warn, the notes that the researcher takes must be recorded in such a way that a differentiation can be made between what the researcher observed and what was said by the respondent.

3.7 Data analysis and interpretation

Terre Blanche et al. (2006) highlight that while analysing data in advance may not always be possible, if the researcher has completely no idea what to do with the data once it is collected, the researcher may find him or herself collecting very little or too much data.

For the RS questionnaire stage, there were two main types of data analysis that could be performed and these were descriptive data analysis and inferential data analysis. In this study, the researcher used descriptive data analysis which enabled the researcher to draw conclusions or a summary about populations from sample data (Terre Blanche et al., 2006). This means, in this study conclusions could be drawn about the level of resilience of the respondents based on the outcome of their RS questionnaire responses.

Once the recordings from the coaching sessions were successfully transcribed, a master file to store the transcripts was created. In this study, thematic analysis was used which is essentially a process of searching across a dataset to identify, analyse and report on repeated patterns of living or behaviour within a dataset or in this case, content from the coaching sessions, (Aronson, 2011; Braun & Clarke, 2006). Simply put, thematic analysis is about identifying patterns or themes within qualitative data (Braun & Clarke, 2006; Terry, Hayfield, Clarke, & Braun, 2017).

In this study, six (6) themes and eleven (11) sub-themes emerged. According to (Saldana, 2011), five (5) to seven (7) themes are sufficient when carrying out a study of this nature.

3.8 Limitations of the study

As with the majority of studies, the following potential limitations have been identified for this particular study:

- ✓ Time limitations. The limited amount of time for the study, given that it is being conducted at a Masters' Degree level posed a limitation.
- ✓ Given that a sensitive issue of unemployment was being dealt with in this study, respondents did not always freely provide detailed information. There were minor episodes where the respondents were hesitant to share or less able to articulate their experiences.
- ✓ This study had proposed to coach 15 respondents, however, due to the sensitivities surrounding retrenchments, and unemployment in general, the researcher only coached nine respondents. Still, each participant undertook three coaching sessions, giving the researcher 27 touch points from the existing sample size, which was enough to provide adequate data for analysis. As Patton (2014) argues, as a technique, purposeful sampling is effective when it comes to identifying and selecting information-rich sources, albeit with limited resources.

3.9 Validity and reliability

The researcher, as a key instrument is often said to come with some subjectivity and bias which has implications on how valid and/or reliable a study is (Huberman & Miles, 2002). That said, by its nature, mixed methods research is viewed as a research method that can improve validity of theoretical propositions while obtaining a more complete (less biased) picture of the phenomenon under study than it is possible with a narrower methodological approach.

Terre Blanche et al. (2006) define validity as the degree to which research conclusions are sound. White (2002) on the other hand, says validity is about

whether the research design is appropriately addressing the research topic or questions. The two types of validity, as presented in the literature, are discussed briefly below. These two types are external validity and internal validity.

3.9.1 External validity

The extent to which it is possible to generalise from the data is what Terre Blanche et al. (2006) describe as external validity. In other words, the findings from a study can be generalised to other relevant contexts or groups of people (Dishman, Saunders, McIver, Dowda, & Pate, 2013). While this study focused on whether resilience can be built in unemployed women from the financial services sector, the findings are of interest to organisations employing professionals from other sectors or backgrounds. That said, direct generalisability is not recommended without ensuring full reliability from differing contexts through additional studies. Such studies may focus on participants from other professions, may include men, or focus on a broader geographical area.

3.9.2 Internal validity

The extent to which conclusions are unambiguously drawn from data collected and plausible alternative outcomes are ruled out is what Christensen and Carlile (2009) refer to as internal validity. To ensure that this study met the internal validity criteria, the researcher made certain that the coaching sessions were recorded and professionally transcribed to ensure accuracy. The study also used triangulation during the collection of data. The same questionnaire used during the pre-coaching sessions was the same one administered to the respondents after the final coaching sessions.

3.9.3 Reliability

Ihantola and Kihn (2011) state that when employing a quantitative approach in one's study, reliability typically refers to the extent to which a variable or set of variables is consistent in what it is intended to measure. Terre Blanche et al. (2006) previously explained that reliability is the dependability of a measurement

instrument, that is, the extent to which the instrument yields the same results in repeated trials. In qualitative research, procedural reliability is linked to consistency. In this case, another person should be able to examine the work and come to similar conclusions (Ihantola & Kihn, 2011).

To ensure this study was reliable, all respondents received the same 25-item Resilience Scale to complete. This was administered prior to the commencement of the coaching sessions to determine current resilience levels and then post the final coaching sessions to determine whether as a process, coaching had had an impact on the respondents' resilience levels. This is what Terre Blanche et al. (2006) refers to as test-retest reliability, which essentially is a form of reliability that is tested by measuring individuals on the same instruments on different occasions and determining whether the scores correlate.

For the coaching component, each coaching session was conducted for 90 minutes (one hour thirty minutes). To also ensure reliability, the sampling method was determined ahead of the research process. This means that given that purposeful sampling method was used, the process can be audited post hoc as a measure for reliability.

3.10 Demographic profile of respondents

Given that the study looked at solution-focused coaching and resilience among unemployed women, the demographic profile of the respondents consisted of females only. Research from StatsSA (2018) highlights that there are 38.1 million people of working age (15-64 years) in South Africa. This study therefore assumed that the respondents who made up this study would have been employed and are employable, therefore it targeted women of all racial groups between the ages of 25 to 55, who have been unemployed for a period of between 0 to 12 months.

3.11 Ethical considerations

According to Caruth (2015b), similar ethical considerations that are applicable in qualitative and quantitative methods, are also applicable to mixed-methods

research. Ethical considerations included the researcher seeking permission, protecting the anonymity of the respondents, accurately communicating the purpose of the study, avoiding deceptive practices and maintaining confidentiality at all times (Caruth, 2015a).

In the field of coaching in particular, the need to ensure that all ethical considerations are adhered to is critical. In this study, the researcher sought to meet and maintain all the standards required by the University of the Witwatersrand. The organisations' HR managers and Heads of People Potential, often referred to as company "gatekeepers" by Devers and Frankel (2000) were approached for permission to access the participants. This was done by initially sending a letter of request for permission and then telephonically. This was an important step as it enables the researcher to confirm that the study would be done with the highest ethical considerations in mind. The permission letter was also used as a response to confidentiality and anonymity concerns that the organisations and participants may have had.

The coach also invited all participants and provided them with informed consent forms. The informed consent documentation explicitly explained what the research topic entailed, including a truthful explanation about the benefits of the study. It also detailed that the participation in the study was voluntary while highlighting that the participants have full access to the researcher in the event that they (participants) required further clarity. To ensure that the coach was able to bring together these participants, who were unknown to each other in one room, required the researcher to provide them with two or three options of dates and times for the coaching sessions.

See **Appendix B** of this report for the Consent Letter.

3.12 Conclusion of the research methodology

The research methodology section outlined the research paradigm and methodology approaches based on literature; followed by the research design and population sampling method that was used. The research instruments were also outlined, followed by the procedure for data collection, data analysis and

interpretation, limitations of the study, validity and reliability, and ethical considerations. The approach used to choose the demographic profile of respondents was outlined in terms of types and sample numbers.

CHAPTER 4. PRESENTATION OF RESULTS / FINDINGS

4.1 Introduction

This chapter outlines the results as obtained from the data and the findings are presented as follows. The first section outlines the results of the Resilience Scale (RS) questionnaire that was administered to all participants prior to the coaching intervention. The aim of the RS was to identify the degree of resilience in an individual. It reflected five main characteristics which include perseverance, self-confidence, serenity and meaning. This section also outlines the results pertaining to proposition 1: *unemployed women experience low levels of resilience*.

In the second section of this chapter, the researcher provides an in-depth description of the findings gathered from the group coaching and one-on-one coaching intervention. The results are presented in the form of primary themes and sub-themes which are supported by direct quotations from the participants. These direct quotations, as extracted from the transcriptions, are included throughout the chapter explaining the selected themes. The third section provides the findings from the resilience scale questionnaire administered to all the participants post the coaching intervention. This section also outlines the results pertaining to proposition 2: unemployed women who undergo solution-focused coaching display improved levels of resilience.

The participants' names have been left out of the findings data to ensure and maintain confidentiality. The participants are therefore referred to using numbers. Tables and figures are used to illustrate key findings. In this study, thematic analysis was used during the data analysis process. The researcher developed six (6) themes and eleven (11) sub-themes emerged. According to (Saldana, 2011), five (5) to seven (7) themes are sufficient when carrying out a study of this nature. The chapter concludes with a summary of the main findings.

4.2 Results pertaining to Proposition 1: Unemployed women experience low levels of resilience.

This section presents the results from the 25-item Resilience Scale (RS) questionnaire that was administered to all participants before the coaching intervention relative to Proposition 1: *unemployed women experience low levels of resilience*.

4.2.1 Pre-coaching session resilience scale questionnaire results

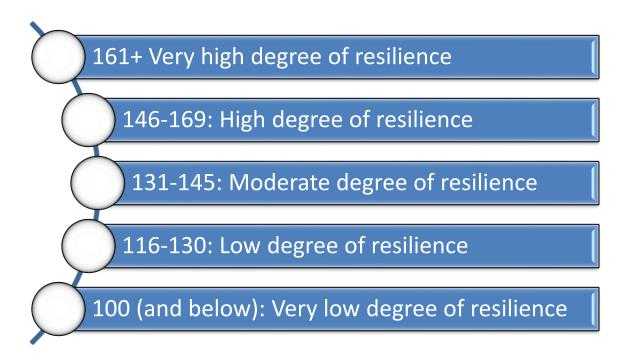
All respondents were provided with the same 25-item RS to complete. This was administered prior the commencement of the coaching sessions to determine current resilience levels. The RS scale is rated on a 7-point Likert scale, and the total scores range between 25 and 175 points.

Table 3 shows the resilience levels (score) of the respondents. As highlighted in the introduction to this chapter, to protect the anonymity and confidentiality of the participants, numbers have been used to identify them.

Table 3: Participant resilience level results pre-coaching intervention (N=9)

Participant	Race	Unemployment Period	Score
R1	White	0-3months	117
R2	Black	6-12months	152
R3	White	0-3 months	154
R4	Black	3-6months	136
R5	Coloured	0-3months	50
R6	Black	3-6months	105
R7	Black	6-12months	134
R8	Black	6-12months	146
R9	Black	0-3months	127

Figure 2 provides an explanation of the score (point) categories and ranges for the results of the resilience scale questionnaire, as highlighted in a previous study carried out by (Pereira, Matos, Rosario, & Costa, 2016).



Source: Pinheiro, Matos, Pestana, Oliviera and Costa (2016)

Figure 2: Score categories and ranges

According to Pereira et al. (2016), the 25 items that make up the resilience scale, reflect five basic characteristics of resilience. These are perseverance, self-confidence, serenity, meaning and existential loneliness. The self-reported summated rating scale has responses that range from strongly disagree (1) to strongly agree (7). Scoring and interpretation was in the following pattern: 25-100 very low resilience; 101-115 low resilience; 116-130 moderately low resilience; 131-145 moderately high resilience; 145-160 high resilience and 161- 175 very high resilience (GM Wagnild & Young, 2009).

Table 4 shows a breakdown of the score categories and ranges for each participant. Three out of the nine participants' total scores ranged between 146 and 160 points, indicating a high degree of resilience. Two participants' total scores came in between 131 and 145 points indicating a moderate degree of resilience. Three participants' total scores ranged between 101 and 130 points, which translates to a low degree of resilience capacity. One participant had a score of 50, which is below 100 points and therefore indicates a very low degree of resilience capacity. Interestingly, none of the total nine participants had a total

score range exceeding 161 points, which would have indicated a very high degree of resilience.

Table 4: Breakdown of participant score categories and ranges precoaching intervention

Score	Resilience Level	Total participants
161+	Very high degree of resilience	0
146-160	High degree of resilience	3
131-145	Moderate degree of resilience	2
101-130	Low degree of resilience	3
100 (and below)	Very low degree of resilience	1
		TOTAL: 9

Source: Researcher's own work (2020)

4.3 Findings: Themes emerging from the solution-focused coaching intervention

This section presents the findings relative to the solution-focused coaching intervention carried out by the coach. The findings have been broken down into four key themes that emerged from the in-depth, 60 - 90 minute long coaching sessions. The following themes, and sub-themes emerged from analysing the transcriptions developed from the coaching sessions. **Table 5** provides a summary of these themes and sub-themes.

