

The extent to which a basic financial literacy programme delivered to over-indebted call-centre agents enables transformative learning to take place.

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ABSTRACT

Against the backdrop of a high level of personal over-indebtedness experienced by a large number of a Company's call-centre employees, a basic financial literacy workshop was conceptualised, implemented and offered to employees. However, while some participants found the learning helpful in alleviating their indebtedness to a lesser or greater degree, others did not. Drawing on qualitative data analysed through an interpretivist lens, this paper attempts to understand the extent to which the adult learners experienced transformative learning in the classroom. The paper's argument states that if transformative learning conditions are identified as being present in the workshop and adult learners experience a shift to a new worldview of their indebtedness situation, they will successfully implement positive changes towards alleviating their debt. The interview data for this small-group study comprised in-depth, face-to-face interviews with two participants, regarded as representative of the larger group of participants, triangulated with facilitator interview data and with workshop observation and note-taking. The thematic analysis method was used for identifying, coding and analysing the data. The themes identified related to the four main components of transformative learning theory namely, (1) triggering transformation; (2) critical reflection; (3) critical discourse and (4) willingness to act. The study showed that there were indeed components of transformative learning evident in the workshop facilitation and experienced by the study participants but that the nature of these components were embryonic. Further development of these emergent elements is required for true transformative learning to take place. Owing to the deep-seated influence of a learner's worldview in prescribing how to spend his or her money, against the backdrop of the broader South African culture of indebtedness, it is only through

experiencing true transformative learning that adult learners can identify and critically reflect on the belief systems that shape the way they think about and make positive changes towards their indebtedness.

CHAPTER ONE

INTRODUCTION

1. Project background, context and purpose of research

For the past few years, I have been involved in the field of adult education, specifically debt literacy. I have consulted to a small training company (TC) which designs and implements educational interventions, one of which is the *Five Fingered Rule to Personal Financial Wellness* programme (the Workshop). TC employs two educators to facilitate the Workshop to groups of adults in a classroom environment predominantly.

The design and implementation of the Workshop originated out of a concern expressed by TC clients over the unacceptably high level of garnishee orders (debt repayments deducted directly from the employees' salaries by a court order) evidenced in their workforce's monthly salaries. Clients reported behavioural problems in the workplace relating to workers' over-indebtedness, citing examples of depression, anxiety, low motivation, low productivity, low morale, anger and frustration. Furthermore these symptoms were manifesting in the employees' home environment leading to unhealthy family relations, excessive drinking of alcohol and familial abuse. During wage negotiations, tempers would flare as employees were frustrated and angry over how much money they were taking home at the end of the month once garnishees, legal and administration fees were deducted from their salaries.

The Workshop was designed and implemented as a basic financial literacy programme dealing with a wide range of money-related issues that most people would be faced with at

some stage of their working lives. The purpose was to arm employees with a basic level of financial knowledge so they could better understand their financial situation and, with this knowledge, understand the factors leading to their over-indebtedness. With this understanding, changes could be made by the learners, if they choose to do so.

TC has facilitated the Workshop for two years for a call-centre client (the Company) at its training centre onsite. Attendance is voluntary and free, and the Workshop is popular. The feedback that has been received from the course feedback forms and participants speaking to the facilitators informally onsite, sometimes even months after they have attended the Workshop, reflects that some people have engaged positively with the knowledge and have, to various degrees, implemented personal changes to alleviate their indebtedness, while others have not. My interest is to discover why some participants have found the learning process useful in light of the adult learning theories advanced by Jack Mezirow's Transformative Learning theory and Lev Vygotsky's socio-cultural learning theory.

The study findings would be helpful in improving the level of learner engagement with the Workshop. The 'proof of the pudding' of effective learning from the Workshop would be to see meaningful behavioural change such as a significant drop in the number of employees' garnishee orders, the overcoming of their debt through wise money management and the resultant improvement of employees' physical, mental and psychological well-being over time.

2. Research Question

To what extent does a basic financial literacy programme delivered to over-indebted participants enable transformative learning to take place?

Position being argued

My argument states that if transformative learning conditions are identified as being present in the Workshop and adult learners experience a worldview shift relating to their indebtedness, they will successfully implement positive changes towards alleviating their debt.

Focus points to be investigated in the study (sub-questions)

1. To what extent are conditions present in the facilitation of the Workshop that are observed to be fostering transformative learning?
2. If learners experience a shift in their world view as a result of participation in the Workshop, what is the nature of this change as understood through transformative learning theory?
3. What obstacles to learning do participants experience which prevent them from acting on their new insights?

3. Methodology and procedures

As this study is concerned with discovering individuals' worlds as they experience it, the qualitative research methodology is appropriate. The conceptual framework underpinning this study is interpretive as I am called upon, as researcher, to interpret an individual's reality from the collected data.

The methods used were classroom observation of fifteen learners and the facilitator in the Workshop over the five-hour duration. Additionally, separate in-depth, face-to-face

interviews were conducted with the facilitator who had facilitated the Workshop and two Workshop participants within three months of their attendance of the Workshop. A further interview with the second facilitator who alternates with the Workshop facilitator offered an additional source of data.

Summary of study findings

Transformative learning theory explains how the adult learner can move beyond being merely informed by an educational intervention to becoming transformed by it, thereby enhancing the learning outcome. The ideal learning outcome for the adult learner is to be able to solve problems autonomously, in this case regarding personal spending and saving, without looking to others in authority or to traditional and cultural ways for answers.

The study showed that there were indeed components of transformative learning evident in the Workshop facilitation and experienced by the study participants but that the nature of these components were embryonic. Further development of these emergent elements is needed in order for them to be identified as fully fledged components crucial for true transformative learning to take place.

4. Significance of the study

Owing to the deep-seated influence of a learner's worldview in prescribing how to spend his or her money, against the backdrop of the broader South African culture of indebtedness, it is only through experiencing true transformative learning that adult learners can identify and understand the belief systems that shape the way they think about their indebtedness. By critically reflecting on the suitability of these belief systems to solve personal debt-

related problems and trying out new ways of doing things based on these new perspectives, components of which form the basis for true transformative learning, adult learners will have a stronger chance of overcoming their indebtedness in a long-term sustainable fashion.

While this study deals with transformative learning in respect to alleviating personal indebtedness, the broader significance in the field of adult education is to gain a deeper understanding of the type of education that best leads to meaningful and sustainable change in adults for their betterment. If we, as adult educators and curriculum designers, understand how best to provide knowledge coupled with a better understanding of how humans engage with new information to the extent that they can apply it in their world, we can design and implement more effective interventions for a range of human behaviour besides debt alleviation such as medication compliance, drugs and alcohol avoidance, health and safety issues in the workplace, amongst others.

5. Limitations of study

While the data set included observing fifteen participants, the subsequent limited data set of the two female Workshop participant-interviewees was a factor beyond my control as participation in the study was voluntary. However, the nature of the in-depth interviews and the candour of the interviewees sharing often highly personal and embarrassing experiences and attitudes provided the study with valuable insights. Moreover, the interview data from the two participant interviews can be regarded as representative of the larger group of fifteen and was triangulated with facilitator interview data and with workshop observation and note-taking.

The focus of this study was not on the agency of the group of learners to bring about transformative change in their own and others' lives by considering broader structural or group elements but rather on the *individuals* in their contexts. As researcher of this small-group study, I adopted an individualistic, personal lens in looking at these adult learners and their abilities to experience transformative learning.

6. Organisation for the remainder of the study

Chapter Two provides a review of the literature relating to the focus points inherent in the research question, namely, (1) the South African indebtedness culture, (2) the essential foundations for understanding how adults learn, (3) fostering transformative learning in the classroom including (a) the core concepts of Jack Mezirow's Transformative Learning theory, (b) the role of the facilitator in fostering transformative learning in the classroom, (c) the role of mediation in socio-cultural learning theory; (4) obstacles to learning and acting on new insights including (a) experience and the adult learner, (b) resistance to change and (c) the collaborative assistance of critical friends.

