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

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CHAPTER 5: DATA PRESENTATION

5.1 Introduction

The stage was set and ready on 1 June 2007 for the Financial Sector Charter, entry level, Financial Services Administrator Learnership to begin.

The aim of the learnership was to provide new entrants into the insurance industry with the required new qualification and knowledge and skills to perform work. Learners had been recruited and inducted, their employment contracts for the duration of learnership put in place, learning providers for the theoretical component contracted, learning material made ready, and facilitators and learners were eager to begin. The learnership was an innovation; a new way of developing new young people for the industry using new methods including outcomes based education and the new blend of education and training, theory and practice, formally in the workplace.

While Barnet (1984) argues against outcomes-based and competency-based approaches to education, expressing his view that: 'the approach begins unashamedly from the concerns of interest groups in the world of work', his assertion regarding change in perceptions about knowledge and its application to work has a bearing here.

> …Notions of skill, vocationalism, transferability, competence, outcomes, experiential learning, capability and enterprise, when taken together, are indications that traditional definitions of knowledge are felt to be inadequate for meeting the systems-wide problems faced by contemporary society
>
> (p. 71-72)

Bellis (1997) elaborates further on Barnett's statement from a more supportive stance:

> Clearly the relationship between work and learning, between learning and capability, between learning and employability, and between qualification and employment are problematic. In South Africa, indeed, they are not only problematic but demanding of urgent and sensible discussion, attention, policy-making and implementation.
>
> SAQA Bulletin Vol.1 No. 2 Feb. 1998

The implementation of this learnership, wholly in a workplace, was the culmination of many such discussions and a historic process of policy-making.

In this chapter the story of this learnership unfolds. The data collected is described and analysed and the main patterns and themes emerging from the data are explored in addressing the research questions:

- What factors in the learning milieu (pedagogy, content, context and objectives, delivery of theory, provision of workplace experience), influence learning and the acquisition of the qualification and learnership, i.e. the achievement of qualification and learnership objectives?
- What aspects of the instructional system (the qualification and the learnership's rules, purpose and outcomes, the role of outcomes based education as the preferred delivery methodology, meeting of the critical cross-field outcomes through the experience, etc.) shape learning and teaching in the milieu?
- Does the learnership provide a quality education for democratic citizenship, i.e. for improved social and economic participation? To what extent was it successful in promoting employment opportunities?

The data analysis process encompassed the following steps:

- Reading through all observations and interview transcripts.
- Classifying and condensing data for categorization.
- Identifying categories and naming them as themes to clarify their meanings.
- Reading and analysing the relevant documentation from the instructional system in support of the analysis of identified themes.

5.2 The Theoretical Learning Component: Learning Milieu

The data gathered in the learning milieu which, according to Parlett and Hamilton (1976), comprises the 'cultural, social, institutional and psychological variables (that) interact in complex ways to produce…a unique pattern of circumstance', is described and analysed, with support information from the instructional system, which the same authors describe as 'the formalised plans and statements, which relate to particular teaching arrangements' (p. 90).

The milieu has provided rich data with respect to the human element, the dynamics of human interactions, of agendas and relationships where personal interpretations colour and texture the space where teaching and learning takes place, and where the experiences of a new world

of work promotes the gradual transformation of learners' identities. In this space the instructional system has provided both enabling and disabling elements, which have impacted the milieu. To begin with, some background information on the learnership, its site, role players, curriculum and duration is given.

5.2.1 The Learnership

The learnership programme was divided, as specified by the Department of Labour where learnerships are registered, into its two components. It began with four months of classroom theoretical learning, from June to September 2007, and continued with five months of workplace experience from October until February 2008. The site was a large financial services organisation in Centurion, Gauteng, South Africa. The learners would gain experience in a long term and wealth management work environment. The learnership titled Financial Services Administrator Level 3 - ID 13Q 1300033 99 120 3[1] - leads to the Qualification, National Certificate: Financial Services, SAQA ID 49089, which, as mentioned earlier in this report, is one of the qualifications specified by the Financial Services Board, as regulator for the industry, against the Financial Advisory and Intermediaries Services (FAIS) Act, as a licensing requirement for working in the industry.

Twenty-six unit standards, selected from the qualification, were chosen for the curriculum and taught in six modules, each with a focused theme for learning. (See Appendix B for the curriculum document, detailing the unit standard titles, credits and dates taught.) The six themes were: Managing own life; Insurance legislation; Insurance past and present; Products; Business Skills; and Information Technology. Appendix C contains the learnership calendar for the theoretical component. The learners had already been credited with the compulsory unit standards for communication and mathematics, since all of them came into the learnership having obtained Grade 12 schooling, which on the NQF is Level 4, one level higher than the learnership's qualification. This assumption of competence was later to influence recruitment testing of communication skills and resulted in one of the findings identified as a disabling element[2].

[1] Website source for the learnership registration document http://www.inseta.org.za/division/default.asp?thepage=learnership/current.htm

[2] Testing of communication skills as a requirement for employment is discussed further as data is analysed and will also be discussed in the findings in chapter 6.

Each unit standard selected for the curriculum was taught over one or two lessons using the following materials:

1. A Learner Guide;
2. A Learner Activity Booklet – Part of the Portfolio of Evidence for Summative Assessment;
3. A Learner Written Test – Formative Assessment (in the form of assignments, projects, and open book tests; and
4. A Learner Summative Assessment (by a qualified assessor).

An analysis of the materials for each of the unit standards being taught during the classroom observations was done in conjunction with the recorded observation of the classroom interactions, thus enabling an evaluation of the instructional system's translation into action in the learning milieu. This combined approach to data analysis allowed for a double point of focus in addressing the research questions:

1. Exploring what factors in the learning milieu (pedagogy, content, context and learning objectives, delivery of theory, and provision of workplace experience) influence learning in the acquisition of the qualification and of the learnership, i.e. the achievement of qualification and learnership objectives.
2. Exploring what aspects of the instructional system (the qualification and the learnership's rules, purpose and outcomes, the role of outcomes based education as the preferred delivery methodology, meeting of the critical cross-field outcomes through the experience, etc.), shape learning and teaching in the milieu.

This will be discussed in more detail later in the chapter when dealing with themes identified from the data analysis.

5.2.2 The Role Players in the Milieu

The table in Appendix A defines the forty role players in the learning milieu: twenty-two learners, sixteen mentors, two learnership managers, and two facilitators. The group photograph below shows the learners posing at the entrance of the workplace while waiting for the minibus that would take them on a visit to the South African Mint.



Figure 4: Learners visit the South African Mint

5.2.3 The Learners, Their Teams and some Basic Statistics

Twenty-two learners, from designated demographic groups and previously disadvantaged backgrounds were recruited for this learnership; eight males and fourteen females. Of the fourteen females, three were already permanently employed but required the qualification for licensing purposes. One female became pregnant and was promised a place in the next learnership, leaving ten females and eight males who successfully completed the learnership.