Table 5: Structure summarising themes and sub-themes

Themes	Sub-Themes
Psychological/Emotional well-being	 Anger, Fear and Frustration Emotional exhaustion at the retrenchments Regret
Employment as a basis for belonging	
Search for deeper meaning	 Searching for meaning for self and for next step in one's journey Better understanding of the coaching process
Financial impact of unemployment	

4.3.1 Psychological/Emotional well-being

This theme consists of a number of sub-themes which emerged from the coaching sessions, namely: anger, fear and frustration, the emotional exhaustion brought by either the retrenchment process undergone by some of the participants or the unemployment journey in its entirety and regret. The sub-themes are discussed as follows:

4.3.1.1 Anger, Fear and Frustration

For most of the participants, their anger, fear and frustration was as a result of two key elements: the fact that they were unemployed as a result of being retrenched, and the retrenchment process in itself. They were visibly angry at the organisation for letting them go, questioning how they were impacted by the restructuring and retrenchment process. For participant R3 for instance, her anger stemmed from the fact that despite having spent many years of experience working for her organisation, she still got retrenched.

R3: "I've only ever worked in a corporate for 32 years and now I'm faced with retrenchment, which is imminent this December. So it's been a very hard time the last two months... I'm angry, how has this happened to me?"

For some of the participants, there was a sense of disbelief in how the retrenchment process was carried out in their specific organisations. They felt that the process was not handled in a professional manner or in good faith and this had a negative impact on how they viewed their organisations.

R5: "It's a little bit disheartening, I must be honest with you. And I mean the whole process I have tried to just brush it off and be 'you know what, it's fine, it's happening anyway, so just forget about the way the message is being delivered' but it is just not leaving a good taste in my mouth you know? I just believe the whole process is handled in bad taste, but you know, my thinking is just that I need to move forward with that. This is the situation and this is where we are at and unfortunately now today is going to have to be my last day, whether I choose it or not."

Two participants highlighted how agitating and frustrating the unemployment journey had been for them. While they acknowledged the support from family and friends had been overwhelming, this did not negate how their jobs was frustratingly difficult to accept.

R7: "I've been frustrated. I've been pissed off."

R9: "But that whole thing of having people asking me how are you doing? How is it going? Has anything come up? I know they mean well, but it so exhausting."

R6: "But now because this is happening, leave me alone, if you are not going to be giving me a job don't bug me; if you're not going to be giving me money for the business, don't bother me. I just... you know... and I think also I am kind of also very frustrated with myself because I have got all these loose ends that I need to tie up. There is a lot of things and I really want to tie them up, but I know once they are tied up then I have nothing to do!"

4.3.1.2 Emotional exhaustion caused by the retrenchment process

For the majority of the participants, being unemployed comes pre-bundled with a fear of the unknown and this was evident, especially during the first coaching sessions. The idea of not knowing what will be next for them, left them dealing with highly-charged emotions they could not properly articulate. Four out of the nine participants used the word 'roller coaster' to describe how being unemployed has felt for them from an emotional perspective.

R5: "It really has been a roller coaster of emotions."

R3: "Okay, so I think for me, it has been quite an emotional roller coaster, the past month actually. And initially my whole approach was like 'why' and angry and asking lots of questions...I really went backwards, no exercising, eating badly, just loss of appetite on all levels."

R4: "When I came it was a roller coaster hey, because I didn't know what to do and where to start."

R9: "It really has been a roller coaster of emotions and also experiences, because I started the process and then thought okay I'm accepting this ... it is opportunity to maybe start something new, but then I find myself asking how am I going to get another job? What am I going to do with myself?"

4.3.1.3 Regret

Regret was a key theme that came out of the coaching sessions and it manifested in a number of different ways. One participant highlighted that if they did not actively look for another job or make the necessary changes to get a new job, this would cause them unimaginable regret. So, the fear of regret was a theme that came through during the coaching sessions.

R1: "I don't want to regret not having done something, like perhaps now, for my future self, my future then next year or... So I don't want March to come and I look back and say 'Oh shucks, why didn't I do something in October/November – and even December?' That's what I don't want, that's the cost. And then that will spiral me down again... and then before I know it another three months or four months has gone, and then half a year would have gone and I would have looked back 'Why didn't I do anything in January, February or March? So that's what I don't want to happen."

For other participants, the concept of regret was displayed in a different manner. One participant highlighted that despite not having completely enjoyed their former work environment, they regretted having made certain decisions when they were still employed. It was those decisions that may have contributed to them becoming unemployed.

R6: "I mean I was very frustrated at XXX, I hated it – but I am not the first person to hate my job – and I am not the first one to get frustrated, but I am living in a foreign country and now I am unemployed, and I made a decision. Was it the best decision?"

4.3.2 Employment as a basis for belonging

For the majority of the participants, their jobs and careers gave them a sense of belonging. As employees they felt they were part of a bigger vision and considered themselves as part of the wider organisational family.

R5: "You know there is a sense of finality in today. And ja, I mean I don't want to sound too you know, philosophical or anything, but it is such a feeling for me to think because I have never worked anywhere else; like I came to XXX straight out of school... I was a filing clerk or whatever, and I have only ever worked for XXX. So I literally grew up like in the organisation. So it is kind of for me, it is like a finality, it is a leaving home kind of situation."

An interesting insight gathered from the coaching sessions was that the majority of the nine participants had either started small side businesses or were thinking of starting their own businesses. Two of these individuals however, had continued going to work every morning, despite being in the middle of the retrenchment process.

R3: "So I got a lecture from a 23-year old and actually it was very welcoming, because I had been hiding. I've been hiding behind champagne festival, because this is my last big project and it gave me that hope that I'm doing it."

R9: "So, for especially because on my first month I think I wasn't detaching. I kept working and I kept being called in the office and being involved. But half way through October I was like no man I'm unemployed I'm supposed to be spending time looking for jobs. Not still you know doing any work and helping. It's not that I'm bitter or just want to drop everything, but you know you don't say no when people say this needs to be done."

One of the participants who was providing part-time consulting services on an adhoc basis to one company highlighted how doing this kind of work gave her some sense of relevance, a reiteration of just how important employment can be as a basis for belonging for most individuals.

R6: "A part of me just feels like I can still hold on them because they are kind of giving me relevance, and if I have not done something I can feel quilty about it, you know?"

4.3.3 Search for deeper meaning

This theme consists of a number of sub-themes which emerged from the coaching sessions, namely: searching for meaning for self and for the next step in one's journey and better understanding of the coaching process. The sub-themes are discussed as follows:

4.3.3.1. Searching for meaning for self and for the next step in one's journey

All participants concurred during the coaching sessions that not having a job is an experience that teaches one so much about themselves. During the coaching sessions, participants were seeking deep understanding of this remarkable change in their lives and keen on exploring where to go next.

For participants, R7, R2 and R5 especially, having a sense of direction came out very strongly.

R7: "I think the biggest thing for me is getting a clearer sense of direction of what it is I need to do next right. And what it is that I need to do to get to that next. Because at the moment certain things are a bit unclear."

R2: "So while I think I am quite clear on what I want to do next, I am actually almost stuck on how to propel that forward. So I know what I need to do, in a way, but then I get stuck. So the thoughts are there but the actions aren't."

R5: "I think that for me, I need a purpose. You know to have, kind of have that sense of purpose again. It is not what fulfils me initially if that makes sense. So, I think the perfect picture would be some, is that I would have gotten a job with full benefits, Monday morning I get up and I'm ready to start work."

R1: "Okay, so perhaps what I am looking for is how do I ... almost unclutter my mind, or just motivate, be motivated enough to just sit down and so, as you know, we are unemployed, and now I need to put a lot of steps in place for my next... I don't know, maybe career — for next year. But what's happening here is that I am ... I don't know how to explain this: I am just sitting around (laughs) waiting for something to happen, while I know that perhaps I should be doing something! It's not going to come to me if I don't go and fetch it. So how do I do that? How do I take that leap? How do I walk into that?"

R8: "I am very confident in who I am but I am not good at putting myself before other people; I am a carer, I want to do for others, but now I have to put my business before people who are not putting my business, or giving any priority to my business. So that's the difficult one for me."

4.3.3.2. Better understanding of the coaching process

Prior to embarking on the coaching sessions, the researcher (in the role of coach), provided a brief explanation of what coaching means and entails. While some participants had received some sort of coaching before, other participants, however, had not.

Those participants that had not received any prior coaching before embarking on this journey therefore sought further understanding of the coaching process, including what tools they needed to build their resilience levels during this coaching period.

R1: "If I could leave here with some tools or techniques to improve the resilience, (laughs), my resilience and just how to cope better, just every day."

R6: "I am very curious just to kind of see how this goes and whatever it is I can learn about my own resilience and how I can have a good understanding of where I am in terms of resiliency – (if that's a word) – and what information I need to get the tools to become even more resilient."

For two other participants, gaining clarity of the coaching process would enable them to understand what the next step for them would look like.

R8: "The process. You know? Just the understanding, and not to try and detect, so just for today, just a better understanding of this."

R7: "I'm looking for, and I know this is my famous word, clarity, Candy.

And I'm not talking about work and career...once that comes through, then

I'll be better able to navigate."

4.3.4 Financial impact of unemployment

The financial implications of unemployment were dealt with in great detail in the coaching sessions. Five of the nine participants highlighted how being unemployed, or facing imminent unemployment made them evaluate their views on finances and money management in general.

R7: "...I'm not even going to talk about the finances because those are a mess, ok, and the things I want, are things that need money."

R6: "I am actually glad that the last few months have been what they have been, because I feel like there is a certain false sense of security that we build up, that we kind of get used to, and then your resilience is never really tested. And when you sit there and you are just going through the worst thing ever and you're like 'ja, it is horrible', you drink your wine and popcorn for supper, go to sleep, and tomorrow you have to go out and make sure you do what you need to do because you have to pay rent. But also you start then asking yourself about the choices that you have made and are they in your best interest, and if not, if you had done differently."

R2: "School fees has to be paid, petrol has to be in the car you know. Money is needed to pay for the car for a loan that I have. Employment hid me, it hid me from myself in the sense of I had this false sense of I'm okay because there's money coming in. But once there was no income coming in and I had to trust God literally for things to be paid."

For one participant currently facing retrenchment, her views on finance were shaped to a large extent by the realisation that getting a new job, one that was not in her old company, would impact her current income in a negative way.

R9: "But the scary thing out there is you look at the jobs that are available and you look at the salary, oh my gosh, and you think: 'I want the same amount of money that I'm on. I can't go lower, I can't go R5K lower or R3K you know what I mean, you think my bills.' So, it is scary, it is very scary because the reality is I mean nobody is paying much these days I don't know. You start saying 'oh my gosh I was being paid quite a fair salary'. So, ja. So, I'm scared of like the jobs out there that is maybe why I've been more focusing on internal because I know whatever happens internally my salary is not going to be reduced."

One of the participants alluded, however, that while she had prepared herself financially for the imminent job loss, she was momentarily destabilised by the thought of not having an income once unemployed.

R5: "So fortunately I had started my financial planning at the onset, in the event of me not being blessed. So there were a lot of those things already in place which is not getting me completely by surprised, so I think I was adequately prepared in that sense, but I mean it still throws you for a loop because there is only so much planning you can do up until a certain point."

One participant welcomed the experience of being unemployed as a personal lesson on financial management. She explained how employment had given a sense that she had plenty of money, and that money was never going to be issue. However, now that she is unemployed, money for her, has taken a new meaning. She often asks herself questions about whether a pending purchase is a need or a want. Being unemployed has therefore enabled some participants to be a lot more prudent about the financial decisions that they make.

R6: "You know one of the greatest things I have learnt about this, is my money management. I could walk into a shop, swipe and walk out. You could ask me how much I had just spent and I would not tell you. But having to literally have nothing in your bank account, makes you very aware of every penny and where it goes."