Chapter Three presents the methodology and procedures used to collect and analyse the data. Firstly, I describe the group of interest from which the study participants were generated and the process I utilised for selecting the final participants. Secondly, in describing the data collection process, I discuss why the qualitative research methodology underpinned by an interpretive paradigm was appropriate for this study; the implications that the interpretative approach has on my level of participation as researcher and my role as a research instrument; and the suitability of using the observation and face-to-face interview methods for collecting data. Included in this section is a comment on the nature of

the interview questions used in the interviews; the potentially problematic concept of social desirability bias and how an effective interviewer may serve to mitigate this bias. I describe the observation and interview settings and how I recorded the data. Thirdly, I outline the ethical considerations of this study. Fourthly, I describe and motivate the utilisation of the thematic analysis method for analysing the data from both Workshop observation and interview data.

Chapter four reports the findings and results of the study. The first section outlines the demographic information about the four interviewees and classroom learners participating in the study. A description of the Workshop follows. The next section reports the findings from the classroom observation and interviews. I have chosen to represent the findings thematically as they relate to the four main components of transformative learning theory namely, (1) triggering transformation; (2) critical reflection; (3) critical discourse and (4) willingness to act, as observed in the Workshop session and gleaned from the interviews. The final section reports findings related to the facilitator's role in fostering transformative learning in the classroom.

Chapter Five presents a discussion of the conclusions I have drawn from the findings and results of the data analysis in Chapter 4. Thereafter, I offer recommendations emerging from this study for the practitioners of adult education with particular reference to the Workshop or similar financial interventions.

CHAPTER TWO

LITERATURE REVIEW

My argument states that if transformative learning conditions are identified as being present in the Workshop and adult learners experience a worldview shift (of their indebtedness situation), they will successfully implement positive changes towards alleviating their debt. This chapter provides a review of the literature relating to the focuses inherent in the above argument.

This chapter is divided into sections relating to these focus points that include (1) the South African indebtedness culture, (2) the essential foundations for understanding how adults learn, (3) fostering transformative learning in the classroom including (a) the core concepts of Jack Mezirow's Transformative Learning theory, (b) the role of the facilitator in fostering transformative learning in the classroom, (c) the role of mediation in socio-cultural learning theory, (4) obstacles to learning and acting on new insights including (a) experience and the adult learner, (b) resistance to change and (c) the collaborative assistance of critical friends.

1. The South African culture of indebtedness

This study deals with South Africans in debt. The reason why people go into uncomfortable debt is complex and multi-layered. While this study focusses on indebtedness as a result of a person's personal beliefs and attitudes towards money, it must be acknowledged that there are broader contextual and structural reasons which serve to promote this culture of indebtedness.

James (2016) offers an historical explanation for South Africa's problem of indebtedness. "The pressure to liberalise at breakneck speed" (227) coupled with the ruling elite's own agenda and the high expectations of subsequent wealth and comfort from the populace, resulted in "a liberation that has been described as 'precarious'" (Barchiesi 2011 cited in James 2016:228). Furthermore, various stakeholders such as politicians, unions, human rights activists and big business have contradictory agendas which have contributed to this complex environment.

Formerly denied credit under apartheid, Black consumers took advantage of the opportunities of credit offered to them in their quest to fulfil the post-apartheid promise of prosperity and upward mobility. "Analysis showed that salary- or wage-earning consumers were most likely to be over-indebted" (James 2014: 20). Those who lived under 'credit apartheid' before the 1990s and who were earning regular salaries were now being offered a large number of loans from institutions from the formal financial sector. These earners qualified for credit and were taking up these loan offers, often to their disadvantage as they could not service their debt. Of concern was the prevalence of reckless borrowing amongst the new black middle class comprising state-employed teachers, nurses, policemen etc. and those earning low to middle wages in state-owned companies (James 2014:20).

To meet this growing need, micro-lending businesses flourished, frequently loaning money at uncapped interest rates to consumers who were unable to service their debt and appropriating borrowers' ATM cards as loan security. The government responded to the negative effect of reckless lending by passing new legislation in the 2007, the National Credit Act (NCA).

As a result of this regulation, three lending sectors emerged. Firstly, the formal financial sector consisting of the banks (Absa, FNB, Nedbank and Standard) offered credit cards and loans for housing and vehicles. Additionally, retailers offered their customers store cards to be used for clothing, food, furniture and household appliances on instalment payment plans.

Secondly, a new micro-lending sector emerged which offered predominantly short-term, smaller loans. As part of the formal lending sector, these micro-lenders were required to be registered with the NCA and therefore obliged to cap their monthly interest rate and to adhere to certain regulations.

A third lending sector emerged which was informal and unregistered with the NCA; community moneylenders in the black townships and villages, otherwise known by borrowers as loan sharks or “mashonisas” (a Zulu word meaning ‘one who impoverishes’). They would use the illegal practice of taking and using borrower’s ATM cards as a form of security for the loan and charging uncapped monthly interest rates (James 2014: 20).

This access to credit afforded the rapidly growing middle class to buy not only material things but it offered hope of being able to have a desired lifestyle formerly reserved for those better-off than themselves. However, for many borrowers who were unable to repay their debt, their hope for a better future turned into one of crisis and further marginalisation (James 2014:17).

The consumer was (and still is) able to source credit from all three sectors, utilising credit cards and loans from the banks, store cards from a selection of retailers and having access to small, short term loans from both legal and illegal money-lenders. Often, the loan they

secure from the informal micro-lenders is used to pay off debt in the formal sector (James 2014: 21).

The relative ease of obtaining credit cards is indicative of the reckless lending of many formal institutions resulting in many people unable to meet their repayment obligations. The Consumer Credit Market report published by the NCR (National Credit Regulator) reported that by the end of December 2019 there were 25.20 million credit-active consumers. Of these, the number of consumers considered not to be in good standing (impaired records regarding repayments) numbered 10.71 million (NCR 2019:1). While this number is concerning, it does not include loans made with illegal money lenders and the informal lending activities between people with their families and friends. Therefore, the actual number of people unable to repay loans may be significantly higher.

With regards the formal household sector, a sound economy impacts positively on levels of debt. Vulnerable economies however are impacted by global financial crises such as the financial crisis of 2008-2009 which impacted South Africa by significantly escalating its household debt to income ratio (Meniago et al 2013:1).

A study was conducted to understand possible reasons for the high level of debt among households in South Africa. It found that positive changes in prices of houses, inflation, GDP, spending on household consumption items, and increase in savings gave confidence to homeowners to borrow more and creditors to lend more which, in turn, increased household debt. On the other hand, it found that when household incomes decreased alongside the fall in the prime lending rate, households borrowed more. The high rate of

unemployment in South Africa was adversely linked to higher household debt (Meniago et al 2013:7).

2. The essential foundations for understanding how adults learn

While there have been many contested approaches put forward as to how adults learn, not one has stood out as the established authoritative theory of adult learning. One reason for this is the difficulty of conducting a direct experimental study of the learning process. While we can make use of electrodes on the brain to study what happens to brain cells when stimulated, "it cannot show us the inner processes of combination, construction and transformation which we have all agreed to call learning" (Morphet 1992:87-88).

However, these processes may be studied by observing adults' behaviour in the learning process and then making an interpretation of this action. (The term 'action' refers both to physical actions and the mental motivation behind these actions.) However, the nature of interpretation is that it is not definitive; it is open to uncertainty and alternative interpretations. In the adult learning field "we can only hope for a more or less successful explanation of the things we can observe and of the connections between them" (Morphet 1992:88).