	Males	**Females**	**Total**
Total			22
Already Employed	0	3	-3
Total			19
Not Completed	0	1	-1
Completed	8	10	18
	Males	**Females**	
Employed	5	6	11
Not Employed	3	4	7
Dismissed	-1	0	-1
Total employed	7	10	17

Figure 5: Learnership Completion and Employment Statistics

5.2.4 The First Encounter

My first encounter with the learners took place at their first classroom session one chilly morning in early June 2007. I was introduced to the group and had the opportunity to explain that I would be a frequent, if silent, visitor in their midst because I was doing a study about the learnership as a new way of learning for work in the industry. I reassured the learners I was there to learn about learnership and that I was not there to evaluate them personally. I talked to the learners about having worked in the industry for many years and about my deep interest in the development of people in the workplace, being myself a training manager for many years. I collected their informed consent forms and thanked them for their cooperation with my work in this research for my master's degree. Like them, I was also on a learning journey.

At that first session the learners were also introduced to their facilitators, who explained the curriculum and calendar for the learning over the next four months. The learners developed, together with their facilitators, a set of group norms and acceptable behaviours for the intensive team and individual work that would follow. The group was divided into three teams. The learning that they would undertake together was likened to a mountain climbing expedition with milestones of achievement, which would be celebrated with outings for hamburgers and cokes, much to their cheering! Each team was given the task to give their team a name and create a team achievement motto. There would be many milestones along their journey and a few competitions too! The Three Teams were: Pinnacle, Rangers and Top Riders.



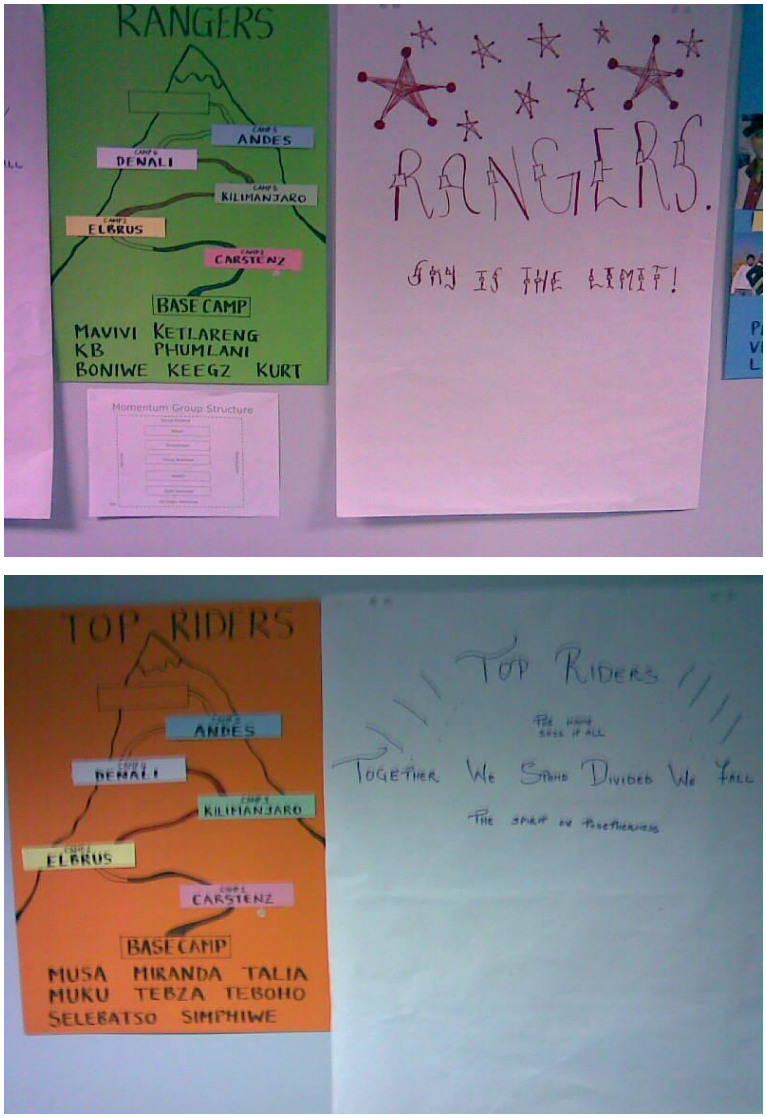


Figure 6: The Three Learnership Teams

5.2.5 The Data Collected from the Learning Milieu

The data collected from the learning milieu comes from several observations of the classroom; one observation of a visit to the South African Mint, and observations of the learners presenting their thoughts about their past, present and future during a Coat of Arms exercise. Data from the learning milieu was also collected towards the end of their five months of workplace experience, from eighteen interviews with learners, ten interviews with mentors, plus interviews with the two learnership managers, and from the informal conversations with two facilitators. See Appendix F for a sample of the naturalistic observation sheet and their transcripts and appendix 4 for samples of interview transcripts.

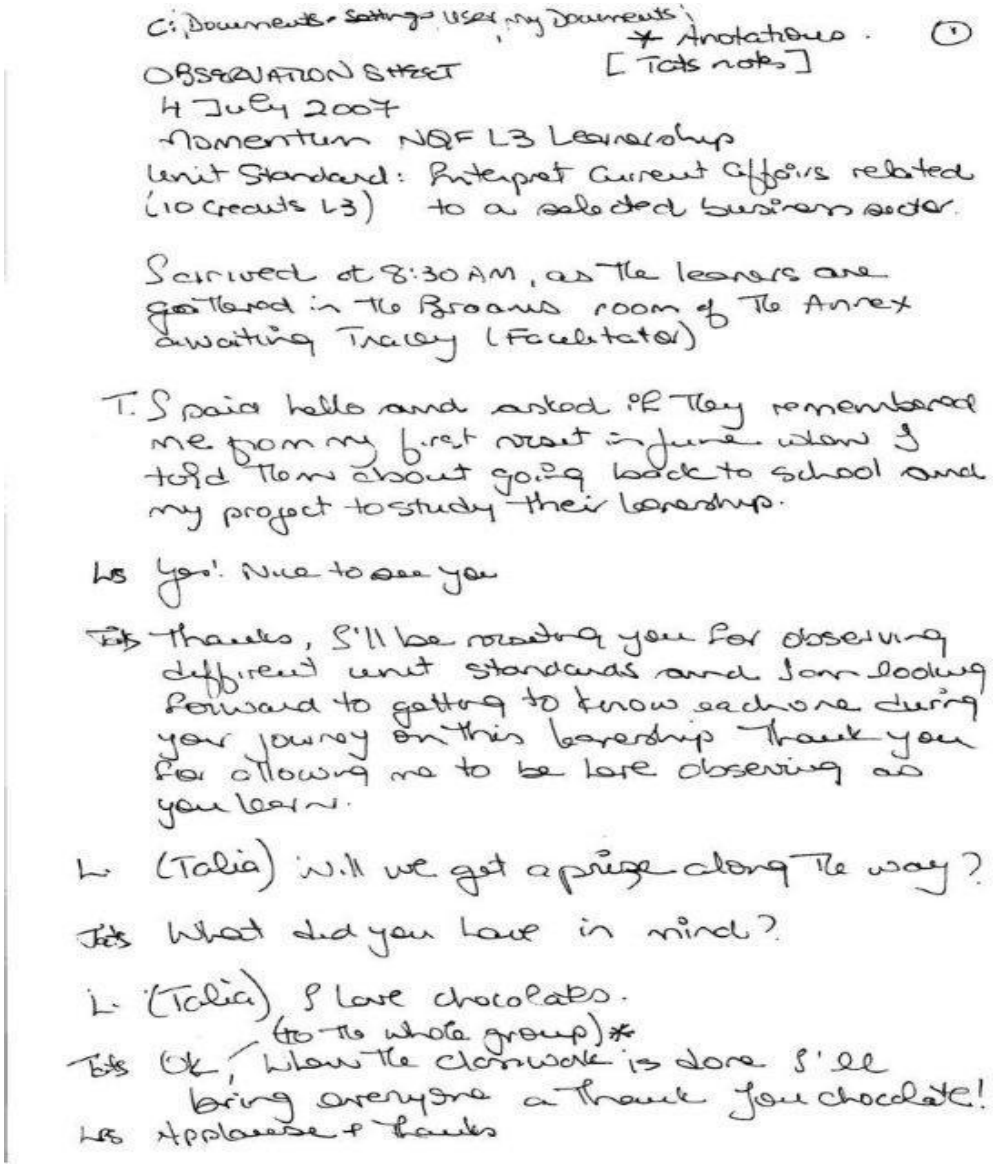
	Date	Unit Std	Unit Standard Title
1	04/07	117125	Interpret Current Affairs related to a selected business sector / FAIS
2	05/07	117125	Interpret Current Affairs related to a selected business sector /FAIS
3	09/07	117125	Discussion on FAIS / FICA / Current Affairs unit standard activities
4	09/07	Feedback	Individual feedback on test and completion of a unit standard
5	17/08	117171	Manage time effectively to enhance productivity
6	22/08	113924	Apply business ethics in a work environment
7	27/08	114974	Apply basic skills of customer service
8	29/08	114952	Apply problem solving techniques to solve problems