4.4 Results pertaining to Proposition 2: Unemployed women who undergo solution-focused coaching display improved levels of resilience

4.4.1 Post-coaching session resilience scale questionnaire results

The coach again provided all respondents with the same 25-item RS questionnaire to complete. This was administered post the coaching intervention to determine the resilience levels of the participants as a result of the coaching sessions. Table 6 shows the resilience levels (scores) of the participants. The table has been populated in such a way as to show the reader the changes in the results, firstly, prior to the coaching intervention and then, post the coaching intervention.

Table 6: Participant resilience level results post-coaching intervention (N=9)

Participant	Race	Unemployment Period	Pre- coaching Score	Post-coaching Score
R1	White	0-3months	117	136
R2	Black	6-12months	152	161
R3	White	0-3 months	154	152

R4	Black	3-6months	136	156
R5	Coloured	0-3months	50	131
R6	Black	3-6months	105	145
R7	Black	6-12months	134	141
R8	Black	6-12months	146	150
R9	Black	0-3months	127	142

Table 7 shows a breakdown of the score categories and ranges for each participant.

Four out of the nine participants' total scores ranged between 146 and 160 points, indicating a high degree of resilience. This is a mild improvement from initially just three participants before the coaching intervention.

Three participants', from a previous two, saw their total scores come in between 131 and 145 points indicating a moderate degree of resilience. One participant's total score ranged between 101 and 130 points, which translates to a low degree of resilience capacity. Post the coaching intervention, no participant had a score below 100 points, which would have signalled a very low degree of resilience capacity. Interestingly, one participant had a total score range exceeding 161 points, indicating a very high degree of resilience. Prior to the coaching intervention, no participant had a very high degree of resilience capacity.

What was particularly interesting was Participant R3's resilience score which dropped marginally from 152 points post the coaching intervention, from 154 points before the coaching intervention. Despite this marginal drop, R3 still had a high degree of resilience.

Table 7: Breakdown of participant score categories and ranges postcoaching intervention

Score	Resilience Level	Total participants
161+	Very high degree of resilience	1
146-160	High degree of resilience	4
131-145	Moderate degree of resilience	3
101-130	Low degree of resilience	1
100 (and below)	Very low degree of resilience	0
		TOTAL: 9

4.5 Findings: Themes emerging from the solution-focused coaching intervention

This section presents the findings relative to the solution-focused coaching intervention carried out by the coach. The findings have been broken down into two key themes that emerged from the in-depth, 60 - 90 minute long coaching sessions. The following themes, and sub-themes emerged from analysing the transcriptions developed from the coaching sessions. **Table 8** provides a summary of these themes and sub-themes.

Table 8: Structure summarising themes and sub-themes

Themes	Sub-Themes	
Impact of coaching intervention	 Coaching as an avenue/platform to discuss issues and "let it all out" Coaching as an avenue for new work and life possibilities Coaching as a "restorer" of faith in oneself and the reestablishing of one's self-worth and social identity Coaching offers practical career management skills, for example developing a CV 	
Reflections and future outlook	 Not doing something is doing something Transforming power of the coaching journey 	

4.5.1 Impact of coaching intervention

This theme consists of a number of sub-themes which emerged from the coaching sessions, namely, and as depicted in Figure 3: coaching as an avenue/platform to discuss issues and 'let it all out', coaching as an avenue for new possibilities for work and life, coaching as a 'restorer' of faith in oneself and the re-establishing of one's self-worth and coaching as a way to offer practical career management skills, such as CV writing and interview preparation techniques that can prove useful in job searches.



Figure 3: Impact of coaching

The sub-themes are discussed as follows:

4.5.1.1 Coaching as a platform to discuss issues openly and "let it all out"

At the end of each coaching session, the participants spoke at length about how their relationships and connections with the other individuals in the group coaching sessions had evolved and the impact that the coaching sessions were having on them. There was general agreement that the coaching sessions had had a positive effect on getting them to kickstart their journey to deal with the unemployment status. The majority of the participants came out with the realisation that coaching is an avenue for them to help each other unlock blockages that had built up over time in their minds.

R2: "And I am actually thinking now Candy, the importance of talking things over, because when you don't it always feels like it is impossible."

R4: "I feel better, much better, because it's like the block that was like (slaps hands) it's about to open (laughs)."

There was sufficient evidence that suggested that the coaching sessions were not seen as receiving charity and were in no way meant to induce sympathy, but rather an opportunity for them to "bounce back" from this setback. As a result, the participants invested much effort in these sessions and tried to make the best of what was being offered. Reflecting on the sessions, the participants also noted that the group sessions provided a sense of family and of being understood.

R3: "I think it has been so motivating. It's just opened my little world to say we are all in this. We've started our journey's somewhere and there's so much around here that I can pull off a lot of energy."

R4: "It was nice. And I think groups make synergy results than one-on-one. So groups always come up with new ideas and it gives you new energy to go and try it again."

One participant however highlighted how some of the group sessions while successful, were uncomfortable for her and her preference was having one-on-one coaching sessions.

R7: "I'm a little comfortable in a one-on-one session, not the group sessions, but I also get the sense that, clearly, I'm not the only one going through stuff, people are also going through their own issues, and that was comforting. It's just that I couldn't share as much as I wanted to."

4.5.1.2 Coaching as a creator of new work and life possibilities

Seven of the nine participants agreed that they had a huge sense of relief when they were retrenched. They felt the initial uncertainty of when the retrenchments would take effect had caused then widespread stress. As a result, they felt very liberated and viewed the retrenchment as a positive opportunity, one that enabled them to start thinking about potential career and life opportunities they could explore.

R9: "But with that said with this whole thing I'm sad is that it had to come to this but I'm glad I needed a change. So, I'm praying that it was the push that I needed to move to something more, something that is better in terms of my development and in terms of my career aspirations and things like that. So, it is a bit of both it is scary but it could be a good thing because I had to move, you know over the years I've studied more, I've done a lot of other things to gain experience, and more education but I've never moved from here."

R5: "I am not going to lie, I do feel a little bit of excitement for whatever is coming, I don't know what's coming, but for some or other reason I feel excited because there is like this fire that is back; you know there is this kind of like actually wanting to make things happen, as opposed to just working for your next PD's – if that makes sense."

R1: "Um... So, I think I would put my energy probably um... the life coaching if it is possible, really – and then the essential oils because that's a complimentary thing, to the whole maybe coaching, I don't know – whatever. Um... ja. But you see if I had to go and find... I mean I have no issue phoning around and looking for a job as a receptionist for example, or a... they don't have Girl Friday's anymore because people don't file! But that kind of thing! I think I would put my energy into the coaching and the essential oils."

R4: "If a door opens for me to have a certain school or a certain remedial school, I would love that! If there are maybe opportunities that I didn't know maybe where I had to apply to have something that will help the children, and it happens that it opens, I will be very glad."

R3: "I think also now what I'm looking at is, if I look at jobs I'm sort of saying, does this complement what I'm trying to achieve long-term? So it's now streamlining the jobs I'm applying for. I'm not just going every morning and connect up, apply and go mad. The right thing will happen; if it's not that job's door opening then it's just plain."

R6: "I am quite keen to get into another environment. I have been thinking about like my studies, do I have any plans of pursuing like a DBA – I am just playing around with that idea."

R8: "There is a lot of dreaming happening right now but I feel like I have been given the licence to dream now."

R3: "I got to a point where I could confidently say 'It's okay. You have been put here to either accelerate yourself, or just to have a change'; the scenery was getting boring and I wasn't pushing myself – on all levels."

R5: "So, I ideally would like to get into the field of something like IT technology like a job I've applied for in the digital marketing space. So, I think more to do something that is more digitally-led if that makes sense?"

4.5.1.3 Coaching as a 'restorer' of faith in oneself and the reestablishing of one's self-worth

Most of the respondents acknowledged that coaching had restored their faith in themselves and given them a platform to regain their self-worth and rebuild their identity. They were also hopeful about the future outlook from both a career and life perspective.

R6: "I am comfortable. I am content – I know I shouldn't be looking at my bank balance, but I am very... I am okay, I am really okay. But I am glad that the last 18 months, almost 18 months, it happened in June, I am glad they happened, I really am. Because I feel stronger for it, I feel smarter for it, I feel I am content. I really haven't felt this light in a long time. Even before this happened, I have not felt you know, um... so ja. I am good! I am really good!"

R3: "Yeah, I feel really motivated. I mean, you've done so much work and you've put measures in place...so I really enjoyed this. It's now about me and I need to be serious and real and look at what's reality and what's doable. And sound-board, you know, sound-board off of you and... you

know. So I think it's really amazing. I've been blessed to meet two new people for my network. I'm going to stalk you on LinkedIn."

R4: "Like on the first session up till now there is actually a difference of how I was and how I am today. To the extent that even my friends can see that now you don't look like someone who is unemployed it is like you are even going to work when you are not. I'm like I'm doing something now that has helped me to be the person that I am, that I never thought I was going to go back to. Because you don't feel sorry for yourself because you are unemployed no. Go there and do something. And even though it doesn't work out the first time the second time, I'm keeping at it."

R2: "I think there's a sense of hope and gratitude yeah because as we've learnt Candy coaching is a gift. Such a gift. Because it helps us unpack you know what's happening inside and yeah."

R7: "I'm hopeful. I really, really am.

4.5.1.4 Coaching offers practical career management skills, for example developing CV's

Most participants came into the coaching sessions seeking career management tools and techniques to approach the job market once again. As a result, the coaching sessions explored practical ways to do that, include curriculum vitae (CV) writing, updating the participants LinkedIn profiles, as well as carrying out mock interviews.

R4: "I'm more confident than I was when I started. And I think what I wanted to achieve is becoming clear each and every day. When I came it was hey a roller coaster because I didn't know what to do and where to start. But now with the homework given, we don't like homework trust me. But ja, it pushed me to do something and now I am seeing some results. So, it is really helping. I did the cold marketing that I didn't want, I had to engage myself and it yielded some results so I'm happy."

R9: "I think most importantly for me would be to get ideas on how to approach the situation in terms of the more extensive approach if I may say in terms of job hunting. Because like everybody else I've up-dated my LinkedIn profile, I go online you know daily as often as I can. It is not fun to re-add your CV at each and every site oh gosh it is so hard. But you do it. And so maybe if there is a different approach if maybe someone could say to me okay your LinkedIn profile is lacking this or that or maybe it would be stronger this way or that."

R9: "But because of what has just come out of this session it has now answered some of the questions as to why sometimes we don't get responses and what we need to do to make our CV speak for themselves out there. So, it was really helpful."

4.5.2 Reflections and future outlook

4.5.2.1 Not doing something is doing something

During the coaching process coaching, it was evident that the retrenchment process and the journey of being unemployed in itself had been so challenging to an extent that some participants felt they needed a break from everyone. The phrase "left alone" was used quite extensively in some of the coaching sessions by the participants.

R6: "I want to be left alone to do what it is that I want to do. I want to be left alone to kind of gather my thoughts, and kind of figure out my next step. I want to be left alone to think, and I think a big part of that is that I have to create the 'left alone' space."

R1: "You know? I want to be left alone, I want to see through maybe till the end of October or something – not only to think about too much. I think that is what I want actually. I want to take time out, till the end of October! I do believe that will just help me!"

R9: "What I've decided to do is take a time out, get my head straight and then you know set myself a deadline of come January I'm going to hit the ground running and just hit it non-stop. What I'm struggling with is getting into that right space. That is where I'm at the moment."

4.5.2.2 Transforming power of the coaching journey

At the end of the coaching intervention, participants were involved in a reflective exercise and the majority agreed that coaching had transformed their thinking in a positive manner. In the role of coach, the researcher simply asked the participants to share some of the key lessons gained from the coaching sessions, including their thoughts, emotions and ideas. The participants then shared these lessons with the coach. The main purpose of this reflective exercise was to get participants to have a deeper understanding of their emotions, whether they found value in the coaching sessions, and whether it transformed them.

R2: "So this journey I think Candy in essence, has literally revitalised me at the end, to be able to start off and finish off some of the things that I aimed to. So, it has been beneficial. Ja, ja."

The majority of the participants also agreed that being an unemployed individual undergoing a coaching intervention had created an opportunity for not just learning, but deep introspection and personal growth.