The second reason is that most research into learning has taken place with children whose biological and mental growth is different to that of adults. Significantly, children are learning about their environment for the first time. In contrast, when adults start learning something new, "they have to overcome the fact that they have always already internalised some form of learned behaviour that is connected to the task which they are about to

tackle” (Morphet 1992:89). This previous internalised behaviour may act either as an obstacle to or an enabler of learning for the adult.

Piaget’s logico-mathematical thought

The field of adult learning has benefitted from studies with child learning through the work of Piaget who, after extensive studies, claimed that his theory of how the mind developed cognitively could be applied universally. His theory posits that all children moved through three main stages of development and that by late adolescence, everyone (unless they were impaired in some way) inherited the same basic cognitive structure and capacity to solve problems in the mind without having to conduct concrete experiments to come to the solutions. Piaget named this logico-mathematical thought and importantly, viewed this as the underpinning of all thought and learning in adults. He explained that the reason for some adults learning better or faster than others is because “they have developed the means to use their capacity for logico-mathematical thought in more effective and productive ways” (Morphet 1992:89). The important implication is that there are no genetic, natural obstacles to learning and that a group or individual (by gender, class, race, oral or literate societies) does not have less or more capacity for formal operational thought than another.

Vygotsky: the social context of learning

Unlike Piaget who studied individual children solving problems on their own, the Russian psychologist, Lev Vygotsky, observed children in a social context, “in normal family conditions of peasant life, not the laboratory” (Morphet 1992:90). He noticed that children never approached problem solving situations without asking for help (either verbally or

otherwise) from caregivers. Those giving assistance would not only help solve the problem such as picking up an object for them but would also help the child learn the more generalized notion of picking things up. This type of interaction was usually accompanied by some form of verbal comment or instruction for example, 'try picking it up from the other side'. Vygotsky noticed the crucial role of language in the interaction. At first, young children would mimic their caregiver's comments but as they grew older, they no longer spoke the words but still used the concepts that had earlier been accompanied by language. Vygotsky concluded that the child had internalised language and that the words and the rules were 'forgotten'.

Critical to Vygotsky's learning theory is that "through processes of social interaction throughout childhood, every person reached adulthood with an internalised set (or sets) of rules which made it possible for their cognitive capacities to be put to work in particular ways, for particular ends" (Morphet 1992:92). This particular way of using their cognitive means was unique to each person while at the same time something they shared with others with whom they are culturally linked. Therefore, according to Vygotsky, cognitive action is a result of a combination of culture and biology (Morphet 1992:92).

We have a tendency to think that our view of the world is the way things truly are. It takes effort to remember that "we are constructing the world we see all the time, and that we can't, except with great difficulty, jump to another vantage point to get a better view" (Morphet 1992:95). We can't learn because we can't see the problem from a different perspective and so cannot see what needs to be done. We don't know that we don't know. We can't see because we have "forgotten the ways in which [we] learned how to

understand things” (Morphet 1992:95) and it is that provides a blockage to our learning in a formal context.

Morphet’s (1992) argument is that the adult learner needs to unlearn internalised behaviour that hinders learning. Learning an entirely new set of skills or changing the way s/he understands how things work in the world, requires the learner to become aware that “a particular way of seeing and understanding is neither natural, nor inevitable, but learned” (Morphet 1992:101). A learner’s deeply embedded practices and perspectives need to be revealed so that a new framework of learning is possible.

3. Fostering Transformative Learning in the Classroom.

(a) Transformative Learning Theory: Core concepts

According to Jack Mezirow (2000:3), a condition that defines our being human is the pressing need to understand the significance of our experiences in the world and to integrate this meaning into what we already know about how the world works. If we are unable to understand a dilemma or solve a problem, we may (without questioning) look to others in authority or to traditional ways for the answers.

In a world where truth, knowledge and circumstances are constantly changing, it is crucial that adult learning is concerned with “formulating more dependable beliefs about our experience, assessing their contexts, seeking informed agreement on their meaning and justification, and making decisions on the resulting insights” (Mezirow (2000:4). Mezirow (1997:11) believes that “transformative learning ... is the essence of adult education” and has spent many years refining and building upon his theory which he first presented in 1978.

Transformative learning theory is described as a process of “getting beyond factual knowledge alone to become changed in some meaningful way by what one learns” (Johansson 2008:1). It explains how the adult learner can move beyond being merely informed by an educational intervention to becoming transformed by it, thereby enhancing the learning outcomes.

“Learning is understood as the process of using a prior interpretation to construe a new or revised interpretation of the meaning of one’s experience in order to guide further action” (Mezirow 2000:5). The foundational years of childhood learning from socialisation and schooling teach us to look at those in authority for guidance such as parents or caretakers. However, as we move into adulthood and are faced with rapid change, conflicting notions of differing value systems, beliefs and social practices evidenced around us in our modern world, we are forced to find new ways of knowing in order to understand our place in this ‘new’ environment. “Rather than merely adapting to changing circumstances by more diligently applying old ways of knowing, they discover a need to acquire new perspectives in order to gain a more complete understanding of changing events and a higher degree of control over their lives. The formative learning of childhood becomes transformative learning in adulthood” (Mezirow 1991:3).

Perspective transformation, as it applies to adult learning theory, is the process by which adult learners are able to change or transform their highly individualistic frame of reference as attitudes, opinions and interpretations that we used as children for problem-solving may not apply to us as adults.

Making Meaning

The way we adults interpret events and respond to them is deeply influenced by our frame of reference built up over the years from our interaction with the world. Our frame of reference or meaning perspective is acquired, mostly passively or unintentionally, through our affective relationships with primary caretakers during childhood and adolescence years. “The more intense the emotional context of learning and the more it is reinforced, the more deeply embedded and intractable to change are the habits of expectation that constitute our meaning perspectives” (Mezirow 1990:4).

Similarly, our frame of reference (meaning perspective) may be inadvertently acquired from our culture which Mezirow refers to as our “collectively held frames of reference” (Mezirow 2000:16). We are inclined to hold on to frames of reference that are complementary.

Dominant belief systems that complement our particular belief system become worldviews. An example of such is the dominance of science and technology in our modern society (Mezirow 2000:17).

We assimilate most meaning perspectives unintentionally through sociocultural influences, for example the stereotypical role of a woman or elder in the community. However, others may be learned purposefully. We may intentionally assimilate learnings of a philosophical, economic, sociological, and psychological nature. The intentional learning and adoption of Marxist perspectives is such an example (Mezirow 2000: 17).

Meaning perspectives or frames of reference are made up of higher order thinking and include our uniquely specific beliefs, attitudes, preconceptions, perceptual filters, personal ideologies and theories that provide the basis on which we interpret events and take action

(Mezirow 1990:2). They “provide us criteria for judging or evaluating right and wrong, bad and good, beautiful and ugly, true and false, appropriate and inappropriate”(Mezirow 1991a:44 cited in Tayler 2002:6). Often we are unaware of these perceptual filters and the extent to which they shape the way we think or behave. With these firmly in place, we tend to behave or think ‘automatically’ from one situation to the next (Mezirow 1997:5).

Habits of mind and points of view

Our frame of reference comprises two dimensions: habits of mind and subsequent points of view. Habits of mind refer to “broad, abstract, orienting, habitual ways of thinking, feeling, and acting influenced by assumptions that constitute a set of codes [which] may be cultural, social, educational, economic, political, or psychological” (Mezirow 1997:6). They are those taken-for-granted mind-sets which lie deeply in our being and are therefore more durable and difficult to shift. They act as filters through which we interpret the significance of an experience. Mezirow (2000:17) lists a variety of habits of mind that are sociolinguistic (e.g. social norms); moral-ethical (eg. conscience); epistemic (e.g. learning styles); philosophical (e.g. religious doctrine); psychological (e.g. self-concept) and aesthetic (e.g. values, tastes, judgements about beauty).

Points of view are an expression of these mind-sets and are characterised by beliefs or judgments we hold about something. For example, a habit of mind of ethnocentrism will express itself in a specific attitude of superiority towards others not of one’s cultural or social group, such as women or people of colour (Mezirow 1997:6).