Figure 7: Table of classroom observations with details of unit standards being taught

Observations of Classroom Lessons

My first classroom observation of a full day's lessons was done on 4 July 2007. I have included page one here to illustrate the relaxed and confident manner of the learners. At this stage they have been learning about the various aspects of the insurance industry for five weeks and had covered eight unit standards. On this day they were working on their second assignment. The impression was of a well bonded and enthusiastic group.

As can be observed from the excerpt below, Tl's comment about a prize and her love for chocolates, as well as her co-learners' applause for her effort in ensuring that everyone would share in the chocolate prize, the group appeared happy and excited about their learning journey.


C:\Documents and Settings\User\My Documents\ * Annotations ①

OBSERVATION SHEET [Tats note]

4 July 2007

Momentum NQF L3 Learnership

Unit Standard: Interpret Current affairs related (10 Credits L3) to a selected business sector.

Arrived at 8:30 AM, as the learners are gathered in the Broams room of the Annex awaiting Tracey (Facilitator)

T. S said hello and asked if they remembered me from my first visit in June. Then I told them about going back to school and my project to study their learnership.

Ls Yes! Nice to see you

Tats Thanks, I'll be visiting you for observing different unit standards and I am looking forward to getting to know each one during your journey on this learnership Thank you for allowing me to be here observing as you learn.

L (Talia) Will we get a prize along the way?

Tats What did you have in mind?

L (Talia) I love chocolates. (to the whole group)*

Tats Ok, when the classwork is done I'll bring everyone a Thank you chocolate!

Ls Applause + laughs

Figure 8: Page 1 of the Classroom Observation done on 4 July 2007

The pages that followed have a more serious content, such as the facilitator setting up responsibilities regarding time off given for developing assignments, interspersed with my observations of the classroom environment around me. These original observation sheets can be found in Appendix F.

The next observation was on 9 July 2007. Two types of activities were observed in the classroom, offering two important examples to illustrate the analysis of this data. The first part of the day was a group discussion on the unit standard about current affairs and the impact of a variety of events on the business sector. The second part of the day involved the facilitator giving feedback to learners on their work assignments for the previous unit

standard on the FAIS legislation and discussing issues around their being pronounced competent in the unit standard. The transcripts for this can be found in Appendix H.
As Figure 9 above indicates, several more observations were conducted and the naturalistic observation sheets transcribed for content analysis, focusing on addressing the research questions:

- What factors in the learning milieu influence learning and the acquisition of the qualification through the learnership (pedagogy, content, context, provision of workplace experience)?
- What aspects of the instructional system shape learning and teaching in the milieu (qualification and learnership outcomes, the role of OBE, addressing of critical cross-field outcomes through the learning experience)?
- Does the learnership provide a quality education for democratic citizenship (improved social and economic participation, successful promotion of employment opportunities)?

The qualification and the learnerhip objectives, found on page three of the qualification document on the SAQA website, are included here for ease of reference. They indicate that qualifying learners should be knowledgeable about and competent in:

1 Communication and mathematical literacy at a level that allows them to operate effectively in the financial services industry.
2 The structure and context of the financial services industry in general and a specific sub-sector in particular, the nature of the financial services market, the policies and procedures of a specific organisation and the potential impact of current events on the sector.
3 The implications and consequences of non-compliance with FAIS, FICA and other relevant legislation.
4 Behaviour and ethics in a work environment.
5 The basics of customer service and administration in a financial services environment.
6 Managing aspects of own performance, time and personal finances.
7 Operating a computer workstation in a selected work environment[3].

http://regqs.saqa.org.za/viewQualification.php?id=49089

[3] Objective 7 was covered according to the learnership calendar and confirmed by the learnership manager during IT training in October 2007 when several unit standards on computer skills were taught. These were not directly observed, but the learners' skills were mentioned in several mentor and learner interviews.

In terms of discussing the data from naturalistic observations, one lesson was chosen for its ability to illustrate many of the experiential and workplace learning theoretical requirements in action, as well as the application of outcomes based education methodology and the embededness of critical cross-field outcomes in the learning content and activities. These aspects are explained further in the section, which follows.

Analysis of Classroom Observations

To focus the data analysis on the research questions, an exploration of the pedagogy, content, and context of classroom learning interventions was done between June and September, followed by an examination of the qualification and learnership outcomes, the application of OBE principles and the addressing of CCFOs in the classroom. The third broader aspect of the research question required a further investigation of the insights gained from this analysis, together with an examination of the interviews carried out with role players towards the completion of the learnership in February 2008.

To begin with, it was important to take a close look at the pedagogy and materials used to teach the content decided on by the training provider's interpretation of the unit standards and the context in which the learning was taking place. At the same time, it was necessary to investigate the impact of the prescribed outcomes, teaching methodology and compulsory incorporation of life long learning attitudes and skills. A daunting task; where to begin? McTighe and Wiggins' (2005) six factors of understanding provided a useful beginning point to check that learning had taken place, been internalised and applied by learners. As was discussed earlier, in chapter two of this report, the prescribed teaching methodology for learnerships is OBE, which employs a design backward approach and work from the premise that understanding cannot be transmitted by 'telling', but is seen when students apply (transfer) their knowledge and skills, the very same premise as McTighe and Wiggins' Understanding by Design approach, of which the six factors of understanding are a pillar. It was possible to observe this transfer of knowledge and skills through the four tests of learning presented by David Kramer in his model of understanding shown in chapter 2, which he adapted from McTighe and Wiggins' (2005), six factors of understanding. This model provided specific questions to guide the initial steps of the analysis. It was used to analyse classroom observations of teaching and learning for evidence of acquisition and application

(transfer) of knowledge and skills, in their classroom work, assignments and tests. The four questions the model asks are:

1. Did learners reveal knowledge of facts, dates, and concepts?
2. Did learners do tasks / demonstrate skills?
3. Did learners reveal insight by answering essential questions?
4. Did learners show values and attitudes in conclusions, decisions, justifications or predictions?