R6: "I don't know if I am like changing, or like a mindset shift, I am going through a process; I am kind of maybe interrogating things a lot more... I am learning about me a little bit better and I think I am choosing to choose me in more instances. So I think I am learning myself. I don't know if it is learning yourself or creating new you."

R7: "You know, it helps a great deal to talk about what you're going through, it helps to have a genuine listening ear, that listens, that's supportive, but that also just acts, as you know, I guess, that offers tools and guidance, right. That's what I got out of it. And that holds you accountable. So, that's what I got out of these sessions."

R4: "It was quite good because when I finished my sessions, it really gave me the zeal to go back into the world and face it. Because when you're unemployed you think like you're inadequate, you did something wrong, you don't fit but now when I look at it, I'm like, ok, let's see how it's going to be."

Still, one participant admitted that while the coaching sessions had been helpful in building her resilience levels, she felt she needed to do something more to ensure that she can retain the lessons learnt during the process.

R6: "I don't know, but a part of me feels like I am still too early stage, like if you think of me as an addict walking out of rehab and going to sit in a bar to test my resilience. It is a very important thing you are asking because it is easy to feel this way now and then get a job and then, kind of.... So maybe I need to figure out a plan of how I need to keep that."

4.6 Summary of the results and findings

This chapter provided an overview of the results gathered from the RS questionnaire that was administered before and after the coaching intervention. The results showed moderate changes in the RS questionnaire results for all participants. The chapter also provided a view of the key themes and sub-themes that emerged from the group coaching and one-on-one coaching intervention that all participants embarked on over a three to four month period. Direct quotations from the transcribed solution-focused coaching sessions were included in this chapter to support the findings. Chapter five discusses and explains these results and findings within the context of the literature in the literature review, as discussed in Chapter 2.

CHAPTER 5. DISCUSSION OF THE RESULTS AND FINDINGS

5.1 Introduction

This chapter provides a discussion of the research findings in relation to the literature to contest or support the research findings. The chapter analyses each of the themes that emerged from the various data points. This analysis also incorporates a discussion of the two propositions put forward in chapter two.

The discussion of findings are presented in the following order:

- Demographic profile of respondents
- Results pertaining to proposition 1: Unemployed women experience low levels of resilience.
- Findings: Themes emerging from the solution-focused coaching intervention:
 - ✓ Psychological/Emotional well-being
 - ✓ Employment as a basis for belonging.
 - ✓ Search for deeper meaning
 - ✓ Financial impact of unemployment
- Results pertaining to proposition 2: Unemployed women who undergo solution-focused coaching display improved levels of resilience
- Findings: Themes emerging from the solution-focused coaching intervention:
 - ✓ Impact of a solution-focused coaching intervention
 - ✓ Reflections and projections for the future

5.2 Demographic profile of respondents

Given that this study focused on unemployed women from the financial services industry, the respondents of this study were nine (9) unemployed women from various organisations within the financial services industry in South Africa. The majority of the respondents (6) were based in Johannesburg, one (1) was based in Pretoria, one (1) in Durban, and one (1) in Cape Town.

These women had either been unemployed for a period of 12 months or less, or were currently serving their retrenchment notice period in their various organisations. The average age of the respondents in this study was 40 years. Four (4) out of all nine (9) respondents had been unemployed or currently serving their retrenchment notice for a period between 0-3 months, while two (2) women had been unemployed for a period between 3-6 months, and three (3) women had been unemployed for a period between 6-12 months.

During the second month of the solution-focused coaching intervention, one (1) of the participants successfully secured another job opportunity within the financial services industry. Three (3) women were actively pursuing and managing their side-businesses, while two (2) women started providing ad hoc consulting services to various companies. Post the coaching intervention, one (1) of the participants secured a full-time job within the financial services industry. Four (4) participants are still currently unemployed. The analysis shows that the majority (5) of the participants have been successful in being absorbed back into the employment system, or are successfully managing their own businesses, post the solution-focused coaching intervention.

While it was expected that all solution-focused coaching sessions would be conducted face-to-face, due to the geographical location of some of the participants (Pretoria, Durban and Cape Town), some of the coaching sessions were conducted as Skype and WhatsApp video coaching sessions.

5.3 Discussion of results pertaining to proposition 1

This section covers discussion of findings as it relates to proposition 1: Unemployed women experience low levels of resilience.

As presented in chapter 4, the Researcher provided all respondents with an existing 25-item RS questionnaire to complete. This was administered prior the commencement of the coaching sessions to determine current resilience levels. The RS scale is rated on a 7-point Likert scale, and the total score ranges between 25 and 175 points. **Table 9** shows the resilience levels (score) of the respondents. As highlighted in the introduction to this chapter, to protect the anonymity and confidentiality of the participants, numbers have been used to identify them.

Table 9: Participant resilience level results pre-coaching intervention (N=9)

Participant	Race	Unemployment Period	Score
R1	White	0-3months	117
R2	Black	6-12months	152
R3	White	0-3 months	154
R4	Black	3-6months	136
R5	Coloured	0-3months	50
R6	Black	3-6months	105
R7	Black	6-12months	134
R8	Black	6-12months	146

R9	Black	0-3months	127	

Source: Researcher's own work (2020)

Table 10: Breakdown of participant score categories and ranges precoaching intervention

Score	Resilience Level	Total participants	
161+	Very high degree of resilience	0	
146-160	High degree of resilience	3	
131-145	Moderate degree of resilience	2	
101-130	Low degree of resilience	3	
100 (and below)	Very low degree of resilience	1	
		TOTAL: 9	

Source: Researcher's own work (2020)

Sweetman and Luthans (2010) define resilience as the ability to bounce back from a myriad challenges like adversity, uncertainty, conflict, failure, or even positive change, progress and increased responsibility.

The degrees of resilience among the participants before a coaching intervention in this study showed a mixed picture. As seen in table 10, three participants had high degree levels of resilience. Two individuals had moderate degrees of resilience, while three other participants had low degrees of resilience levels. Only one individual had a very low degree of resilience capacity. At the other end

of the spectrum, no participant had a very high degree of resilience capacity before the coaching intervention.

While the expectation that all participants would possess very low degrees of resilience capacity prior to the coaching intervention, the findings in this study confirm those findings presented by Näswall et al. (2013) who argue that resilience has more to do with one's "personality characteristic that moderates that negative effects of stress and promotes adaption". Rutter (2013) too explains that how a person responds to any kind of risk is dependent on individual differences such as genetics.

What Rutter (2013) further postulates is that high resilience levels would be evident in individuals with strong social circles. While the findings in this study, to some extent, are in line with this view, the results of this study show that the three participants with high degrees of resilience levels (R8, R3 and R2) had solid social circles to lean on, there are some participants that had a similar set of strong social circles including family and friends who were offering them support, financially and otherwise, whose resilience levels were moderate and below. This therefore suggests that resilience may not always be measured by the strength of one's social circle.

Ruiz-Robledillo, De Andrés-García, Pérez-Blasco, González-Bono, and Moya-Albiol (2014) explain that resilience is a dynamic process that is defined by an individual's capacity to 'bounce back' when faced with significant unpleasant and hard conditions. Given that very few studies have explored the implications of resilience among the unemployed, what was evident from the study, however, is that unemployment impact's an individual's psychological well-being in various ways. Indeed, the rate at which an individual recovers from this setback, differs from one individual to another.

In summary, the findings from the RS questionnaire highlight that four participants out of nine, which translates to 44% of the participants, had low and very low levels of resilience, which to some degree, supports the proposition that this study put forward, that unemployed women experience low levels of resilience.

5.4 Findings: Themes emerging from solution-focused coaching intervention

5.4.1 Psychological/Emotional well-being

Psychological/emotional well-being is described as the extent to which people experience positive emotions and feelings of happiness (Diener, Oishi, & Lucas, 2015). It was evident in this study and in particular, across a number of the coaching sessions, that most individuals lacked emotional well-being. This theme is made of a number of sub-themes namely: anger, fear and frustration, the emotional exhaustion brought by either the retrenchment process undergone by some of the participants or the unemployment journey in its entirety and regret.

5.4.1.1 Anger, fear and frustration

The prevalent information from the research findings revealed that the majority of participants in this research experienced a range of emotions including anger, fear and frustration. For participants R3 and R7, they found unemployment a frustrating experience and one that left them undoubtedly angry.

R3: "So it's been a very hard time the last two months... I'm angry, how has this happened to me?"

R7: "I've been frustrated. I've been pissed off."

De Witte et al. (2012) argue that the implications of unemployment move beyond those that are linked purely to finances. There are psychological effects too, and these range from emotions like low self-esteem, fear, anger, reduced life satisfaction and aspiration levels.

This view is supported by Rogers (2012), who argues that there are a variety of changes or circumstances that individuals will go through in their life, for example, grief, failure or disappointment. She adds that the unfortunate reality is that these circumstances are generally unforeseen. They are, after all, as Rogers (2012) explains, the changes that you often could not predict or prevent, did not cause, can't control and can't avoid". According to Rogers (2012), when Kübler-Ross

wrote about the five stages of grief, she explained that these were normal reactions we have to tragic news and not signs of weakness.

According to McKee-Ryan et al. (2005), active job seeking is viewed as a determinant of diminished well-being. This is because looking for a job is too often seen as a discouraging exercise and one that is riddled with a lot of rejection and uncertainty. McKee-Ryan et al. (2005) further highlight that the pressure of job searching in itself leads to job seekers accepting any job that is made available, including one of a low quality. There are similarities between the literature review as presented in chapter 2 and the findings from this research study. Participant R4, for example, explained during one of the coaching sessions that for her being unemployed brought feelings of inadequacy.

R4: "Because when you're unemployed you think you're like inadequate, you did something wrong, you don't fit in."

Still, the sentiment that job seekers accept any job that they are given (McKee-Ryan et al. (2005), was somewhat dispelled by the participants in this research. For instance, one of the participants explained that for her, unemployment was an opportunity to explore a range of job options available in the job market without the pressure of securing one immediately and not to accept the first job that she secured.

R3: "I think also now what I'm looking at is, if I look at jobs I'm sort of saying, does this complement what I'm trying to achieve long-term? So it's now streamlining the jobs I'm applying for. I'm not just going every morning and connect up, apply and go mad."

One of the participants also acknowledged that while the journey of securing employment was increasingly frustrating, she did not feel the pressure to secure another one immediately given that she had other priorities in her life that she was looking to complete.

R7: "There's a journey that I'm on, there are things I need to sort out first. It's not to say (getting a job) it's not important but there are other issues that are taking a priority."

It appears that fear was a prominent theme during this study, with one participant highlighting how the "fearfulness of the unknown was coming," (R1). For some participants, fear made them question whether they would be able to embark on a new project or complete existing tasks and do it right. They explained that they did not trust themselves to have the ability "to show up and that is why they were dragging their feet," (R6). These findings confirm the view presented by Rogers (2012), who argued that that while coaching is about change, the real enemy to this change is not the individual himself/herself but rather fear. It is people's fear of the unknown or fear of losing control that is the enemy to making meaningful change in one's life Rogers (2012).

5.4.1.2 Emotional exhaustion surrounding retrenchments

Findings from this study revealed that the participants experienced immense emotional exhaustion as a result of the retrenchments. This is not surprising given that, as Moorhouse and Caltabiano (2007) suggest, the sudden or unexpected loss of a job, particularly one that is as a result of a company restructuring its operations or retrenching, can have devastating effects on an individual's life. In fact, Moorhouse and Caltabiano (2007) go on to further explain how losing a job "ranks in the upper quartile of life events that generates stress and is one of the top traumatic life experiences".

Emotional exhaustion is described as an extremely disturbing type of work-related strain. While it is partially driven by an individual's personal characteristics, it is greatly impacted by a range of factors including the work environment and the different policies and procedures (Gaines and Jermier (1983). The negative effects of retrenchments, and the retrenchment process itself, can be immense. After all, retrenchments are not once-off events, rather, they are a process. It is no wonder then the negative effects can be felt quite broadly.

Rutter (2013) concurs by arguing that the phenomenon of losing one's job, can be described as a 'turning point experience'. For participants of this research study, losing their jobs too signalled a 'turning point experience'. Participant R5 equated her last day at the office as her leaving home. She explained how she had only ever worked for only one organisation and her departure signalled a finality of sorts.