A point of view consists of a group of meaning schemes which are “sets of immediate specific expectations, beliefs, feelings, attitudes, and judgements – that tacitly direct and

shape a specific interpretation and determine how we judge, typify objects, and attribute causality” (Mezirow 2000:18). Meaning schemes comprise our expectations of how things happen in the world and we are usually unaware of their operation. For example, the expectation that drinking water will satisfy my thirst (cause and effect) and that the sun will rise in the east (sequence of events) are both rules that are implicit and routine (Mezirow 1990:2).

While meaning perspectives are our deeply embedded overall frame of reference or view of the world, meaning schemes are the smaller components expressed as our points of view. Meaning schemes are therefore the observable signs of our worldview depicted through the way we behave or hold a particular attitude towards something, and as such, are open to frequent and regular change (Tayler 2002:6).

Points of view are not as robust as habits of mind and therefore may be subject to change as a result of a person’s mindfulness and reflection due to others’ feedback. “We can try out another person’s point of view and appropriate it, but we cannot do this with a habit of mind” (Mezirow 1997:6).

It is this habitual, unconscious nature of our meaning schemes that give rise to our automatically following certain lines of action until, through critical reflection, we can become aware of them (Mezirow 2000:18). This awareness is often brought about by a disorienting dilemma that triggers the journey of transformation.

The journey of transformation

Mezirow identified the following ten phases of perspective transformation from a study he conducted from in-depth interviews of 83 women returning to college after a long break from school (Mezirow 1995:50 cited in Tayler 2002:8).

1. A disorientating dilemma
2. A self-examination of feelings of guilt or shame
3. A critical assessment of epistemic, sociocultural, or psychic assumptions
4. Recognition that one's discontent and the process of transformation are shared and that others have negotiated a similar change
5. Exploration of options for new roles, relationships, and actions
6. Planning a course of action.
7. Acquisition of knowledge and skills for implementing one's plans
8. Provisional trying of new roles
9. Building of competence and self-confidence in new roles and relationships
10. A reintegration into one's life on the basis of conditions dictated by one's perspective

As Mezirow developed his learning theory, he added an additional phase (between phases 8 and 9) of "renegotiating relationships and negotiating new relationships" which echoed the vital element of critical self-reflection (Mezirow 1994a cited in Kitchenhaum 2008:113).

The eleven transformative phases may be grouped into four main components crucial for transformative learning to occur: experience, critical reflection, reflective discourse and action. The learner's particular experience starts the process but merely having the

experience is not sufficient. The learner must critically examine their beliefs, assumptions and attitudes underpinning their interpretation of the experience thus setting in motion a reconsideration of “specific assumptions about oneself and others until the very structure of assumptions becomes transformed” (Mezirow 1981:8 cited in Merriam et al 2007:134).

Four main components of transformative learning

1. Experience: triggering transformation

Mezirow argues that “we do not make transformative changes in the way we learn as long as what we learn fits comfortably in our existing frame of reference” (Mezirow 1997:7).

Often the journey of transformation is triggered by a life crisis (divorce, death or job change for example) or an experience that challenges our prejudices. This “disorientating dilemma” may be induced by events such as an eye-opening discussion, reading a book or attempting to understand a different culture to our own, which opens our eyes to different worldviews, challenging those which we hold. They do not fit in with our old way of understanding the world and we have trouble finding solutions that worked for us in the past. So we start the journey to find new perspectives to make sense of our predicament (Mezirow 1990:14).

Mezirow argues that it is through the combination of critical reflection and critical discourse that, as adult learners, we are able to shift our worldview to be more all-encompassing, discerning, and open to new ideas and ways of looking at the world. This equips us to be able to deal more competently with a wider range of life experiences (1990:14).

2. Critical reflection

For Mezirow, it is the personal journey of perspective transformation that allows us to become “critically aware of how and why our presuppositions have come to constrain the way we perceive, understand, and feel about our world” (Mezirow 1990:14). A crucial aspect of learning in adults is the ability to change existing or create new meaning schemes. We can only do this by critically reflecting on our past experiences to identify how and why our assumptions may have moulded the way we see the world and what factors have distorted these assumptions (Mezirow 1990:5).

While it is important to identify and understand our meaning schemes, Mezirow argues that it is even more important in adult learning to “[reflect] back on prior learning to determine whether what we have learned is justified under present circumstances” (Mezirow 1990:5). The distinction is made between drawing on prior learning reflexively and reflecting on what one knows already in order to act: “simply reflexively drawing on what one already knows ... is not the same thing as reflection” (Mezirow 1990:6).

It is this critical self-reflection that is a key element to perspective transformation. For example, if a learner was persuaded to adopt a point of view without acknowledging the deep feelings associated with his/her old meaning scheme or perspective, perspective transformation would not happen. S/he would not question the authenticity or usefulness of the new point of view (Kitchenham 2008:113).

Critical reflection in instrumental and communicative learning

The overarching goal of transformative learning is for adult learners to think and act autonomously and responsibly. However, often learners wish to focus on learning practical skills in the short term such as gaining mastery over their indebtedness, for example. It is important therefore for both educator and learner to be clear as to the learner's short-term objectives and long-term goal in a particular educational intervention. It falls on the educator to help learners define and reach their short term objectives in such a way that they ultimately fulfil their long-term goal of functioning as "more autonomous, socially responsible thinkers" (Mezirow 1997:8).

Assisting learners in solving a problem involving a specific task involves what Mezirow (1997:9) terms "instrumental learning", whereas "communicative learning" is concerned with learners reaching their long-term goal of becoming autonomous thinkers through acquiring skills to critically reflect on their own assumptions. Mezirow (1990) differentiates between the nature of reflection experienced in both types of learning.

Reflection, when experiencing instrumental learning, happens when we consider a host of aspects related to the problem such as identifying the options relevant to complete the task, the effectiveness of previous strategies used, what we may expect to be the outcome if we act in such a way, amongst others. Moreover, we may reflect on whether or not our actions are in line with our set of values and goals. The results of our problem-solving are observable and measurable in terms of performance and productivity. Instrumental learning is essentially "canonized by the natural sciences, that we all use or misuse in learning how to **do things**" (Mezirow 1990:8).

However, Mezirow (1990) argues that communicative learning is of greater importance to most adult learning. It is “**understanding the meaning** of what others communicate concerning values, ideals, feelings, moral decisions, and such concepts as freedom, justice, love, labor, autonomy, commitment, and democracy” (Mezirow 1990: 8). However, the truth of assertions involving these concepts is difficult to prove empirically so the learner is required to “become critically reflective of the assumptions underlying intentions, values, beliefs, and feelings” (Mezirow 1997:6). The learner may either rely on those who we believe to be informed and objective to decide for us or we can engage in discourse with others to attempt to validate what is being communicated.

Transformation of our frames of reference occurs through “critical reflection on the assumptions upon which our interpretations, beliefs, and habits of mind or points of view are based” (Mezirow 1997:7). We can become critically reflective of assumptions we and others make when we are learning instrumentally or communicatively. It can happen when we read a book, on hearing another’s point of view or engaging in solving a task-oriented problem or assessing our own ideas and beliefs through self-reflection. We can critically explore assumptions supporting our own personal belief system but also those “supporting a social, cultural, economic, political, educational, or psychological system” (Mezirow 1997:7). It is through critical reflection and transforming our habit of mind that brings about transformations in our frames of reference that is the goal of transformative learning.

3. Critical Discourse

For Mezirow, when we are able to identify our discomfort and then engage in dialogue with other people by ‘critically examining evidence, arguments, and alternative points of view’

(Mezirow 1997:6), we have a greater likelihood of arriving at a reasoned, well thought-out understanding of our predicament and the possibilities of acting on these insights.