From this starting point it was then also possible to establish if learners could demonstrate achievement of the crucial cross-field outcomes in their classroom work; their group discussions, their questions to facilitators and their responses to tasks and assignments. The nature of the data being naturalistic observation of lengthy and unique individual and group interactions meant it was not possible to easily tabulate categories and themes emergent from the data, though this was possible with themes from the interviews. To retain the richness of overt and covert meanings and their insightful revelations, small parts of significantly demonstrative interactions have been reproduced in the pages that follow. The following classroom observation excerpts demonstrate the learners' process of acquisition and application (transfer) of knowledge and skills and also address several critical-cross field outcomes (see page 5 of the Learner Activity Booklet in Appendix G[4] for detail of these CCFOs).

In the excerpt below, learners have read articles and used their understanding to interpret, for example, the impact of inflation on various aspects of the industry they are learning about. The unit standard 117125 Interpret current affairs related to a selected business sub-sector observed in this exercise has a Learner Material Booklet of 50 pages, a Learner Activity Booklet of 48 pages and a Learner Written Test of three pages. This data is too large for inclusion in the Appendix G, therefore one exercise related to the excerpt was used to illustrate connections between the data analysed, theories of learning and the research questions.

Student: In your opinion, what should SA do to keep inflation, say at 1%?

[4] Selected portions of the relevant Learner Activity Booklet and Learner Manual have been placed in Appendix G.

Tracey: There are so many factors. The Reserve Bank uses interest rate4s to control inflation. Supply and demand – if you borrow a lot of money to buy the things you want – and interest rates are high – you borrow less, so supply falls.

Student: So ultimately we are responsible. By not being greedy, we control spending and borrowing and interest rates.

Tracey: Yes, but some things we cannot control, like, for example, the price of petrol.

Rangers:

The effect of inflation on insurance premiums:

- Cancellation of policies.
- People become dependent on the state for pensions.
- On the short term side – no insurance and would have to pay out to replace items out of own pocket.

On medical cost:

- Pressure on government if people have to use government hospitals, if they can't afford a medical aid because schemes pass costs onto members – more expensive or less benefits, e.g. Discovery Health battling to stay solvent.

Pinnacle:

Investment and salaries:

- Increase in inflation = decrease in returns on investments.
- Cost will be passed on by companies.
- Increase in inflation = people having less money to save and spending more to live.
- Earnings (salaries) are buying less and will impact on expectations of salary increases.

Top Riders:

Pensions:

- If pensions are not increasing with inflation an average person will need an extra annuity to get the same income they originally planned for

Goods and services:

- Governor of the Reserve Bank, Tito Mboweni, increases interest rates to control inflation so people will spend less – less demand for goods and services.

(Comment: learner struggles a little to be clearly articulate, but Tracey clarifies along the way).

Value of the Rand:

- Real value is purchasing power, and increase in inflation means we can afford to buy less.

More feedback from groups: This time the impact of the global economic situation is explored for local impact.

Top Riders

Impact of global hangover:
- Rise in premiums.

Tracey probes by asking which sectors?
- Long-term sector is affected negatively.

Tracey probes again, what is the connection?

- Loss of dividend returns – less profit because of payouts – severity is high.
- In the short term sector the effect is less, severity is low.
- In reinsurance – there is less impact, severity is medium.
- Healthcare – no impact.
- Pensions sector like long term and increase in premiums compromises returns, which are reduced.

Rangers

Bonds effect on insurance.
- Interest rate cut = people can invest more. With bond rate cut, people can buy houses. The rate cut has the effect of putting more money in people's pockets, they feel richer, can save more, provide more for retirement.

Pinnacle

Connection of oil prices on inflation.
- Decrease in oil prices = decrease in inflation (transport cost).
- Long term insurance – people can afford premiums.
- Short term insurance – people can afford to insure, job creating.
- Healthcare – people can afford more health care insurance.
- Pension – people can afford to provide for their retirement more adequately.

In the activity above, it was observed that learners read the relevant articles on their own, and then discussed the articles with their group members asking each other questions and exchanging points of view. On various occasions, learners were observed making comments that related the information under discussion to their own situation. Afterwards learners were also observed asking clarifying questions of their facilitator, as seen at the beginning of this excerpt. Each group chose a scribe, who wrote responses for plenary discussions. Learners were observed to relate new information to personal issues, i.e. integration at a personal level of problem solving and to bring this understanding to the broader level of the economy and general positive and negative results to the population. A practical illustration of adult

learning for a purpose and transformative learning which impacts on an individuals established frame of reference.



Fig. 9 Learners in the classroom

This next example indicates achievement of qualification and learnership objectives two and more specifically objective three, given in page 66 above. The data from this observation (of feedback on competence in unit standard 113918 Explain the Financial Advisors Intermediaries Services Act) did not lend itself well to being condensed, being unique and lengthy individual conversations. The space in this report is insufficient to accommodate the large amount of information resulting from an even larger amount of data collected for analysis. This is in itself a lesson learned in this illuminative evaluation study. However analysis of all feedback given on the afternoon of 9 July did provided excellent illustrations. By carefully selecting this small but well focused set of two examples illumination has, I believe, been possible, with connections made between the data and the research questions. The feedback sessions selected demonstrate the application of OBE principles: that not every learner may learn the same way on the same day, and therefore a variety of different opportunities for learning are necessary, and that assessment should be continuous and varied, be formative and summative. The feedback is focused on the learner's ability to understand specific concepts and use terminology accurately to demonstrate their grasp of the impact of the legislation on different role players and the consequence of non-compliance.

Salient parts of the conversation have been underlined. T is Tracey the facilitator; Karl is Learner 1 and Zee is Learner 2.

T: How are you getting on, K?
K: I'm managing, like the rest of us
T: I am happy with your assignment; the activity book looks fine too. I have found you competent, based on this and the activity book in class. But the test is outstanding; can you give it to me tomorrow?
K: Yes.
T: The FAIS unit standard, well done on the result of the written test!
K: Thanks.
T: Regarding the workbook activity 2, there is an issue with the interpretation, so I printed out a model answer in terms of the function; otherwise you are very clear on what FAIS does.
T: Regarding activity 2, across the board people were not clear what was being asked for. The idea was meeting the requirements to give advice. Please go through the model answer to give you clarity. Overall I am happy you are competent and you are getting the credits for the unit standard.
K: I am sorry I fell behind.
T: Yes, but you have caught up quite a lot, well done!