R5: "There's a sense of finality in today...I literally grew up like in this organisation. So for me, it's kinda like a finality, it's a leaving home kind of situation."

As previously highlighted in chapter 4, for the majority of the participants, being unemployed comes pre-bundled with a fear of the unknown and this was evident, especially during the first coaching sessions. The idea of not knowing what will be next for them, left them dealing with highly-charged emotions they could not properly articulate. Four out of the nine participants used the word 'roller coaster' to describe how being unemployed has felt for them from an emotional perspective. These research findings confirm the existing literature on how unemployed individuals exhibit higher levels of psychological distress and depression (McKee-Ryan et al. (2005).

5.4.1.3 Regret

The findings identified in the study on regret are supported by some direct comments from chapter 4 of this study. Being unemployed for some of the participants evoked regret as an emotional response. During the coaching session, one participant opined about the fact that they could have done more to avoid being retrenched and so in some way, they played a crucial role in the process of finding themselves unemployed.

R6: "I mean I was very frustrated at XXX, I hated it – but I am not the first person to hate my job – and I am not the first one to get frustrated, but I am living in a foreign country and now I am unemployed. Was it the best decision?"

Decision-making, according to Luthans (2002), relates to the concept of choosing between alternatives. Linked with the process of making a decision is the possibility of regret, depending on the outcome of the decision. There are two distinct components that are tied with decision-related regret and these include the outcome itself, and the feeling of self-blame for making a poor choice (Connolly and Zeelenberg (2002). Participant's R6's questioning of her decision and whether it was the best at the time is closely aligned with Connolly and Zeelenberg (2002) assertions. She blamed herself for what she viewed as a poor decision, which ultimately led to her unemployment status.

Anticipated regret is also a key constituent of decision-making. Zeelenberg, Beattie, Van der Pligt, and De Vries (1996) note that when individuals foresee the potential of regret following a decision or outcome of that decision, they take a safe route. In other words, to avoid future regret, individuals become risk averse and opt for the safe route. In this study, participant R1 anticipated that if she did not look for a new job immediately, she would regret it in the future.

R1: "I don't want to regret not having done something, like perhaps now, for my future self, my future then next year or... So I don't want March to come and I look back and say 'Oh shucks, why didn't I do something in October/November – and even December?' That's what I don't want, that's the cost.

Her safe option was therefore to get back on the job market and find a new job before regret set in.

5.4.2 Employment as a basis for belonging

The importance of work is defined as an unemployed person's cognition of the value of work in terms of a meaningful life and the feeling of being part of society (Warr, Cook, & Wall, 1979). The results of this study showed that most unemployed people indeed wanted to be engaged in work. This is because work does not just give people the opportunity of using their strengths in the service of something larger than the self (Peterson, Park, Hall, & Seligman, 2009; Wrzesniewski, McCauley, Rozin, & Schwartz, 1997).

The concept of work providing individuals with an opportunity to be of 'service of something larger than self' too is supported by Farrell (2014) who explores the psychological and emotional rewards that work offers to individuals. He explains that work and the value it brings, often exceed the income that one gets to walk away with. This is because work, and indeed workplaces, often take the form of communities. This view is in alignment with the findings of this study, wherein some participants felt that their organisation provided them with a sense of community. When they were retrenched, they felt they were leaving their homes and their families. One participant described how she had literally grown up in the organisation and her departure as a result of the retrenchment felt like a "leaving home kind of situation" (R5).

The findings of this study also confirm Borero's (1997) argument that being unemployed, generally results in individuals feeling rejected and carrying with them a sense of loss of human dignity and self-worth. (Farrell, 2014) further adds that once one finds themselves unemployed, not only do they have to contend with a hole in their financial purse, they often face a reduction in their social interactions. This is also accompanied by a reduced sense of self-worth. It is no surprise then, that when the unemployed individual fails to find work, they often have to contend with feelings of guilt and rejection from society. This degenerates into feelings of anger and inferiority as confirmed by participant R4 in this study, for instance.

R4: "Because when you're unemployed you think like you're inadequate, you did something wrong, you don't fit."

McKee-Ryan et al. (2005) argue that active job search is seen as a form of problem-focused coping and is an important predictor of re-employment. From the commencement of the coaching intervention, the majority of the participants displayed this coping mechanism. They highlighted the need for them to quickly embark on a job search and to secure a job. In fact, eight of the participants had either started small side businesses or were thinking of starting their own businesses. Only one of the participants did not view starting a business as an option.

R9: "I am not looking to go into business right now. First and foremost is giving it my best shot to find a job."

Participant R9's focus on finding a job, instead of pursuing an entrepreneurial opportunity, like some of the participants in this study, highlights that while there are emotional and psychological elements attached to one's job or work, for others, these elements are negated by the opportunity to get a job that offers a secure salary. This finding aligns perfectly with one of Maslow's hierarchy of needs, safety needs. The contention is that by providing job security, the safety needs of the individual are essentially fulfilled.

5.4.3 Search for deeper meaning

5.4.3.1. Searching for meaning for self and for next step in one's journey

According to Moorhouse and Caltabiano (2007), losing a job carries significant weight and it is no wonder then that the majority of the participants in this research study found themselves searching for deeper meaning when faced with the reality of unemployment. Viktor Frankl's views on the 'search for meaning' support these findings extensively (Frankl, 1985). According to Längle (2012), Frankl (1985) believed the desire to find meaning in one's life, to a large degree, is what motivated human beings. His argument is that despite the myriad challenges one may face, or how unfavourable one's circumstances may be, the 'will to meaning' will always transcend the negative and lead to positive outcomes. In a study conducted by Park, Park, and Peterson (2010), they found that having a deep sense of meaning and purpose, supported an individual's overall well-being and health.

Still, Rogers (2012) explains that even in our best efforts to transform into better human beings, we tend to hold on to self–limiting beliefs for fear of failure, being perceived in a certain way, or for fear of moving out of our comfort zones. It is those 'inner voices' that make us question our capabilities and our abilities to transform into the individuals that we would like to be. The findings in this study confirmed this perspective as participants found themselves in search for

meaning for themselves and for the next step in their journeys. While the sudden loss of employment made them question their capabilities, they found themselves looking at unemployment as an opportunity to reflect on what it is that they wanted to pursue in both their personal and professional lives.

5.4.3.2. Better understanding of the coaching process

Only two out of the nine participants had received coaching prior to the coaching intervention carried out in this research study. It is unsurprising then that the participants who had never received any form of coaching sought further understanding of the coaching process, including investigating what tools they needed to build their resilience levels during this coaching period.

These views from the participants affirm existing literature on coaching for resilience. While most human beings have the ability to bounce back from hardship, some require assistance or tools to either build their resilience levels or to overcome these stressful situations (Reimann, 2013). It is this coaching for resilience approach that is used to assist individuals battling with various challenges. By understanding the technicalities of the coaching process, the participants were better able to explore how coaching as a tool could aid them in building their resilience levels and therefore assist them to adequately deal with their challenging circumstances.

The ability to 'bounce back' can be closely tied to a heightened level of self-awareness. Goleman, Boyatzis, and McKee (2013) define self-awareness as an individual's ability to identify with understanding the emotions and energies they exhibit, and what the impact of these are on others. They further add that this type of self-awareness calls for an in-depth self-awareness. The result is that when an individual understands what their key strengths and weaknesses are, they are better able to adjust accordingly when faced with challenges. In fact, both self-awareness and resilience are seen as significant contributors to an individual's growth (Mills, Butt, Maynard, & Harwood, 2012; Tamminen, Holt, & Neely, 2013).

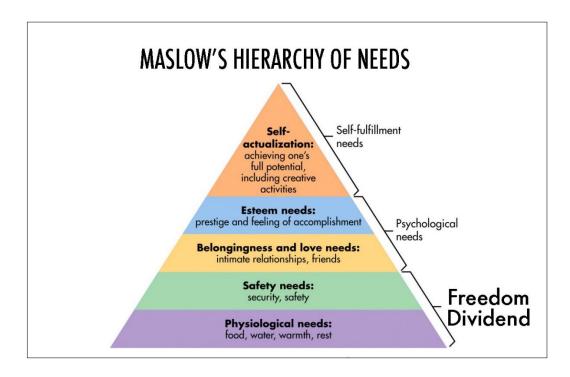
In some ways, the participants also viewed the coaching process as a platform to learn more about themselves. In an effort to gain further understanding of the coaching process, the participants acknowledged that this would equip them with formulating the next step in their journeys. Mezirow (2003) himself describes this type of learning as transformative learning, which is essentially learning that transforms problematic frames of reference ensuring that they are more inclusive, reflective and open to change. These frames of reference may be fixed assumptions and/or expectations, for example, habits of mind, meaning perspectives and mindsets.

This definition of transformative learning is shared partly by (Fazel, 2013), who sees transformative learning theory as the process of effecting a change in a frame of reference. After all, human beings, by their very nature, seek to understand the meaning of their experiences because it is based on what has happened, and to a large extent, as a result of those experiences, they are able to subscribe some sense of meaning without accepting blindly, the opinions and beliefs of others. As Rogers (2012) explains, one of the key principles of coaching is that coaching, in itself, is about change and action. Therefore, when clients approach a coach, it is because they acknowledge that something has to change. It is no wonder then that Rogers (2018, p.9) highlights that "the request for coaching is always triggered by change".

5.4.4 Financial impact of unemployment

The financial implication of unemployment was a very important theme, and one that resonated expansively with the participants in this research study. A high percentage of the participants reported that being retrenched had the unintended consequence of driving them to approach the job market aggressively to ensure financial stability. For the three participants that had been unemployed for a much longer period (6-12months), the impact of unemployment on their finances was a little more pronounced. These findings are supported by one of the most widely recognised theories of motivation, Maslow's hierarchy of needs as presented in Figure 4. Maslow argued that all people seek to satisfy five basic kinds of needs, with the lowest-level needs, in this case, physiological and safety needs, being the main focus (Jones & George, 2011). Only once these needs are met, can a person strive to satisfy needs higher up in the hierarchy, for example, self-

actualisation needs. This study confirmed that a lack of financial resources impacts on both one's physiological and safety needs.



Source: Reddit, 2020

Figure 4: Maslow's hierarchy of needs

The findings identified in the study and not directly reflected in the literature review are supported by some direct comments from chapter 4 of this study. For instance, one participant relayed a story of how she had her vehicle repossessed after losing her job, while another participant highlighted how she had started paying close attention to how she managed her finances.

R6: "But having to literally have nothing in your bank account, makes you very aware of every penny and where it goes."

The above is also supported by findings from Singer, Stacey, and Ritchie (1987) who contended that, once unemployed, an individual has very little money, and is more likely than not, unable to afford to do certain things, or provide others with financial help of any sort. Moorhouse and Caltabiano (2007) refer to this as one of the common and most devastating effects of losing one's job as a result of a company restructure or retrenchment.

5.5 Discussion based on results pertaining to proposition 2

This section covers the discussion on the findings pertaining to proposition 2: unemployed women who undergo solution-focused coaching display improved levels of resilience.

As presented in chapter 4, table 11 shows a breakdown of the score categories and ranges for each participant.

Four out of the nine participants' total scores ranged between 146 and 160 points, indicating a high degree of resilience. This is a mild improvement from initially just three participants before the coaching intervention.

Table 8: Participant resilience level results post-coaching intervention (N=9)

Participant	Race	Unemployment Period	Pre- coaching Score	Post-coaching Score
R1	White	0-3months	117	136
R2	Black	6-12months	152	161
R3	White	0-3 months	154	152
R4	Black	3-6months	136	156
R5	Coloured	0-3months	50	131
R6	Black	3-6months	105	145
R7	Black	6-12months	134	141
R8	Black	6-12months	146	150

R9	Black	0-3months	127	142

Source: Researcher's own work (2020)

Three participants', from a previous two, saw their total scores come in between 131 and 145 points indicating a moderate degree of resilience. One participant's total score ranged between 101 and 130 points, which translates to a low degree of resilience capacity. It is important to note that this participant (R5) had the highest improvement in her degree of resilience capacity. As Britt et al. (2016) explain, resilience can be built and a varying degree of programmes can contribute to this.