Under ideal circumstances, discourse would have “accurate and complete information, be free from coercion and distorting self-perception, be able to weigh evidence and assess arguments objectively, be open to alternative perspectives, be able to reflect critically on presuppositions and their consequences, have equal opportunity to participate (including the chance to challenge, question, refute, and reflect, and to hear others do the same), and be able to accept an informed, objective, and rational consensus as a legitimate test of validity” (Mezirow 1991:78 cited in Kitchenham 2008:114). Transformative learning is a social process where discourse with peers is crucial in order for an individual to begin to understand and form new meaning perspectives (Mezirow 1997:10).

4. Action: Willingness to act

To question the validity of our meaning perspectives is often to shake the basis on which our self-concept is formed, bringing about a strong emotional reaction and often fear.

Transforming our meaning perspectives therefore involves our mind, our emotions and our willingness to act upon our new insights (Mezirow 1990:12).

An individual may take “immediate action, delayed action or reasoned reaffirmation of an existing pattern of action” (Mezirow 2000:24 cited in Merriam et al 2007:135). Action may take the form of an individual simply making a decision about an issue or actively taking part in collective social action. While transformation is an essentially individual process, Mezirow argues for social action under certain circumstances: “when the disorienting dilemma is the

result of oppressive action, the person needs to take individual or collective action against the oppressor” (Mezirow 1997b:60 cited in Merriam et al 2007:135).

(b) The Facilitator’ Role in Fostering Transformative Learning in the classroom

If the goal of adult learning is to “help the individual become a more autonomous thinker by learning to negotiate his or her own values, meanings, and purposes rather than to uncritically act on those of others” (Mezirow 1997:11), educators must ensure that learners acquire the necessary skills crucial for transformative learning.

Educators must assist learners to become critically aware of their own assumptions and those of their fellow learners; to reframe problems from different viewpoints using their (the learners’) imagination and to effectively engage in discourse (Mezirow 1997:10). Thus the role of the adult educator moves from being merely a subject matter expert to that of “facilitator and provocateur” (Mezirow 1997:11) in creating a learning environment where learners not only learn from each other but help each other solve problems in groups.

Fostering discourse in the classroom requires the facilitator helping adults learn how to find agreement rather than find argument within a group or individual dialogue. This involves having an empathetic appreciation of others’ viewpoints as the main focus in discourse in order to arrive at a new understanding (Merriam et al 2007:134).

Facilitators must set learning objectives that comprise autonomous thinking through exercises involving critical reflection and learner-centred discourse. They should pose problems that require imagination from the learners, encourage participation and interaction from learners, and include group problem-solving scenarios to foster group

discussions in order to reach reflective decisions. “Learning takes place through discovery and the imaginative use of metaphors to solve and redefine problems” (Mezirow 1997:10). Moreover, learning content should mirror the learners’ real life experiences.

It may be necessary for the educator to reframe questions from learners according to their level of understanding in order to encourage discovery learning and include teaching methods such as group projects, role play and case studies. Teaching methods may include learning contracts, group projects (such as action research projects), case studies, ‘what-if’ scenarios and role play. These transformative learning methods are designed to encourage the learners to “actively engage the concepts presented in the context of their own lives and collectively assess the justification of new knowledge” (Mezirow 1997:10).

In order to foster critical reflection and gain experience in discourse, the educator should task the learners with identifying and examining their own assumptions as well as those of their fellow learners using methods which include, amongst others, critical incidents, raising consciousness, biographies and social action participation. These methods are used to focus the learner on “discovering the context of ideas and the belief systems that shape the way we think about their sources, nature, and consequences, and on imagining alternative perspectives” (Mezirow 1997:11).

(c) The role of mediation in Vygotsky’s socio-cultural learning theory

The Workshop is concerned not only with transformative pedagogy, but also with the transmission of conceptual knowledge such as financially-related concepts. The role of the facilitator as a skilled other and the process of mediation in the transmission of such

knowledge within the classroom are expounded upon in Lev Vygotsky's socio-cultural approach to adult learning.

Central to Vygotskian learning theory is that learning and teaching is socio-culturally grounded where knowledge is shared and jointly constructed through mediating tools, primarily language, that are meaningful to the participants (Hardman 2011: 27). This approach stresses the mutually dependent relationship between the individual and society or community in the construction of knowledge. Essentially, culture provides the context for all human activity and learning and development is mediated by language or symbolic tools (John-Steiner & Mahn 1996:191).

Humans are born with certain basic biological processes (such as perception, for example) which are developed through social interaction with others who are more competent than s/he, such as his/her mother. It is the mother therefore who initially mediates the child's interaction with their environment making use of culturally meaningful tools such as language and mimicry (Hardman 2011: 28-29). Higher cognitive functions such as language, music and art appreciation, aspects that make us uniquely human, first begin socially. It starts with the young learner who is introduced to a particular concept through social and cultural interaction with a "culturally more competent" person such as his/her mother or caregiver. The learner, if the quality of mediation is appropriate, attaches their own unique meaning to the concept through their own practical application of their understanding of the concept (Hardman 2011: 29). In other words, "meaning is not something that resides in objects but is rather derived through interaction with others" (Hardman 2011: 28).

It is this concept of guided assistance within a learning space that Vygotsky argued was important for productive learning to take place as a “student can accomplish more with assistance than on their own” (Hardman 2011: 32). He termed this space the Zone of Proximal Development (ZPD). When a learner engages in a task or wants to solve a problem, the ZPD opens up. The ZPD refers to the distance between a learner’s ability to do something on their own and what s/he can do with assistance of a mediator (facilitator or teacher). It may be said to be the potential of a learner to learn new things so where a learner benefits greatly from this mediated assistance, his ZPD is described as “expansive”. Conversely, a ‘restricted’ ZPD is one where the learner does not benefit greatly from the knowledgeable mediator’s assistance. This assistance is in the form of social interaction where, for example, the learner asks a question of the teacher. Through dialogue between teacher and learner, the teacher understands the extent to which assistance is required (Hardman 2011:33).

Mediation, for Vygotsky, is understood as “the guidance of a more expert peer or teacher” (Hardman 2011: 27) and is essential in the development of higher cognitive functioning. The purpose of mediation in the ZPD is to develop the learner’s abstract thinking or ‘scientific’ concepts which are learnt in a formal educational environment rather than those spontaneous concepts the learner discovers in his everyday life. General everyday knowledge is insufficient for getting beyond a basic level of understanding (Hardman 2011: 41). However, through mediation, the teacher can connect scientific knowledge to the learner’s lived experience in order to make these concepts more meaningful. “In a problem involving scientific concepts, he must be able to do so in collaboration with the teacher

something that he has never done spontaneously ... we know that the child can do more in collaboration than he can do independently (Vygotsky 1987 cited in Hardman 2011: 42).

Explicit guided instruction through communicative interaction in the ZPD therefore is vital to the development of the learner's understanding of scientific concepts. The teacher is encouraged to set a task that is beyond the capability of the learner and then give him/her the cognitive framework, the scaffold, to assist the learner to solve the problem (Hardman 2011:41). The idea of 'scaffolding' is where the expert "provides the skills, strategies and links that the learners are unable to provide to complete the task. Gradually, the level of support (the scaffolding) is reduced until the student is able to stand alone" (Herrington 2010:33). In order for the learning to be seen as successful, the learner must be able to eventually complete such a task independently, without the instructor present.

How to facilitate learning in the ZPD

The concept of scaffolding or guided assistance may be used as an effective teaching strategy to mediate learners' access to knowledge. Teachers may use the following main strategies to guide learners' behaviour in the ZPD. Teachers should model appropriate learning behaviour for their learners including demonstrating the cognitive steps needed to get to the correct answer and practise effective instruction coupled with feedback and encouragement. Feedback serves to ensure that the learning task stays on track and praise helps with alleviating potential learner frustration.