Please will you call Z to come next?
T: Hello Zee, are you nervous?
Z: Yes.
T: You shouldn't be — you've done very well. We are looking at 2 unit standards.
First let's talk about the unit standard on current affairs. You were not great but did fine with the written test and you are absolutely fine with your work activity book. I find you competent.
Z: I've put everything into this learnership because it's my only hope.
T: One recommendation is not to stress too much. The old way was to learn parrot-fashion. With this way your participation is important and reading about what is going on in the industry. Now with the FAIS unit standard, I also find you competent
Z: I struggled a bit…
T: The legislation is complex but you seem to be fine with the interpretation (some people have struggled with the objective of the legislation), but when you were asked about the

general code of conduct (it is in your notes); a needs analysis must be done. I don't think you were clear on what you were being asked for in the question.
Z: Yes, I have had trouble with this — I'm not good with exams.
T: That is why we use different tools. This example about the code of conduct, as I said, is in your notes. The answer is about being qualified 'Fit and Proper' to give advice. Here, when you said the financial services provider would lose his job, what you mean is the employee or representative of the financial services provider is giving advice when not being registered will be at fault. The financial services provider is the company who keeps the register. You used the FSP term but I see you mean the employee, if not registered, could face a disciplinary hearing or get fired and could cause the FSP to lose his licence. You were able to describe the function but got the term wrong.
Z: Yes, I know; the employee is allowed only to give facts not advice if not qualified 'Fit and Proper.'
T: You did well.
Tracy is interrupted by a learner who needed assistance with questions 1 and 2 in the workbook, and she responds, then goes back to Zee and gives feedback on the unit standard.
T: I know you understand what FAIS is, it's just the way you expressed your answer.
Z: I tried to explain…
T: Yes, I couldn't tie the answer back to the question, but your verbal answer tells me you your understanding is correct. I see you understand but you were answering the question, which was asked. You were asked to think about how you could give advice without meaning to.
Z: I can see that when we talk for a long time you can end up giving more information.
T: I see what you mean. But what we mean is that you need to keep to the facts and away from advice. I understand when you responded about feeling sorry for the client and wanting to give an opinion.
Z: Yes I understand.
T: FAIS only if you are qualified, if not you can only give information, which are the facts. Well done, Zee, keep up the good work; I find you competent on this. I know you have grasped the facts.

Snippets from this observation of the classroom discussion on business ethics done on 22 August 2007 is a rich source of information on work to achieve objective four of qualification and learnership: that qualifying learners should be knowledgeable about, and competent in,

behaviour and ethics in a work environment. It also demonstrates aspects of experiential learning, of transfer of knowledge and skills and of the learnership's environment as a community of practice where change and the development of a work identity are possible. The discussion was led by 'B', an employee of the organisation, well versed in the company's culture and ethics and 'L' stands for various learners' comments. Observe how learners are articulate and show they are capable of deep thinking.

Exploring Values and Beliefs

B: Is it OK to bend procedures?

L: If you sign a contract, you must follow what it says. You can't question the rules.

B: When can you bend rules? For example, is it OK to use company resources for your own use?

L: No!

B: Company rules will say no personal calls, but who is checking? We are human; we do things when no one is watching.

L: Laughter, comments, Yes! No!

B: What about values?

L: When you say values it says something about who you are.

B: How can the company set boundaries on your values? Can they?

L: Values go hand in hand with who you are. If you don't agree with the company, you must follow the company, the contract limits you.

B: What is the difference between values and beliefs?

L: Beliefs are things you believe in, like God, values is how much you care or don't like a pen.

B: Try to relate to things about you; for example, some people avoid discussing religion or sports. If I come and imposed my Christianity on you would you believe? If I said the company does not have a dress code but I choose to dress in suits, it reflects my values. Can the company regulate your beliefs?

L: Yes, if everyone can be comfortable, so, to a limit.

Exploring Ethics

B: What is ethics?

L: The dictionary says moral behaviour.

B: Then you need to define what moral is.

L: It's connected to right and wrong.

B: Have you discussed the company's code of conduct?

L: We have read it.

B: Would you say it's fair?

L: If the company pays your salary, it has to be fair.

B: So you say you will agree with the company's code of conduct because you get a salary?

L: Reality always comes in, if you complain to the wrong people you will not come right, McDonalds for example.

B: Are we born knowing right from wrong?

L: Your conscience tells you, you are not taught.

L: I disagree

B: what do others think? For example infants are born with a suckling reflex, but can he choose the way he is fed?

L: (Lots of discussion)

B: Are our values and beliefs influenced by others? Let's do the exercise in the activity book. How would you go about challenging your belief system?

(As learners work, they call B to discuss issues.)

B: How will ethics impact on your behaviour? What is wisdom?

L: When a person has information and knows how to apply it.

B: Let me ask some of you.

(An attempt to draw some of the quiet ones into the discussion.)

L: Someone who is wise can use his brains and has knowledge

B: What does a wise person have?

L: Experience. Education. Knowledge.

B: What do you understand about self-control?

L: Not to butt in, know where the boundaries are.

L: Discipline.

B: What about justice?

L; Rules get followed.

L: All parties must be happy.

L: A win/win situation.

L: But are reasons enough? When is using justification just an excuse?

B: That is the purpose of laws, regulations, constitutions.

L: But lawyers make excuses sometimes to try to justify.

(The discussion continues around concepts such as courage, integrity, kindness, honesty).

L; Telling the truth is being honest.

B: What should I do if I found out you lied on your CV? Remove you from the learnership?

L: One says to keep it to herself.

(Lots of comments and discussion.)

B: Are you saying it is excusable to lie, if you don't have the experience but you need the job? Lying on your C.V. is fraud and it is illegal.

L: Sometimes you know something is true but you can't tell someone.

B: To protect someone? Is it a reason or an excuse?

L: Depends on a person's character; if they are strong or not, maybe a white lie is excusable.

B: So defines if it is OK to lie?

L: You do What if I believe in telling white lies, small things?

L: But if you don't tell the truth to a person they might continue to do the thing that is a problem.

L: A little white lie can still damage your reputation.

B: Is it human nature to lie? Are we born liars?

L: Yes!

L: its human nature to be defensive that is where lies come from.

L: But you can choose to defend yourself by telling the truth.

L: Someone in this room who has never lied, just please stand up!

B: Let's keep this discussion under control.

(The discussion continued around positive and negative attitudes, role models. At the end of the session B gives out information about the company's ethics line where issues such as discrimination can be reported. Abuse of this for personal reasons was brought up learners and debated.)

In conclusion, having analysed the eight classroom interactions in which four unit standards were taught, and having analysed the learning materials used in preparing learners to be assessed for each one, there was evidence that learners revealed themselves to be knowledgeable about, and competent in, the following:

- The structure and context of the financial services industry in general and a specific sub-sector in particular, and the potential impact of current events on the sector. (Part completion of objective 2 and 3.)

- The implications and consequences of non-compliance with FAIS, FICA and other relevant legislation. (Full completion of objective 3 of the qualification.)
- The basics of customer service and administration in a financial services environment. (Full completion of objective 5 of the qualification.)
- Managing aspects of own performance, time and personal finances. (Part completion of objective 6 of the qualification.)
- Behaviour and ethics in a work environment.