Post the coaching intervention, no participant had a score below 100 points, which would have signalled a very low degree of resilience capacity. Interestingly, one participant had a total score range exceeding 161 points, indicating a very high degree of resilience. Prior to the coaching intervention, no participant had a very high degree of resilience capacity.

What was particularly interesting was Participant R3's resilience score which dropped marginally from 152 points post the coaching intervention, from 154 points before the coaching intervention. Despite this marginal drop, R3's still had a high degree of resilience. This result supports Werner (1997), who argued that resilience is not static, but rather, it is constantly evolving. This therefore implies, as stated in chapter 2, that resilience is an on-going process.

In summary, as highlighted in table 12, post the coaching intervention, four participants had high degrees of resilience capacity. This finding supports Palmer and Whybrow (2018) view that solution-focused coaching, when done right, given its outcome-orientated element, can produce positive outcomes.

Table 12: Breakdown of participant score categories and ranges postcoaching intervention

Score	Resilience Level	Total participants
161+	Very high degree of resilience	1
146-160	High degree of resilience	4
131-145	Moderate degree of resilience	3
101-130	Low degree of resilience	1
100 (and below)	Very low degree of resilience	0
		TOTAL: 9

Source: Researcher's own work (2020)

The results from the RS questionnaire post the coaching intervention are supported by some of the participants who concurred that their resilience levels had improved as a result of the coaching intervention. These findings are in accordance with the definition of resilience that this study adopted, which is the ability to rebound or to 'bounce back' (Sweetman and Luthans (2010).

5.6 Findings: Themes emerging from solution-focused coaching intervention

5.6.1 Impact of solution-focused coaching intervention

5.6.1.1 Solution-Focused Coaching as a platform to discuss issues openly and "let it all out"

As earlier highlighted in chapter 2 of this study, solution-focused approach advocates have long argued that while learning from the past may be a good

reminder of just how far one has come, this hunt for causes may in fact lead to the blaming of someone or something (Palmer & Whybrow, 2018). This view too is shared by Rogers (2012), who stresses that whatever has transpired in the past is in the past and therefore cannot be rescheduled or reworked. Jackson and McKergow (2011) on the other hand, provide an interesting argument on the importance of this future-focused approach versus a problem-focused one as well. They argue that a problem-focused approach is engrossed in what is wrong with an individual, what needs to be fixed, who is to blame and causes in the past. So while these may be good as learning levers, the challenge we face is that "the problem makes us experts on the problem" (Jackson & McKergow, 2011, p. 4) and nothing more.

The findings in this research study however, suggest an alternative viewpoint in this regard. The participants agreed that the coaching sessions provided them with an opportunity to discuss at length, numerous issues with which they were struggling. For them, coaching was a platform to share with one another their varied experiences of dealing with both the negative and positive effects of unemployment, including the financial and/or psychological implications. Participants found that the group coaching sessions allowed them to verbalise feelings and thoughts that they had initially been unable to articulate. Knowing that other individuals were going through similar experiences, enabled them to share their stories openly, without the fear of being judged or singled out. As Wales (2010) explains, an effective coaching relationship and platform does not solely provide a supportive environment but offers a safe space within which individuals can express and explore their fears and anxieties as well. While some participants felt they did not deserve to lose their jobs, they did not dwell on that, but rather sought to understand what may have led to them being 'victims' of the retrenchment exercises.

The role of the Coach was also crucial in this study, particularly to ensure that all participants felt comfortable to discuss their issues openly. Indeed, as Rogers (2012) explains, while coaching is all about the client and the agenda is set by the client, what is also key is that coaching is a two-way process. This means that for coaching to be successful, trust needs to exist between the coach and client.

The coach, in this case, continuously reiterated in all coaching sessions that maintaining confidentiality was crucial for both parties, and that this would be respected consistently. By continuously reiterating this message, the participants managed to build rapport with the coach, as well as with each other. According to Rogers (2018), a coach creates trust by strictly adhering to the promise of confidentiality that they have made.

5.6.1.2 Solution-Focused Coaching as an avenue for new possibilities for work and new "ways of living"

As highlighted in chapter 4, seven of the nine participants, or 77% of the participants, experienced a huge sense of relief when they were retrenched. According to the participants, the initial sense of uncertainty they had faced prior to being retrenched had caused more harm than good for them, including heightened anxiety and stress. For them, retrenchment and consequently getting coached, afforded them the opportunity to start exploring the possibilities of a new journey, one that included exploring other career and life opportunities that they had previously not considered. One participant, for example, highlighted in the coaching sessions that she was considering starting an essential oils business to close the financial gap that being unemployed would create in her life.

As a vehicle to finding new possibilities, coaching, according to the European Commission (2017) is beneficial, particularly for the unemployed individual. The myriad benefits of coaching include confidence building, increasing motivation as well as developing a multiplicity of entrepreneurial skills in the unemployed individual. Coaching as an avenue for new possibilities also assists individuals with gaining access to a varied number of resources that allow them to start and build their businesses, including financial resources and access to suppliers and a client base (European Commission, 2017).

The findings in this study confirm what Grant et al. (2009) allude to when they say coaching is one of the most effective ways of driving meaningful and positive change in individuals. Palmer and Whybrow (2018) suggest even further that solution-focused coaching specifically, is a future-focused type of coaching and

heavily goal-directed. This means that the focus of this type of coaching is identifying a specific goal and formulating ways to accomplish that particular goal.

The fact that three of the participants felt a sense of relief when they were retrenched also confirms findings by Rutter (2006), who argues that sometimes, despite the negative experiences that an individual may face, some of these individuals are more likely to experience positive outcomes in comparison with others. The findings in this study highlighted how for some of the participants, being unemployment allowed them to go through a process of renewal, that involved an exploration of various other ways of working.

Solution-focused coaching, as highlighted in chapter 2 of this research study, is focused on the future. According to Jackson and McKergow (2011), a futurefocused approach on which solution-focused coaching hinges, is not engrossed in what is potentially wrong or is missing from a participant. These findings therefore are in synchronisation with the findings obtained in this research study. With the guidance of the coach, most participants were able to focus on the future and this was evident in how they sought to focus on getting new jobs. For one of the participants who had continued going to work, even after being provided with a retrenchment letter, their 'aha' moment was that this was a journey with numerous lessons in the way. While they regretted the 'time wasted', they were now "quite keen to get cracking and find different ways to approach this and make it work," (R9). As Rogers (2012) concurs, what is in the past cannot be rescheduled or reworked. The findings also align with those made by Palmer and Whybrow (2018) who agreed that learning from the past is a good reminder of how far one has come in the journey, however, it is not necessary to dwell in the past as it leads to victim labelling and blame apportioning.

5.6.1.3 Coaching as a 'restorer' of faith in oneself and the reestablishing of one's self-worth and social identity

Most of the participants in this study acknowledged that self-focused coaching had restored their faith in themselves and given them a platform to regain their self-worth while rebuilding their identity. Self-worth or self-esteem explores the degree to which an individual feels good about themselves and their capabilities

(Rogers, 1961; Jones, 2011). The argument is that when an individual has a high level of self-esteem, they are then capable of handling various situations, even the most traumatic and difficult ones. Rogers' self-theory further explains that when an individual has self-worth, not only are they able to cope with life challenges, they can often tolerate failures and deal with sadness appropriately (Ismail, 2015).

For these participants, being unemployed was a form of self-renewal that enabled them to create a new identity. In some ways, they realised that they possessed a strong inner driver for survival. In summary, participants in this study became hopeful, not just about their future outlook from a career perspective, but a personal life perspective as well.

In addition to the literature review in chapter 2, and to further augment the findings in this study, Markham and McKee (1991) argue that unemployment can lead to positive outcomes. The unemployed in this instance, use the disappointment not only to raise their awareness but are driven to self-reflection on either their careers or personal lives, or both. The participants in this study found that this period of unemployment was an opportunity to embark on a variety of personal development exercises.

5.6.1.4 Coaching offers practical career management skills, for example developing CV's

Most participants came into the coaching sessions seeking career management tools and techniques that would enable them to get back into the job market as quickly and as efficiently as possible. This included developing and updating their CVs, exploring channels and platforms on which to share their CVs, including exploring the use of social media platforms as a way of job searching. During the coaching sessions, most participants wanted the researcher, acting in the role of coach, to assist them with managing this element. As a result, the coaching sessions explored practical ways to do that, include CV writing, updating the participants LinkedIn profiles, as well as carrying out mock interviews.

Hardiness training, according to Britt et al. (2016), is a resilience programme that is aimed at enabling individuals to explore stressful situations that individuals may be going through, and finding ways to of overcoming those situations. Britt et al. (2016) further add that to reinforce certain behaviours, a myriad tools are incorporated and these include inspirational videos. In this study, the use of mock interviews as a preparation method for future interviews could be viewed as a type of hardiness training programme. Desired behaviours for interviews were reiterated or reinforced in mock interviews between the coach (researcher) and the participants.

The findings in this study are further supported by Moorhouse and Caltabiano (2007), who reiterate that while an individual may possess a multiplicity of resilient qualities that may be effective in taming the psychological effects of unemployment, especially, long-term unemployment, those qualities alone are not enough. Other interventions are then needed to ensure sustainable results and one of those interventions is coaching. According to Moorhouse and Caltabiano (2007), incorporating elements like job search training for individuals seeking new career opportunities may increase the success rate of job attraction and retention.

5.7 Reflections and future outlook

5.7.1 Not doing something is doing something

During the coaching process, it was evident that the retrenchment process and the journey of being unemployed in itself had been so challenging to an extent that some participants felt they needed a break from everyone. The phrase "left alone" was used quite extensively in some of the coaching sessions by the participants. This is a crucial finding in that it highlights that in solution-focused types of coaching setups, wherein outcomes are crucial, some participants may prefer a different way of solving their problems or reaching a solution. The focus on achieving a specific goal may not be a top-most priority for the individual. As Iveson (1994) said, when it comes to a solution-focused approach, problems need not always be understood if one is looking to bring meaningful resolution. What is more crucial is understanding the unique method with which a client solves their problems. The focus therefore is discovering precisely what each clients' needs are (Iveson, 1994).

For two participants, not doing anything, whether it entailed searching for a job or finding solutions to their current life problems was seen as 'doing something'. For these participants, this period of 'nothingness' was an opportunity for them to recalibrate and pave a path for the next step in their journey. One of the participants was keen of completing her post-graduate studies and not make any major decisions.

R6: "I'm really shying away from big plans because I don't think I am in the right frame of mind to make big plans. I think I've just come from making a very life changing decision and it's taken huge emotional strain on me..."

The level of self-awareness exhibited by this participant displays the two resilient attitudes alluded to by Reimann (2013). These are: awareness that internal control conviction as a prerequisite for building resilience and the coach's role in a coaching relationship will focus on ensuring that the coachee finds himself or herself despite the external factors surrounding him. As a coach, the researcher, would explore a range of self-limiting beliefs and 'sabotaging inner voices' with

the participants and as Rogers (2012) concludes, "...unmask, name and manage them...this way they become less powerful".

The findings in this study also highlight a key issue that people often begin their job search with some enthusiasm, believing that they have a chance of a new beginning. However, sometimes, what is required is to pause, reflect and then execute. As Visser (2012) adds, solution-focused coaching allows a client, with the support of his or therapist, with the opportunity to reflect on some of the positive outcomes in their life, and hopes for the future.

5.7.2 Transforming power of the coaching journey

At the end of the coaching intervention, participants were involved in a reflective exercise and all the participants agreed that the coaching intervention had transformed their thinking in a positive manner. During the final coaching session, a conversation around one's standards and values was raised, and upon deep questioning from the coach, the coachee came to a realisation of having standards and being honest about them. It was only upon reflection that the participant came to this understanding. As Rogers (2012) explains, individuals are after all, the co-creators and active participants of their lives.

R6: "You have made me think about the standards thing, you know? That is very interesting too and what is standards for me is being truthful...What I have picked up I think is higher standards motivate you to strive to do better or to bring out the best."

To further add to the existing literature provided in chapter 2, it may be crucial to highlight that Moon (2014) also mentioned the building up of power when reflection occurs. During the coaching sessions, participants were involved in reflective exercises as a way to notice what changes had occurred. In noticing these changes, participants were able to make sense of it, make meaning of it, work through the meaning and ultimately undergo transformative learning. As Cox, Bachkirova and Clutterback (2014) point out, introspection is crucial for an individual taking part in a coaching session, as it lays the foundation for further understanding and self-knowledge.