Where a learner is not familiar with a specific task, the facilitator should structure the learner's learning experience with helpful tools such as a framework to assist him/her with engaging with the content; breaking down a difficult or complex task into smaller,

manageable tasks or pointing out important issues or discrepancies. The use of appropriate questioning of the learner by the teacher will help in understanding the extent of the learner's actual level of development and thereby his ZPD. Furthermore, questioning may be used as a strategy for getting the learners' attention to the task on hand (Wood et al (1976) and Tharp and Gallimore 1993 in Hardman 2011:38, 39).

Mediating tools and symbols

Sociocultural theorists such as Brown et al expanded the concept of learning in the ZPD to include not only people as active agents with varying levels of proficiency but "artefacts, such as books, videos, wall displays, scientific equipment and a computer environment intended to support intentional learning" (1993 cited in John-Steiner & Mahn1996:198,199).

4. Obstacles to learning and acting on new insights

Mezirow argues that individual or social action comprises three steps. Firstly, the individual identifies the need for change which comes about from reflecting critically on his or her experience and the inherent assumptions and prejudices. Secondly, solidarity must be established with others who are likewise committed to change. This can take the form of conversing with others about his or her new viewpoint to arrive at the best appropriate decision. The last step is to "learn what actions are appropriate in particular situations to implement change" (Merriam et al 2007: 134) and to act on this new worldview. However, our readiness to take action may be inhibited by factors beyond or within our control (or both), by one's current circumstance or condition of mind, or by having insufficient skills or information in order to act (Mezirow 1990:12).

(a) Experience and the adult learner

The adult learner carries his/her own personal history with them, mental and emotional baggage (from the various roles s/he plays) accumulated throughout their lives, as well as skills which they have developed to deal with life and work challenges. Morphet (1992:93) emphasises the important link between the early process of when the adult first internalises a concept as a child and the set of skills s/he has learnt through life experience. This link allows us to see adult learning as a complex set of internalised rules based on social interaction (1992:93).

The experience that the adult learner brings to a non-formal learning experience (where there is a facilitator and programme) may “make some kinds of learning easy, speedy and powerful and they throw open the doors to some forms of new information. But they can also operate as a barrier, making other kinds of learning difficult and slow, keeping some doors closed” (Morphet 1992:94). Experience may serve either as a barrier or a conduit to learning depending on how contradictory this new information is to his/her internalised set of rules. If the rules s/he knows are applicable to the task on hand, s/he finds it easy to grasp and integrate into their existing framework of knowledge thereby expanding their “repertoire of rules, and ... can continue to draw on [his] well-established day-to-day knowledge. Success follows” (Morphet 1992:94). However, if they are confronted with a new problem whose concepts are strange to them, they may struggle to get past the barriers set up by their old learning patterns which get in the way of their seeing problems as something new, outside of their framework. Their experience gets in the way as they try to call on their own inner history to assist in solving the problem. Because they see it

through their perceptual filters, they try out solutions that worked for them in the past from their repertoire of rules as they do not know any other rules.

(b) Resistance to change

Our set of values and the way we see ourselves are firmly embedded in our frames of reference, giving us a “sense of stability, coherence, community, and identity.

Consequently, they are often emotionally charged and strongly defended” (Mezirow 2000:18). Our perceptual filters are resistant to change so when we are faced with situations where ideas or behaviours do not fit comfortably within our framework, we tend to label them as nonsense or irrelevant, thus avoiding to deal with them (Mezirow 1997:5).

Additionally, our meaning perspectives influence our understanding of our personal identity and self-worth (Mezirow 1990:3). How we feel about ourselves is a result of repetitive emotional experiences of which we are mostly unaware and it is “because of such affectively encoded experience [that] each person can be said to live in a different reality” (Mezirow 2000:16).

Perspective transformation can be painless or significantly difficult for the individual. Firstly, involving little or no difficulty, it may occur through an accumulation of changed meaning schemes. For example, a teacher, having observed how he has learnt keyboard shortcuts in a computer software programme realise that he can use those same methods in related programmes (Kitchenham 2008:112). On the contrary, perspective transformation can be “epochal ... [and] ... painful” (Mezirow 1985:24 cited in Kitchenham 2008:112) as this type of meaning scheme transformation involves a complete and critical re-examination of oneself in terms of previously held values and beliefs. For example, a teacher who critically

examines his attitude towards technology and its use in the classroom and realises that what he previously believed is no longer valid for him (Kitchenham 2008:112).

(c) The collaborative assistance of critical friends

Brookfield believes that critical reflection must be a social process as we need a community of peers who can assist us to identify our assumptions and reflect them back to us in “unfamiliar, surprising and disturbing ways” (Brookfield 2000:146). Brookfield acknowledges that this process of critically examining the basis of our being brings with it an instinctive amount of resistance and anxiety. We have lived our lives for many years based on certain assumptions and by identifying and questioning these, we become fearful of our discovery of the possibility that they make little sense (Brookfield 1995:2). Our critical friends, by sharing their own critical journeys, provide emotional support and help us sustain our commitment to the difficult task of the critical journey and the subsequent transformations it incurs (Brookfield 2000:146).

Conclusion

Chapter Two began with a brief outline of the historical growth of the South African culture of indebtedness and how, together with other factors, have resulted in present high household debt. This was followed by a discussion outlining the difficulties that arise when attempting to establish an authoritative theory of adult learning and how studies with child learning have had a bearing on our knowledge of how adults learn. Thereafter, a brief summary followed of Jean Piaget’s and Lev Vygotsky’s contributions to adult learning leading us into a larger section outlining the core concepts of Jack Mezirow’s transformative learning theory. The important role of the facilitator in fostering transformation in the

classroom was discussed in light of Mezirow's learning theory. Thereafter, a summary was presented of Lev Vygotsky's concept of the teacher as mediator in the transmission of conceptual knowledge in a non-formal setting such as a classroom. The final section discussed some obstacles to learning that may be experienced by the adult learner.

Chapter Three presents the methodology and procedures used to collect and analyse data pertaining to the problem statement.

CHAPTER THREE

METHODOLOGY

My argument states that if transformative learning conditions are identified as being present in the Workshop and adult learners experience a worldview shift (of their indebtedness situation), they will successfully implement positive changes towards alleviating their debt. The research questions inherent in this statement are three fold: Firstly, what conditions are present in the Workshop that are seen to be fostering transformative learning as well as cognitive learning? Secondly, if learners experience a shift in their worldview as a result of participation in the Workshop, what is the nature of this change as understood through transformative learning theory? Thirdly, what other conditions (structural, socio-cultural and personal) do participants perceive or experience that either hinder or enhance their applying changes in alleviating their indebtedness?

This chapter presents the methodology and procedures used to collect and analyse data to answer these three main questions. Firstly, I describe the population from which potential participants were generated and the process I utilised for selecting the final study participants. Secondly, in describing the data collection process, I discuss why the qualitative research methodology underpinned by an interpretive paradigm was appropriate for this study; the implications that the interpretative approach has on my level of participation as researcher and my role as a research instrument; and the suitability of using the observation and face-to-face interview methods for collecting data. Included in this section is a comment on the nature of the interview questions used in the interviews; the potentially problematic concept of social desirability bias and how an effective interviewer

may serve to mitigate this bias. I describe the observation and interview settings and how I recorded the data. Thirdly, I outline the ethical considerations of this study. Fourthly, I describe and motivate the utilisation of the thematic analysis method for analysing the data from both Workshop observation and interview data.

1. Group of interest and participant selection

A financial literacy classroom-based programme (the Workshop) was offered to call-centre agents at their Company's premises in Cape Town over a three-month period, once a week. Attendance was free, voluntary and available to all employees. The sampling for this study was drawn from one of these Workshops, conducted in March 2019, where 15 call-centre agents were in attendance. The group of 15 covered a broad spectrum of people across gender and race, aged between 21 and 45 years old with a minimum of a matriculation which was the minimum educational requirement of this job. The levels of work experience ranged from those who had been with the Company for only four months to those who had been there for more than ten years. The facilitator had conducted this programme over the three-month period, with different participants each time as the Company did not allow employees to repeat attendance.