Most important to note is that the approach and quality of the teaching and learning experiences met the requirements of Outcomes Based Education. According to Spady (1994), 'Outcome Based Education means clearly focusing and organizing everything in an educational system around what is essential for all students to be able to do successfully at the end of their learning experiences. This means starting with a clear picture of what is important for students to be able to do, then organizing the curriculum, instruction, and assessment to make sure this learning ultimately happens' (p. 1). Spady developed four essential principles of OBE.

- Clarity of focus. Everything teachers do must be clearly focused on what they want learners to ultimately be able to do successfully.
- Designing back. The starting point for all curriculum design must be a clear definition of the significant learning that students are to achieve
- High expectations. Teachers should have this for all students, as intellectual quality is not something reserved for a few learners.
- Expanded opportunities. Teachers must strive to provide for all learners.

The analysis of classroom interactions also showed that the learners were able to fulfil the requirements of McTighe and Wiggins' (2005) six facets of understanding: they could explain, interpret, apply to their own situation, have perspective, empathize (see the value), they could perceive (sensitively) and express self-knowledge, i.e. prejudices, and how this might shape and impede own understanding. This last aspect became specifically evident during the interviews with learners, and will be discussed in the selections that follow. For example, during the teaching and learning of the unit standard on problem solving and the unit standard on business ethics, learners used examples from their own experiences and debated divergent points of view in arriving at solutions and sometimes new ideas.

Observation of Coat of Arms Presentations

The coat of arms exercise was an opportunity for the learners to reflect upon and express their thoughts about their past, present and their experience of the learnership at a midway point during the theoretical, classroom-learning component and also about their futures. The aim was for them to be able to express ideas in a safe space, in a non-threatening, non-judgemental environment. This exercise created by the researcher with permission from the learnership managers, offered valuable insights into personal histories and a sense of the scale of emotion this access to learning afforded by the learnership.

This vignette is from one student's Coat of Arms presentation.

> "I go by the name of Muk. Ya, my past. I drew it in black. That's because in the past it was hard for me. Ya, well, when I was born my dad took me from my mom. Then what happened is… he was the most wanted guy, right. As you know what was happening in the past he was one of those guys what were doing illegal stuff. This flower as you can see is brown it symbolises that in the past it was dry for me like there was a dark cloud on top of me… And then ya, as you will se things are getting better. As I grew up I had to take my own decisions, right and this curve, it was a learning curve for me that I mustn't focus on the past, I must focus on the future. And then I got into the learnership and things got started. I met three people, those are Teb, Te and Mus. Mus is like my godmother. She is my guide. The two guys are always there for me; whenever I get into trouble they help me with a solution. Now in the future… as I told you in the past it was hard, like also they kick me out of school and I went to some other school. The whole of last year I was sitting at home. My dad passed away. My mom … my second dad passed away. An then someone from inside saw that there was nothing left for me now so she came to rescue me and applied for me for this learnership. Ya, the future, I would love my own church. The name of the church will be PUSH, pray until something happens, Amen. And there are a wife and two kids and whole village. I will stay there and the people staying there will go to my church. And my motto is *Ordem e progresso*. That means where there is order there is progress, that's Brazilian.



Figure10: A Typical Coat of Arms Presentation

A vignette from V: a story about her past

This portion and her picture are reproduced with the learner's permission. V was working as the cashier for the company that runs the canteen at the site of the learnership. Her manager put her name forward for the learnership. She is one of the learners who were not permanently employed, due to issues I will discuss later. Soon after the completion of the learnership, V became pregnant. She has twins, is married, and is working as a nursing assistant, which she says she likes very much. It is curious that, destined to become a *sangoma*, she ended up working in a healing environment. This is an excerpt from V's story.

> My name is V and I come from a village in rural Kwazulu Natal. In my past I've run away from home twice. I was running away from a future chosen for me. My family was expecting me to be a Sangoma, but I never wanted to do that, so I ran away to live with some relatives in Gauteng. My mother came to fetch me and took me back home, but not long after I ran away again.
>
> Eventually my parents allowed me to continue living with our relatives here and I started working as a cashier. Then I got into this learnership and grew so much, learned so much.

It is interesting that V, who did extremely well in the learnership, especially in the workplace where her mentor wanted to employ her, was not employed, (for reasons that will discussed in the next section), as today she is married, has twins and works as an assistant nurse in a municipal hospital. (Some words from V's mentor.)

This is an excerpt of the interview with Ka, V's mentor, talking about V's workplace experience, reproduced here with V's verbal permission. It is a long excerpt but richly illuminating, and serves as an example of similar comments from other mentors who praised the work performance of their learners, such as Th, Jnt and Mf.

> V has stood head and shoulders above any graduate I'll ever mentor. She really took responsibility. If I wasn't around and the work she was working on sort of started subsiding, she went and found other work. V kept me constantly up to date. She was unbelievable… Her approach was: I am grateful for what you are doing, I am grateful to be here, I am grateful for the process. She is the most reliable and humble person.
>
> You must see the delightful email V sent the team, to say Friday was her last day. It brought tears to my eyes. The team approached me to say they wanted us to organise a farewell party for V. They really bonded with her. We gave her a lot of different work to do, and a lot of different people to work with some quite difficult people who are quote pedantic, very perfectionist. I think she is the first

> person we had from graduate trainees to learnership that had that effect on the whole team.
>
> And we run a programme on the finance system that every time a new fund comes in to our area we have got to lead the shell for that fund and that is something that we only give to a fund accountant to do because it is complex, easy to make a mistake. She did for us and did it perfectly!
>
> I went to HR to say please can we employ her, Land I looked at our positions and there was a vacancy she could fit into. The unfortunate thing is, and this is the one criticism that I have, and I have complained to HR that it happened. This group of learners were brought in without having gone through the standard assessments. One of these is the ELSA Scanner, which V failed. She got a literacy level of less than the grade 8 and we can only employ people with grade 10. We at Funds at work are prepared to take in people with Grade 8 but hers came in lower. So what we did do is we got the training area to load the ELSA scanner upliftment tool on her PC. Unfortunately it came too late. It works but you have to work with the tool for six months consistently to get the results to up enough. If she had done the ELSA assessment early there would have been enough time to get her up skilled. I spoke to the Funds at Work Manager explaining we have a brilliant person and she's got matric, let's place her because she does good work and her attitude is right, everything, she fits into our culture, the whole catootie. And then my hands were tied because passing the assessment if a bottom line requirement. We are not dropping that. We would like to see what we can do after her baby comes. The learnership manager told me that normally the learners do the assessments early on; this was a crack that came in.

Ka has had previous learnership and mentoring experience and talks of herself as having a natural talent for it.

> I tell them that they must feel free to approach me, that I do not baby sit them. In this corporate environment you get dumped in the deep end, you must find your way with me guiding you through it. Then I try to involve them in the team wherever possible, meetings, lunches, they are not outsiders. The third thing to try to give them as much exposure as possible. You have to learn to work with different people.

Overall Comments on what Learners envisaged in their Futures from their Coat of Arms Presentations

In the review of the literature in chapter two, an understanding of democracy and citizenship was given from the work of Merriam et al. (1991), that it embodies an informed, critical thinking citizenry; that it requires active participation; and that for a society to be democratic, all members should have equal chance for socio-economic success. Mattes' (2002) view of democracy in South Africa, that it is lukewarm with declining satisfaction with economic

policy and political performance, was also highlighted, including his indication of the disturbing fact that South Africans are inclined to rate socio-economic goods more highly as constitutive features of democracy.