The coaching sessions also provided the women with a sense of clarity and direction. As the women explored their narratives, they also found themselves rediscovering known and unknown old and new truths about themselves. The sessions provided a reflective space for each participant to challenge their paradigms and to set positive actions in place through the exploration of their narrative (Stelter et al., 2011). Reynolds (2011) further suggests that in moments of vulnerability, the reflective space provided by coaching urges participants to find alternative ways to move forward. The coaching process in this study, commenced during a vulnerable period for the women participants.

5.8 Conclusion

This chapter started by providing a breakdown of the demographic profile of the participants in this study. Thereafter, results pertaining to proposition 1: *Unemployed women experience low levels of resilience* were considered. Results from the RS questionnaire revealed that 44% of the participants, had low and very low levels of resilience. Thereafter, the key themes emerging from the solution-focused coaching intervention, including psychological /emotional wellbeing, employment as basis for belonging, search for deeper meaning, among many others, were explored. Finally, results pertaining to proposition 2: *Unemployed women who undergo solution-focused coaching display improved levels of resilience*, were explored. The study found that post the coaching intervention, a positive improvement in resilience levels was observed among the participants.

6 CONCLUSIONS & RECOMMENDATIONS

6.1 Introduction

This chapter concludes this study. It summarises the main contributions of this study against the research problem and the literature on solution-focused coaching and resilience among unemployed women from the financial services industry. This final chapter also makes specific recommendations for human resources practitioners, business executive coaches and employers to ensure that they are a lot more sensitive to the impact of restructuring and retrenchments on individuals. The chapter closes off with suggestions for further research in this field of study.

6.2 Summary of the study

The purpose of the study was to examine how solution-focused coaching can build resilience in women who are unemployed as a result of company-related restructuring and retrenchments from the financial services sector in South Africa. The study exploited, what appeared to be on the face of it, a mixed-methods approach, and included group and one-on-one coaching interventions.

The primary objective of the study was to investigate how solution-focused coaching could be used to assist in building the resilience of women who had previously worked in the financial services sector. The secondary objectives were to gain insight into the resilience levels of unemployed women and to evaluate the resilience levels of the unemployed women, pre- and post- the solution-focused coaching interventions that were conducted during the study.

The research topic was 'Solution-Focused Coaching and Resilience among Unemployed Women from the Financial Services Industry in South Africa'. One main research question and two sub-research questions were formulated. The results and findings, which are summarised below, corroborate, contradict or extend the existing body of literature on this subject, and have further added new insights on coaching and unemployment.

6.2.1 Main research question

The main research question was follows:

I. **How** might solution-focused coaching help build resilience in women who are unemployed as a restructuring and retrenchments?

The sub-research questions were as follows:

- II. What are the resilience levels of the unemployed women?
- III. How do resilience levels of unemployed women change through solution-focused coaching?

The results from the Resilience Scale (RS) questionnaire, the findings from the coaching intervention and the analysis of this research have been detailed in Chapter 4 and Chapter 5 respectively. The conclusions of the study follow.

6.3 Conclusions of the study

This study has been carried out within the context of a country that is plagued by a high rate of unemployment. Latest unemployment figures from Stats SA, highlight that during the third quarter of 2019, South Africa's unemployment rate increased by 0.1 percentage point to 29.1%, the highest unemployment rate since Stats SA started measuring unemployment using the Quarterly Labour Force Survey (QLFS) in 2008 (Stats SA, 2019). The experts have warned that with slowing economic growth predicted over the next couple of years, these numbers could further increase substantially, as more companies resort to workforce restructuring and retrenchments as a way of cutting costs in an effort to remain viable, competitive businesses.

Coupled with the financial implications of unemployment, are the psychological effects with which unemployed individuals have to contend. As highlighted by De Witte et al. (2012) the psychological effects that unemployed individuals experience range from emotions like anger, fear, low self-esteem, reduced life satisfaction and lower aspiration levels, among many others. Moorhouse and Caltabiano (2007) describe losing one's job as one of the top ten traumatic life

experiences an individual could ever face. Given this view, it is not surprising then that the role of resilience, particularly when it comes to coping with unemployment, is seen as a crucial element. According to Moorhouse and Caltabiano (2007), resilience is a key element in helping individuals deal with the traumatic effects of unemployment.

This study addressed solution-focused coaching, as bearing the potential to build resilience in unemployed individuals, with a specific focus on women. These women, and indeed any unemployed individual, would not normally receive coaching services, as these services are typically reserved for employed individuals. As Palmer and Whybrow (2018) explain, coaching within organisations is typically reserved for individuals as a tool to either support or prepare them for the next management or executive role, as preparation for a promotion, or as a development tool that is linked to the organisation's top strategy.

6.3.1 Conclusion pertaining to Main Research Question 1: How might solution-focused coaching help build resilience in women who are unemployed as a result of company-related restructures and retrenchments?

The main research question asked 'how might solution-focused coaching help build resilience in women who are unemployed as a result of company-related restructures and retrenchments?' While there is very little research around solution-focused coaching, specifically, and resilience, this study however complemented previous studies on coaching for resilience. Solution-focused coaching is seen as a goal-orientated driven type of coaching and its usefulness in building the resilience levels of unemployed women was evident in this study. The coach focused on helping the participants find a multiplicity of ideas and solutions that could assist them to rebound from the challenges of unemployment, uncertainty around 'their next' and dealing with the inevitable change of being unemployed. As Seemann, Štofkova and Binasova (2019) postulate, self-reflection often takes place when one takes into consideration their context, evaluates and ultimately, creates a solution.

By focusing on the participants' needs, the coach was able to assist the participants to build their resilience levels, either through task-orientated sessions and post-session development work. As Passmore (2015) explains, solution-focused coaching allows the coach to direct the coachee's development of life experience, self-directed learning and personal growth, while Seemann et al. (2019) label coaching as a very effective method for individuals to learn and develop.

It is also important to note what both the literature and the findings and results from this study showcased, was the varied complexity of solution-focused coaching, resilience and unemployment as concepts. It also revealed precisely how subjective these elements were, including the multiplicity of dimensions that existed in exploring the concepts. The literature highlighted that solution-focused coaching, as a concept, puts the power into the clients' hand, and essentially makes them the expert in their lives. Clients get to decide what outcome they are seeking from each coaching session, and by so doing, give themselves a certain degree of accountability. As was advocated by humanists, Carl Rogers and Abraham Maslow, as presented by Schultz and Schultz (2013), human beings have a natural tendency to self-actualise.

In this study, solution-focused coaching was able to help build the resilience levels of individuals, in that it allowed them to access or tap into their existing wealth of experience, skills and intuition and use those resources to find alternative ways to face their challenges. Participants also found that solution-focused coaching created a collaborative environment, in which they saw the researcher as a thinking partner, who viewed them as equal partners (Kline, 2009; Rogers, 2018). Having faced unemployment, and undergoing a traumatic retrenchment for some, participants were seeking a platform on which they could openly discuss their fears and challenges without the prospect of judgement or inadequacy. As a result, a solution-focused approach worked as an alternative tool for support.

6.3.2 Conclusion pertaining to Sub-Research Question 2: What are the resilience levels of the unemployed women?

The first sub-research question asked 'What are the resilience levels of the unemployed women?' The findings from the study complemented and confirmed the views around the unemployed presented by Moorhouse and Caltabiano (2007); and De Witte et al., (2012). The literature highlighted how the impact of unemployment was felt from not just a financial perspective, but also from a psychological perspective. During the coaching sessions, the participants highlighted how unemployment had affected them in various ways, either financially for some, or psychologically for others. This suggests that the impact of unemployment is subjective and the experiences are not all similar.

6.3.3 Conclusion pertaining to Sub-Research Question 3: How do the resilience levels of unemployed women change through solution-focused coaching?

The second sub-research question asked 'how do the resilience levels of unemployed women change through solution-focused coaching?' The findings from the study complemented and confirmed the current literature around resilience. All nine participants, which equates to 100% of the participants in this study, experienced fairly noticeable shifts in their degree of resilience capacity, after undergoing the coaching intervention. Individuals who had low levels of resilience capacity prior to the coaching sessions, experienced a change to moderate and high degrees of resilience capacity. The findings from this study also confirmed the participants' views that coaching was a valuable tool, particularly for unemployed individuals in general. For unemployed individuals, coaching is viewed as a tool to help them immediately 'bounce back' into the job market by seeking aggressive job search skills. This therefore confirms, as the literature suggests (Grant et al., 2009; Moorhouse & Caltabiano, 2007; Palmer & Whybrow, 2018), that when individuals are provided with the necessary tools and support to overcome or bounce back from hardship, they can certainly do so. As Grant et al. (2009) explains, coaching does build resilience.

6.4 Recommendations

Chapter 1 of this research report highlighted how a variety of stakeholders would benefit from the significance of this research and the recommendations provided therein. The following four key stakeholders have been identified:

- ✓ Employers/Organisations
- ✓ Human Resource Officers/Practitioners
- ✓ Executive Coaches
- ✓ Professional/Career Women

Based on the findings of this research report, a number of recommendations can be made to each of the key stakeholder listed above to ensure that not only are they more sensitive to the impact that restructuring and retrenchments have on their workforce, but that they may find themselves in a better position to use some of the insights for the development of appropriate policies on coaching individuals facing retrenchments. The recommendations are also aimed at women in organisations who may, during the course of their career lives, face potential restructuring or retrenchments.

Ten (10) recommendations have been made for the stakeholders above, respectively, in a table format that can be viewed in **Appendix D.**

Below are the details of these significant recommendations as per the researcher:

6.4.1 Employers/Organisations

The recommendations for employers/organisations relates to three key areas: coaching beyond the executive level, coaching as a leg of career management, coaching through restructuring and retrenchments.

6.4.1.1 Coaching beyond the executive level

The findings in this study indicate that only two of the nine participants, or just over 20% of the participants had ever received any form of coaching, suggesting that coaching as a career management tool, although growing in popularity, is still in its infancy across South African organisations. Coaching, more specifically

for individuals below the C-suite or management level, therefore, remains limited in organisations. If coaching, as Palmer and Whybrow (2007); Seeman, et al. (2019) argue, is meant to be a development tool or as a way to direct appropriate behaviour linked to the organisations' strategy and goals, then it should be afforded to all individuals across the organisational spectrum. This study therefore recommends that more focus should be directed to coaching all individuals across the organisation, regardless of what level or title they hold as an organisation-wide performance or development tool. As Clutterbuck and Megginson (2005) explain, when done correctly, coaching can be effectively used to support the development of individuals, including empowering them, while simultaneously also enhancing the existing organisational culture.

This view is supported by Seeman et al. (2019), who postulate that when coaching is done well, performance management is transformed into a collaborative process that can prove beneficial to all individuals involved. By doing this, organisations are better placed to understand the perspectives of their employers, ensuring that when restructuring and retrenchments do take place, a respectable degree of empathy and support is provided for a seamless transition.

6.4.1.2 Coaching as a leg of career management

The findings from this study showed that a change in career does not necessarily lead to a gloomy spiral of events. While the initial feelings of anger or shock exist, they can quickly turn to acceptance and optimism for the future. However, how an individual manages to navigate the reality of becoming unemployed is crucial. Coaching is therefore recommended for individuals in organisations as an important foundation for planning an employee's career. This recommendation is based on the fact that coaching, while analysing the present situation, is in fact, focused on the future. When individuals are coached about their current career picture, they are able to clearly outline their objectives to reach the next step in their career.

6.4.1.2 Coaching through restructuring and retrenchments

The study found that human beings tend to handle enormous amounts of change throughout their lives, but when change is forced upon them, this seems to take

on a whole new meaning and significance. For the participants in this study, the change was becoming unemployed due to company-related restructuring and retrenchments. The reality is, for some of the women, this change was stimulating and exciting, but for others, it fostered intense anxiety and fear. The findings in this study therefore highlight the importance of using coaching as a platform to allow individuals who have been impacted by restructuring and retrenchments to transition through the process as seamlessly as possible.