I observed the classroom facilitation of this Workshop over the five-hour duration, in addition to conducting in-depth interviews with the facilitator and a small number of participants within three months of the Workshop (June 2019).

a. The study participant selection process

After the participants had settled and introductions made all round, the facilitator introduced me. I briefly explained the reason for being there, thanked them for allowing me to sit in on the session, unobtrusively sitting at the back of the classroom, and asked them to ignore me, stressing that I was not participating in the activities in any way. I emphasised that I was an independent researcher with no ties to the Company and reinforced that whatever was said and done in the classroom would remain confidential.

Additionally, I requested those interested in participating in a face-to-face interview within three months of this Workshop to be conducted outside the work environment, to fill out an initial brief questionnaire which would take less than five minutes. The first page gave my contact details and credentials, my affiliation with UCT, the reason why I was undertaking this study and the conditions of their participation, emphasizing their anonymity and the confidentiality of their answers. The second page was a brief questionnaire requesting their demographic details; education level; age; gender, race, economic status, family environment with respect of dependents, and whether or not they had ever attended a similar financial educational programme.

As I also wanted to gauge, on a superficial level, their attitude towards the level of their indebtedness and how confident they felt to get out of debt, they were asked to fill in a Likert-type attitude scale which included five statements alluding to these issues, with five possible responses that ranged from strongly disagree to strongly agree, including a neutral midpoint.

This study is not concerned with further discussion about the Likert scale as a measurement of attitude as this tool was used simply as an initial measurement to gauge participants' feelings about certain aspects of their indebtedness. Suffice to note that the Likert attitude scale is one of the more well-known and used method favoured by social researchers "because of its ease of construction, application and interpretation" (Cooper 1982:15). The purpose of using this method was to screen possible participants for this study. I was selective in that I required the individual to be indebted to the degree that they were very uncomfortable with their level of debt and felt a level of disempowerment in overcoming their debt. It was important to conduct this before the commencement of the Workshop, before they had engaged with the learning.

From nine initial questionnaires returned, five employees met this 'indebtedness' requirement and expressed interest in being interviewed. However, once I had made contact with all five, two agreed to further face-to-face interviews and these became the subjects for this study as well as two Workshop facilitators. The classroom observations I made over the duration of the Workshop offered an additional source of data.

b. Description of Interviewees

Workshop participants

Both interviewees were black South African females with children of varying ages and who were uncomfortable with their level of debt.

Participant 1: 47-year-old, matriculated with three years with the Company, divorced and financially supporting two teenage children and herself.

Participant 2: 33-year old, university diploma, six months with the Company, married, co-supporting her two young children and two extended family members.

Facilitators

Both facilitators were South African and independent service providers who facilitated the Workshops, alternating each week. They had been facilitating the same Workshop for three years.

Facilitator 1: Facilitator of the observed Workshop, 46-year old black female, matriculated, divorced and supporting her two children (older teenagers) with the help of her ex-husband.

Facilitator 2: 52-year old black male, ex-high school teacher who was currently completing a part-time BA Law degree, married, co-supporting one child (teenager), with the financial assistance of his working wife.

2. Data Collection

Qualitative research methodology

As this study was concerned with discovering individuals' worlds as they experience it, the qualitative research methodology was appropriate. This methodology allowed me, the researcher, to directly interact with individuals in an attempt to "get as close to their reality as possible" (Chilisa and Preece 2005:4) by using the primary tool of one-to-one interviews with the adult learners attending the Workshop and the facilitator, supported by a classroom observation.

The conceptual framework underpinning this study is interpretive as I, the researcher, am called upon to interpret an individual's reality from the collected data.

The interpretive approach

The positivist approach to establishing truth argues that using scientific methods is the best way of understanding the social world as there are fixed natural laws that govern how the world operates and that these laws are somewhat constant across time and in different contexts. This tangible reality is identified through observation, may be tested and quantitatively measured with verifiable results. The fundamental principle is that "if something exists, it exists in a quantity and can be measured" (Chilisa and Preece 2005:24). Consequently, the research methodology used in a quantitative study is utilised to "predict, test a theory, and find the strength of relationships between variables or a cause and effect relationship" (Chilisa and Preece 2005:25) using data gathering instruments such as questionnaires, tests and experiments aimed at producing statistics.

By contrast, the interpretive approach argues that truth lies "within the human experience and is therefore multiple; it is time, space and context bound" (Chilisa and Preece 2005:28). As reality is socially constructed by human participants and there are as many non-observable realities as there are humans that are constructing them, research should "produce individualised conceptions of social phenomena and personal assertions rather than generalisations and verifications" (Chilisa and Preece 2005:28-29). The complexity of our social world affords the opportunity to the researcher to choose between opposing interpretations of the data. The researcher is required therefore to consider "the relation of parts to the whole and do it in a dynamic and interactive way that would lead to a fuller and

newer understanding of the actual life situation” (Eichelberger 1989 cited in Chilisa and Preece 2005:28). Walsham (1995:78) argues that since the interpretive researcher is not claiming to report facts but rather “their interpretations of other people’s interpretations”, it is vital that the researcher describes in detail the process by which they reached their conclusions in order to establish validity of the study. This includes details of data collection and the process of analysing the data. As an interpretive researcher, I have endeavoured to be thorough in the detailed description of data collection and analysis, and to understand my role in this process.

Researcher involvement

Walsham (1995:77) admits that the task is daunting to interpretive researchers as they are charged with accessing other individuals’ interpretations, screening them through their own perceptual filters and then writing up an account of the issue on hand to others.

Consequently, it is important for the researcher to understand his own role in this complex process as being either an ‘outside observer’ or ‘involved researcher’. An involved researcher is one who participates in action research by being either a permanent or temporary member of the field group or organisation, privy to insider information which is often of a sensitive or confidential nature. As an uninvolved observer throughout the duration of the Workshop and when conducting formal interviews with the participants, I was aware of my role as an “outside observer”. The value of being an outside observer is that study participants tend to consider the researcher as an outsider and neutral in the sense of not having a direct personal stake in the result of opinions shared. The field participants do not recognize the researcher as being associated with any particular group or person within their organisation or having any strong opinions about any workplace-

related issues (Walsham 2006:321). Consequently, I hoped that the interviewees would tend to be open and forthright in sharing their opinions once trust has been established between us, as researcher and interviewee.

Data collection methods

a. Classroom observation

I observed the five-hour facilitated Workshop with a set of questions and items to consider as a guide (see Appendix B). The disadvantage of observational research is that there is an inclination to collect a large amount of unstructured data (Cotton et al 2010: 466). In order to mitigate this, it was crucial to have my research questions guide my note-taking throughout the Workshop session. These questions addressed to what extent transformative learning facilitation techniques were evidenced in the classroom and how the individuals engaged with the cognitive aspects of the programme through a mediator (facilitator) and with each other.

The observational method allowed me to view first-hand the interactions taking place in the classroom. The advantage is that it enables data to be collected in a natural setting, in 'real time' in contrast to the more contrived interview context (Cotton et al 2010:465). The data I collected was used not only to elicit new insights but also to triangulate themes or issues gleaned from the interview data.

Although I had not screened and contacted the interviewees and therefore did not know which Workshop participants would be interviewed, I was able to use examples I had

observed as a stimulus for further discussion or elaboration in the interviews that took place later.