In the Coat of Arms exercise, learners were asked to express their vision of their future. It was interesting to note that the vast majority saw this future in terms of socio-economic goods. They depicted a near future where they drove a 'Yaris'; they saw themselves owning one and sometimes two businesses (not working for someone else); and they visualised a future with a happy nuclear family living in a quality home and enjoying a lifestyle filled with holidays, entertainment and so on.

It was also illuminating to confirm that nowhere in the learnership's learning milieu or in its instructional system was there any open and direct links to teaching the concepts of democratic citizenship.

5.3 The Learning Milieu: Workplace Experiential Component

Thirty-four interviews were conducted: twenty with learners, twelve with mentors and two with learnership managers, with informal conversations with facilitators. These interviews generated a large amount of information for analysis, which had to be coded, reduced, categorised and interpreted.

An in-depth analysis of interviews with learners revealed the following themes:

- selection for the workplace placement;
- impressions from the first day at the workplace;
- workplace experiences: positive and negative recollections over the five months;
- the perceived benefits of the theory learned to workplace and job requirements;
- the quality of the mentoring relationships and experience;
- 'what I would improve in the learnership'; and
- 'my experience with employment after completion of the learnership'.

These themes will be explored in detail in this section beginning with selected samples of responses in the table below. Six of the seventeen learners who completed the learnership fell into the overall category of poor workplace experience and eleven into the category of good work experience. The in the broadest sense of having a supportive mentor, being given a

variety of opportunities to learn and demonstrate job competence, building favourable relationships with team members, being recognised by the team as good performers and last but nor least having their mentors want to employ them.

An excerpt of comments by Ka was given above in the section dealing with the Coat of Arms exercise data, which serves equally strongly as a sample to a positive workplace experience for both mentor and learner.

Below are included two more excerpts. The first is a good example of an articulate and proactive learner with an initial poor workplace experience who was responsible for creating his own good workplace experience in a different environment. The second excerpt is typical of the perceptions and responses of a mentor with a poor experience.

The table which follows contains a representative example of data gathered from interviews with learners from which seven themes where identified:

1. Selection for workplace experience
2. Recollections of the first day at the workplace
3. Workplace experiences over the five months
4. Benefits of the theory learned to the workplace
5. Quality of mentoring
6. Improving the learnership
7. Experience with employment

This learner can be categorised as one of those with a successful workplace experience. However what made him stand out was his initiative in finding a better workplace environment, something which the learnership manager explained is very much in tune with the company's entrepreneurial culture and flat management structure.

The table below shows themes distilled from interviews with learners. These themes talk about their recollections of the selection, their first day, workplace experiences that stood out in terms learning, the usefulness of theory to workplace4 experience, quality of mentoring and their experience s with regarding to the employment process after completion of the learnership.

	Themes	Themes from Interviews with Learners - Learner M
1	**Theme 1** Selection for workplace experience	At first I was placed in new business, the manager there is Zen We were busy dealing with contracts. We sort out contracts, binding them then we put them into envelopes. The other thing we did is we returned mail. If the mail didn't get to the client then they comes back and then we had to redo them or call to check what if the address is changed such things like that. I felt it wasn't challenging enough for me and I felt we were doing one thing every day, so I felt bored and I wasn't inspired at all, so I wanted something different to do. So that's how I approached Sh. I did approach Shane by myself. Ph worked with him, that's why I found out about him, so I asked him. She said I don't have much work for you guys to do, but it will be different from the other side, if you are interested you can come. I started with Zen from October to middle of December, and with Shane from Middle of December until currently.
	Theme 2 Recollections of Day 1	With Zen, I was just finished theory so I was excited I couldn't wait. Anticipation of what would happen, what I was going to learn, so it was different from Shane. With Shane I like oh I was a little bit down by then I wanted something a little bit challenging.
	Theme 3 Workplace Experiences	With Zen it was great it was a new experience and I was excited and I was looking forward to it, and that first day it was great because I was learning new things, the sorting of contracts how they do them it was fascinating because it was new to me, but as time goes on it kept on, and boring for me. With Sh he wasn't around by the time I moved to the department, he was leave I think. So, but I got the team leader Har, she was very nice and everyone welcomed me with open arms. And I was very welcome. (Laughing) It was like many steps and then I would skip some steps and the process won't go through, because of this. It was very difficult and very frustrating because when I don't get something I get very frustrated. But then slowly I cooled down and then you get and once I write everything down that I need to know and Rsh was the one who was training me and she showed me how to do them and I did them and in about two days then I get it.
	Theme 4 Benefits of theory to workplace	We covered a lot of things, which varies from department to department on our theory, and it just unfortunate that we have to be in one department only to find out like it's not much but we work with claims so we did claims. Yes, so I had an idea of what is going on and the background on the insurance environment as you said it comes alive in the workplace and then you can say ok oh this is what I learned, oh this is what they mean, ok this is it, oh. So it came alive and it made sense more. It contributed. Like after the unit standards, we have a programme, the finishing training for interpersonal skills. That one contributed a lot, how to communicate in the workplace, how to behave, the attitude towards staff and the manager. If you want to voice out something how you should do it in a constructive way. So those things that we learned we took advantage of them. Especially now at last we felt like we knew these things so there's not need. But as we go on and proceeded with the course and then we complied with them and applied them at the workplace I'm like I can see there was the need. If I didn't learn I wouldn't have handled the situation like this. It did contribute. Ah, from clients, that are difficult, especially on the telephone, but yes I learned, (laughter) I learned to be down, I learned to cope, let the client vent, and calm down and be polite and explain the situation why this happened, yes. But it helped for me not to loose control also.
	Theme 5 Quality of Mentoring	Oh, I felt the mentoring wasn't structured the way I though it was going to be structured. A manger or maybe a supervisor because the manager has a lot of responsibility. Like there would be one on one how are doing, how are you coping, how it runs. I expected something like that a formal training and to see, somebody to see from the process are you processing, are you learning anything, have you gained one. I expected something like that, which it wasn't like that. I was treated like one of the staff

		just working. You are not there to learn. That is how it was and I expected something else. Yes that we met at the workplace. Their experience it was totally different. I felt that that most of the managers they were not expecting us by the time we came, I felt maybe that is why they didn't have any structures placed for us toward the time or the system side they had just to make accommodation for us, clearly we were not expected. That was for Zen's area. With Shane…Ah, they were expecting me. I was very impressed. Everything was there, everything I needed I got. They were expecting somebody to come so I felt very welcome. I was ready to work. I got the introduction and the duties, this is what you are going to do and if you needed any help support was there, so Helene was there as a mentor that is how I see her. And then I got my system what you needed to do and she came now and then and checked on you.
	Theme 6 Improving the Learnership	As learners go to workplace I feel that managers that side or whatever department the learners are going to be place in they should be informed in time to prepare the learners that are coming, they don't know much about the workplace, they are there to learn, have organised them, welcome them have space have somebody to monitor them. And then ye those are the only two things. Another thing that I can raise is for the placement, I feel that the learnership managers should be very supportive towards the learners because they don't know much about the workplace and how the organisation things run, I feel managers should be there for the learners. I don't mean they should do everything for the learners, just meet them half way or just give them tools. No the learnership managers I think if they can organise with the department managers then things I think they will run smoothly and more organised and more learners will be placed.
	Theme 7 Experience with Employment	Last of last week, before I go for the interview I went for an assessment. So I then the interview I wasn't successful, unfortunately. Yes it was for a real position. They gave me feedback but I wasn't impressed with the feedback, they only said I didn't meet the criteria. If I wanted further explanation, which criteria? Because I felt I even was over qualified for the position, because the only thing they wanted was Matric**.** Yes. So they just said I didn't meet the criteria. I did the Elsa Scanner assessment. I did get feedback, I did very well I was successful on the assessment then they organised the interview, and they need the Elsa Scanner for every position that you can apply for. The Elsa Scanner there is another one the IP200 it's about character it evaluates your character. Your personality does meet the company personality, are you somebody who can be trusted. They question you on your personality. And the other one was just a numerical mathematical skills and your speech. So I did good on all of them so far, I am happy with that.