It is therefore recommended that organisations use coaching as part of their retrenchment and transitioning processes. When individuals are coached appropriately, regardless of the change they are experiencing, they are more likely than not, to be mindful of the change when they perceive it themselves, accept and ultimately make the necessary steps towards their own success. Solution-focused coaching, in particular, can be effective as it is future-focused and outcome orientated and therefore, enhances people's adaptability. As Seemann et al. (2019) explain, coaching is based on not just discovering the possibility of achieving certain goals, but also exploring ways to overcome obstacles that may occur.

6.4.2 Human Resource Officers/Practitioners

The findings in this study revealed how traumatic unemployment can be and the role that human resource departments play in contributing to the overall experience. Given that human resource officers or practitioners are custodians of the people processes in most organisation, they are to a large degree critical to how the overall retrenchment process unfolds. Most of the participants spoke at length about how they felt their human resource officers did not manage the retrenchment process with professionalism and with very little empathy. For individuals who had spent many years in their various organisations, the process left them with what they described as 'a bitter taste in their mouths'.

In light of the above, it is recommended that human resource practitioners be a little more sensitive to the impact that retrenchment and subsequently unemployment, has on their workforce. When individuals leave the organisation, intentionally or not, they are in fact a reflection of that particular organisation and

representative of the overall employee value proposition. The result is that if employees who have been retrenched are disgruntled with the process, this 'disgruntlement' is the message they may project to potential future employees and may ultimately lead to a negative view of the organisation or the public image and view of the company.

Further to increasing one's sensitivities around managing the retrenchment process appropriately, it is recommended that human resource practitioners receive relevant training on the retrenchment process and how to effectively engage with the affected employees. This can be done through a range of practices, including seminars or providing practitioners with detailed retrenchment process toolkits or collateral.

6.4.3 Executive Coaches

The study found the importance of group coaching, particularly when dealing with women who are unemployed. The participants were able to openly explore the challenges they had experienced with unemployment as they felt they could relate with other women going through a similar journey. However, the study also found that there was a sense of discomfort for other women. It is recommended that coaches be aware of the dynamics of women, or individuals in general, who may on the face of it, look like they share similar narratives, but in actual fact, do not. Coaches should therefore create safe environments for their clients, given the sensitivities around unemployment, especially.

6.4.4 Professional/Career Women

Given that this study was focusing on unemployed women, and exploring ways to build their resilience levels, it is recommended that women take responsibility to develop themselves in relevant and appropriate ways. The majority of the women questioned what the next step in their journeys should be, given that they either had spent a long time in the same organisation or in the same role. In other words, most women were operating in comfort zones and had come to enjoy the familiarity and security that the comfort zones offered. It is recommended that

women across all organisations should proactively seek either further education or re-skilling opportunities to ensure that when faced with the prospects of retrenchment, they are better equipped to handle the situation. It is also recommended that women proactively ask for coaching and mentorship opportunities in the organisations in which they work as a career management tool.

6.5 Suggestions for further research

During this study, the researcher noted a number of areas for further research. The following three suggestions have been made: larger sample size and longer-term coaching sessions and impact.

6.5.1 Sample size

Given the small sample used in this study, its findings cannot be generalised to a wider audience. Generalisation of this study, however, can happen when a larger and certainly a more representative audience is used. The study therefore recommends that for the purposes of further research, the sample size should be increased by including males affected by unemployment and a diverse range of industries and organisations, beyond financial services. For further triangulation purposes, it would be encouraging to get the views of employers or organisations themselves, with regards to their perceptions around offering coaching interventions or services to employees impacted by organisational restructuring and retrenchments, as part of their restructuring systems and processes.

Finally, it would also be encouraging to get the views of Talent Managers across different organisations and industries as they are responsible for the attraction of new employees and the retention thereof of these employees. Given the fact that poor retrenchment policies can potentially impact the image and reputation of a company negatively, understanding the many difficulties that Talent Managers may experience in recruiting new talent or retaining existing employees as a result of this may be crucial. The results and findings from such a wider sample size would therefore be more readily generalised.

6.5.2 Evaluating the long-term effects of coaching

It is suggested that this study be explored in detail and include the benefits of solution-focused coaching as a means to develop resilience among unemployed women from the financial services industry. The impact of this coaching intervention, too, was evaluated, by analysing the information provided by the participants during the coaching sessions and immediately after the sessions. While this provided detailed information, more research is critical to assess precisely what the long-term effects of solution-focused coaching interventions can have on building and sustaining the resilience levels among unemployed individuals.

6.6 Conclusion

The reality for many South African professionals is that unemployment remains a real possibility, with many companies aiming to become "lean and mean" in an effort to operate efficiently and effectively. The importance of resilience therefore for unemployed individuals, generally, and women in particular, cannot be overstated. While the financial implications are well-known and perhaps a lot more understood, the psychological implications of unemployment, and more important, the impact on one's degree of resilience, is crucial. This study sought to explore why and how solution-focused coaching, as a coaching intervention, can help build the resilience in unemployed individuals. The findings and results, indeed, confirmed that individuals who undergo coaching, experience some level of improvement in their degree of resilience capacity.

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APPENDIX A: SOLUTION-FOCUSED COACHING GUIDELINES

Using the OSKAR model, typical questions that the researcher will ask are listed below. The questions are guided by the conversations with the respondents.

Outcome		
Scale		
K now-how		
Affirm and Action		
Review		

Outcome:

- 1. Imagine that you have attained your goal. What changes do you see?
- 2. What do you want to achieve in this session?

Scale:

- 1. On a scale of 0 to 10, with 0 representing the worst it has ever been and 10 the preferred future, where would you put the situation today?
- 2. You are at this point now; what did you do to get this far?

Know-how:

- 1. What are your key strengths?
- 2. What resources do you have?

Affirms and Action:

1. How can you use these resources and strengths to help you achieve your goal?

Review:

- 1. What did you do that made change successful?
- 2. What do you think will change next?

APPENDIX B: ACTUAL RESEARCH INSTRUMENT

THE RESILIENCE SCALE

Please read the following statements. To the right of each you will find seven numbers, ranging from "1" (Strongly Disagree) on the left to "7" (Strongly Agree) on the right. Tick the circle below the number which best indicates your feelings about that statement. For example, if you strongly disagree with a statement, tick "1". If you are neutral, tick "4", and if you strongly agree, tick "7", etc.

	Strongly Disagree					Strongly Agree	
1. When I make plans, I follow through with them.	1	2	3	4	5	6	7
2. I usually manage one way or another.	1 E	2 (2	3 (2)	4 []	5 []	6	7
3. I am able to depend on myself more than anyone else.	1	2 (2	3 ()	4 []	5	6	7 C
4. Keeping interested in things is important to me.	1 E	2 E	3 []	4	5	6	7
5. I can be on my own if I have to.	1	2 []	3	4	5	6	7
6. I feel proud that I have accomplished things in life.	1 E	2 []	3 []	4 []	5 []	6	7 []
7. I usually take things in stride.	1	2 []	3 []	4	5	6	7 []
8. I am friends with myself.	1 E	2 []	3 []	4 []	5 []	6 []	7 []
9. I feel that I can handle many things at a time.	1	2	3 []	4	5	6	7
10. I am determined.	1 []	2 []	3 []	4 []	5 []	6 []	7
11. I seldom wonder what the point of it all is.		2 []	3 []	4 []	5	6	7 []
12. I take things one day at a time.	1 []	2 []	3 []	4 []	5 []	6	7 C
 I can get through difficult times because I've experienced difficulty before. 	1	2 []	3 []	4	5	6	7 []
14. I have self-discipline.	1 E	2 E	3	4	5	6	7 []
15. I keep interested in things.	1	2	3	4	5	6	7

16. I can usually find something to laugh about.	1 ()	2 []	3	4	5 (1)	6 []	7 C
17. My belief in myself gets me through hard times.	1	2 []	3	4	5	6	7
18. In an emergency, I'm someone people can generally rely on.	1 0	2 (1)	3	4	5	6	7
19. I can usually look at a situation in a number of ways.	1	2 []	3	4	5	6	7
20. Sometimes I make myself do things whether I want to or not.	1 0	2 []	3	4	5	6	7
21. My life has meaning.	1	2 []	3	4	5	6	7
22. I do not dwell on things that I can't do anything about.	1 E	2	3	4	5	6	7
 When I'm in a difficult situation, I can usually find my way out of it. 	1	2 []	3	4	5	6	7
24. I have enough energy to do what I have to do.	1 E	2 []	3	4	5	6	7
25. It's okay if there are people who don't like me.	1 C	2 C	3	4	5	6	7 C

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APPENDIX C: INFORMED CONSENT FORM

The Graduate School of Business Administration

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Johannesburg, 2193,

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PO Box 98, WITS, 2050

Website: www.wbs.ac.za

MMMBEC RESEARCH CONSENT FORM

INFORMATION SHEET AND CONSENT FORM

Who am I

Hello, I am Candy Guvi. I am conducting research for the purpose of completing my Master in Business and Executive Coaching at Wits Business School.

What am I doing?

I am conducting research on how Solution-Focused Coaching can build resilience in unemployed women from the financial services sector.

Your participation

I am asking you whether you will allow me to conduct three group coaching sessions with you. If you agree, I will ask you to participate in the coaching sessions for approximately 90 minutes (one hour thirty minutes) once a month. I am also asking you to give us permission to record the coaching sessions. I record coaching sessions so that I can accurately record what is said.

Please understand that your participation is voluntary and you are not being forced to take part in this study. The choice of whether to participate or not, is yours alone. If you choose not take part, you will not be affected in any way whatsoever. If you agree to participate, you may stop participating in the research at any time and tell me that you don't want to go continue. If you do this there will also be no penalties and you will NOT be prejudiced in ANY way.

Confidentiality

Any study records that identify you will be kept confidential to the extent possible by law. The records from your participation may be reviewed by people responsible for making sure that research is done properly, including my academic supervisor/s. (All of these people are required to keep your identity confidential.)

All study records will be destroyed after the completion and marking of my thesis and the potential academic publication of the findings. I will refer to you by a code number or pseudonym (another name) in the thesis and any further publication.

Risks/discomforts

At the present time, I do not see any risks in your participation.

Benefits

This study will be extremely helpful to us in understanding how solution-focused coaching can help build resilience among unemployed women from the financial services industry. If you would like to receive feedback on the study, I can send you the results of the study when it is completed sometime after February 2020.

Approval

This research has been approved by the Wits Business School. If you have any complaints about ethical aspects of the research or feel that you have been harmed in any way by participating in this study, please contact the Research Office Manager at the Wits Business School, contact number 011 717 3510.

CONSENT

I hereby agree to participate in research on how coaching can build resilience in unemployed women from the financial services sector. I understand that I am participating freely and without being forced in any way to do so. I also understand that I can stop participating at any point should I not want to continue and that

his decision will not in any way affect the negativery.
understand that this is a research project whose purpose is not necessarily to benefit me personally in the immediate or short term.
understand that my participation will remain confidential.
Signature of participant Date:

I hereby agree to the tape-recording of my participation in the study.
Signature of participant Date:

APPENDIX D: RECOMMENDATIONS PER STAKEHOLDER

Legend:

 $\sqrt{\ }$ the stakeholder must drive the recommendation

#= the stakeholder is not the driver but support

E/O=Employer/Organisation

HR=Human Resources Practitioner/Officer

EX =Executive Coach

PW=Professional/Career Woman

Recommendation	Benefit	E/O	HR	EX	PW
Coach beyond the executive level	Can develop behaviour that supports wider organisational strategy and goals	\checkmark	#	#	#
Career management to include coaching programme	Key foundation to individual's career	√	#	#	
Coaching through restructures and retrenchments.	Supports organisation reputation management plan	√	#		
Empathy and sensitivity by HR of impact of retrenchments	Supports an organisation employee value proposition	#	V		
Training of HR on retrenchment processes	Reduced reputational risk	√	V		

Awareness of dynamics of different women undergoing coaching	Appropriate coaching services are provided		#	√	
Flexibility in coaching style and format	Creates safe space and build trust between a coach and their client		#	√	
Ownership or career development	Creates accountability	#	#		√
Re-skiling and further education	Creates opportunity for a new job	#	#		V
Request/Seek coaching/mentorship opportunities	Builds confidence	#	#		V