Figure 10: Table of Themes from Interviews with Learners

5.3.1 Themes Identified from Interviews with Mentors

	Mentor	Prior Knowledge of this Learnership?	Prior Knowledge of these Learners?	Given Choice of Learner?	Preparation for this Learnership?	Previous Mentoring Exp?	
1	**Br**	No	No	No	None	No	
2	**Pheo**	No	No	No	None	No	
3	**Hz**	No	No	No	None	No	
4	**Jnt**	No	No	No	None	No	
5	**Ka**	No	No	I asked for Excel	Nome	Yes, Graduate Programme	
6	**Ke**	No	No	No	None	Yes, I've has 2 Learners before	
7	**Mf**	No	No	No	None	Yes, Outside the Company	
8	**Sh**	No	No	No	None	No	
9	**Si**	No	No	No	None	No	
10	**Th**	No	No	No	None	No, but I did a coaching course	
11	**Zen**	No	No	No	None	No	
12	**Iv**	Yes	No	No	None	No	

5.3.1 Themes Identified from Interviews with Mentors Continued

Mentor	How Learner was Mentored	How Lerner performed
Hz	When I started in the department the only thing I was told is that you've got a temp. What happened is I just joined the area about 3 weeks ago, inherited the learner. I have no previous experience of mentoring. The bit of information you gave me when we first met is all the information I received about this learnership. I have only been with the learner for three weeks. Exactly ya, and I was supposed to baby sit her and try to see her through the whole process, so that she can grow but… But I don't have time to do that. What I did then is I assigned her to someone else a supervisor and you know…I don't think it helps because we don't see that improvement, I don't know if we need to give more time you know to hum to see if we can….	Her weakness were that she doesn't go out you know to try and get help in terms of doing her job. What she needs to her job. What she does is she sits and folds her arms expecting things to happen. That's just not going to happen. What you need to do is you need to stand up and demand. And unfortunately she is doing that but she cannot do it to the level that I'm expect her to do. She is literally doing it, she is trying her best. It is going to be difficult for her in that area. At the moment she is paying claims for us, and we've got lots and lots of outstanding claims and that's a lot of pressure. So we expect her to pay these claims as quickly as possible to avoid having a huge backlog. Ok, on average a person is expected to pay about 10 claims a day. And… Yes. At the moment she is paying about 2 claims a day, which does not help the department that is in dire straights. And you know, if I had an additional person who was going to try help us pay more claims and let her come in slowly … Exactly, but now she's put in a predicament where she is expected to produce and she does not have enough training to be able to do that. And no one…. The thing is with claims what makes it difficult is that she needs to have that industry knowledge which unfortunately I don't know if she has
Ke	I don't think they were mentoring as much as they were… you know… we in a situation where we don't have the time to actually mentor. We give her the piece of information and hope she runs with it. I don't think we did quite well in the mentoring on our side. Ya, we are sitting with such heavy work and so few staff. We didn't really have a good chance to mentor.	I think for her it has been a bit rough. It started up very badly… the first role we gave her was to do stats and that was an excel spreadsheet thing. I was under the impression that she knew how it worked and I just left her to it, and the person she took over from told her what to do but she didn't know enough to know how to save properly so we had to redo the work for the first month that she worked there. Then we gave her a different role to do, to type schedules and just check the schedules she's doing better now because we took half of it away from her. So I think it's a lot for getting in, for her, she's never been in the industry I think makes it frustrating for everyone around her as well. To have someone who really doesn't know what they are doing. To take the time to train someone who is only going to be there for three months anyway is almost not worth our while. You know…it's a tough place we are in now… and it's hard to train someone just to know they are going to leave and we are going to have to find someone else. She's actually, she's very agreeable. Everything you give her she says she can do it. The problem being that she does not tell you when she can't. She says yes I can do that and she takes the work and then two weeks down the line you realise that she doesn't quite know what she is doing.

5.3.2 Data from Discussions with the Learnership Manager

In a final discussion with the learnership manager I had the opportunity to talk about some of the emerging themes from the data being analysed, those themes that seemed most urgently in need of some action. We discussed, for example, the issue of pre-employment testing and the weight that test results has in the decision to employ or not, versus reported quality of performance and integration learners had achieved within their workplace teams.

We also talked about the quality of mentoring and mentor preparation had to on the success of the workplace experience for both the learner and the mentor. These will be developed in chapter 6.

5.4 Additional Data Analysis from the Instructional System

The documents examined from the instructional system were many and as an example a sample of the learning material is included in Appendix G. As explained earlier these documents were analysed in support of the data analysis from the milieu.

From the Training Provider the most important documents were the learning materials and assessment tools for the selected unit standards for which there were classroom observations. These materials allowed for cross-referencing and verification that OBE requirements were being translated into practice.

From the INSETA documents containing learnership rules and requirements such as for example the learnership brochure and learnership process booklets were used to triangulate for example the practice of assessment which must follow the requirements of OBE, and the learnership process, which needed to be in line with SAQA and Department of Labour requirements. This was particularly important because the organisation itself did not have a formalised learnership policy and procedure document.

From an analysis of the SAQA[5] qualification registration document itself and the Department of Labour's learnership registration[6] document it was possible to confirm the curriculum being taught by the various parties.

[5] Website for qualification registration document http://regqs.saqa.org.za/search.php
[6] Website source for the learnership registration document http://www.inseta.org.za/division/default.asp?thepage=learnership/current.htm

An examination of the above documents has confirmed that delivery of this Financial Sector Charter NQF Level 3 learnership meets one of the core functions of the INSETA, to implement learnerships that address scarce and critical skills shortages in the sector. It also informs that the successful completion of this learnership by 21 of the 22 candidates signals their successful acquisition of a qualification acceptable to the Financial Services Board for meeting the licensing requirements of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS Act) to practice in financial services sector.

5.5 Conclusion

In Chapter 2 the theories framing this study were discussed and some questions posed to make connections between the theories and the learnership in practice. In chapter 6 the findings are be summarised and connections to the theories developed. This is followed by reflection on the process of using a qualitative paradigm and illuminative evaluation methodology, and what this research could mean for the future implementation of learnerships in the insurance and investment sector.