I chose not to video record the classroom activity as I was wary that the presence of a video camera may influence the participants' interaction to the extent that they behave differently or are less open and honest (Cotton et al 2010: 466). This would negate the advantage of the classroom being a 'natural' setting. Moreover, although recording the entire event would have enhanced the accuracy of the data collection, transcribing the session would have added considerably to my workload especially as I was undertaking the transcription myself. I did however, audio-tape some of the discussions taking place in the Workshop between participants which I later transcribed for accuracy. The small audio-recording device was unobtrusive.

b. The face-to-face interview

I chose to use the method of face-to-face interviews as the primary source of data for this study as the qualitative interview is viewed as an important setting for researchers to explore how individuals view and experience their world. Through their own words, individuals describe their experiences and opinions thereby elevating this method as a powerful tool of "producing knowledge of the human situation" (Kvale 2011a:9). Walsham (1995:78) argues that interviews are the main source of data in interpretive studies where the researcher is an outside observer. It is through the interview method that the researcher has best access to participants' own views about issues, events, aspirations and beliefs.

The research interview has been described as “a conversation with a purpose”, emphasizing its similarity to an everyday social conversation (Bingham & Moore 1959 cited in Bradburn et al 2004:8). However, contrary to a typical everyday conversation where both individuals reciprocate equally, it is I, the interviewer, who is in a position of power to the extent that I set the topic for the interview and the parameters of the encounter such as the venue, the time allocation as well as ask the questions to which the interviewees answer (Kvale 2011a:3). Moreover, unlike ordinary conversations, there are “rules” that both interviewer and interviewee adhere to such as my appearing to be non-judgemental towards the interviewee’s answers and keeping them strictly confidential while the respondents understand that they are to answer truthfully but are able to terminate the interview or refuse to answer any question.

Questioning is a process that is social in nature (Bradburn et al 2004:9) and the face-to-face interview therefore is a social interaction. I was mindful that the interview affords an opportunity for the researcher to probe the responses of the participants but in order to do that she “cannot be stonily impersonal; ...she has to give something of ... herself in order to merit an open response. Yet ... the point is not to talk the way friends do” (Kvale 2011a:9). Consequently, I appeared relaxed yet not familiar and shared my own personal views and observations as I deemed appropriate.

The interviewer as research instrument

The interviewer is the main research instrument in an interview method as s/he needs to have a good understanding of the topic under discussion, have good skills in conversation, be proficient in the language of the interview and appreciate the interviewee’s particular

linguistic style. S/he needs to be able to make quick decisions on which questions are appropriate to ask and when to ask them during the interview, when to offer a comment on an answer and importantly how to help the interviewees to tell their stories (Kvale 2011b:5). Three general criteria for a good interview are “the richness of the interviewee’s answers, the length of relevant answers and the clarification of the interviewee’s statements” (Kvale 2011b:14).

As the interviewer, I was able to clarify answers or to probe deeper into statements made during the interview or to ask uncomfortable questions if deemed appropriate. My purpose was to elicit responses that were detailed and rich.

The data for this qualitative study included detailed descriptions of what I observed in the classroom and during the interviews. It included my impressions regarding participants’ body language, facial expressions and other aspects which added depth and nuance to the data and which one would not necessarily glean from the transcripts of the taped interviews. It also included my own reflections during the data gathering in both observation and interviews.

Questions

a. Workshop participants

The interviews were of a semi-structured nature where I was guided by a list of mainly open-ended questions (Appendix B) focussing on the extent to which the participants experienced a shift in their worldview regarding money-related issues as a result of the

Workshop participation and what factors that participants perceive as either hindering or enabling them to act on their intentions to change their behaviour.

This ensured that I asked similar questions to all the interviewees although the order of the questions was not necessarily the same each time. The varied answers from participants and the characteristically dynamic interview process allowed for flexibility of questioning and answering. It was important not to venture too widely off the main issues as I only had 60 minutes for each interview but I was aware that by following up on the subjects' answers, I was able to seek clarification in the hope of uncovering new insights.

b. Facilitators

My interview with both facilitators included questions specific not only to that particular observed Workshop but to the many other Workshops they had facilitated with other participants over the contract period with the Company (Appendix B). I wished to get an understanding of any recurring themes emanating out of this and other Workshops to triangulate the data gleaned from the interviews. Additionally, although the predominant language spoken during the Workshop was English, in heated discussions, some participants would speak in Xhosa or Afrikaans possibly in an attempt to express themselves more accurately. As the facilitator was fluent in all three languages, my interviewing the facilitator afterwards was crucial to my understanding the dynamics in the classroom in respect of the content of the conversations and the emotion behind the words.

Social desirability bias

For most people, having money troubles is embarrassing. Consequently, I was conscious that my interview questioning was not perceived as demeaning, judgemental or upsetting which could cause the participant to end the interview or to modify her answers or respond untruthfully. I was also very aware of the problem that those interviewed may have wanted to present themselves as 'good' people, and of doing the right thing in respect of their indebtedness.

Social desirability bias is problematic when dealing with questions around socially undesirable attitudes and behaviour such as being in debt. If interviewees are asked about why they have over-borrowed, for example, they are placed in a dilemma as "they want to report accurately as good respondents. At the same time, they want to appear to be good people in the eyes of the interviewer" (Bradburn et al 2004:11). This dilemma may be avoided with an interviewer who puts the interviewee at ease and establishes a rapport with him or her. While it is important to have good interviewing techniques, it is the researcher's good social skills, sensitivity and "non-judgemental form of listening" that are most effective in accessing the thoughts, aspirations and perspectives of the interviewee (Zuboff 1988 cited in Walsham 1995:78). I was particularly mindful of these factors and put considerable effort into establishing a non-judgemental rapport with those I interviewed, often spending the first fifteen minutes "getting to know" each other before commencing with the more structured questioning. I tended to ask the difficult questions some way into the interview.

Interviewing style

With regards to interviewing style, I was mindful of maintaining a balance between “excessive passivity and over-direction” Walsham (1995:78). If an interviewer is over-controlling in respect of disallowing participants to express views other than those asked for, “the data obtained will lose much of the richness of interpretation which is the raw material of sensitive interpretive studies” Walsham (1995:78). By contrast, a passive researcher who doesn’t prompt the interviewee with further questions if the conversation goes off in an unexpected direction, for example, may give the impression that s/he has little interest in the participant’s views and thereby negatively affects the interview process.

I was aware of these characteristics of a good interviewer through my initial research and when I was compiling my questions guidelines. I attempted to keep these elements in mind throughout the four interviews although it was difficult to juggle being mindful of these attributes whilst at the same time trying to appear ‘natural’ to the participant and simultaneously observing her non-verbal behaviour. It was an exercise in multi-tasking. However, an element evident in all the interviews was that the nature of the topic of personal indebtedness required that I, as interviewer, be sensitive to the emotion that was evidenced from the individuals I interviewed. Often, when a participant related a particularly harrowing money-related experience, I needed to allow her to proceed at her own rate, tolerating pauses and being careful not to interject with further questioning unless it was appropriate. I am aware of the ethical dilemma of the interviewer wanting to probe deeply, risking intruding upon the interviewee but also wishing to be respectful of the interviewee (Kvale 2011b:13). However, it was this type of story-sharing that I was able to glean the most useful, heartfelt and nuanced information.

The observation and interview settings

While the Workshop was held in a training room at the Company and the study participants were selected from the group of call-centre agents attending the Workshop, their work was not the focus of the study. The nature of their indebtedness was not work-bound (although some mentioned their low salary as being a part-factor) but was seen as a personal matter. It was appropriate, therefore, for the interviews to take place away from the workplace, in a mutually agreed public venue which was quiet, relaxed and “neutral”. With the interviewee’s agreement, we met in a quiet relaxed corner of a simple hotel seating area which afforded us privacy and comfort.

Recording the interviews

It is important in an interpretive study to consider how to record the interview in such a way that it “capture[s] the people’s interpretations in as effective way as possible, while at the same time conducting the normal social interchanges of the interview” (Walsham 1995:78). As I was concerned that taking notes would distract me from conducting an effective interview, I opted to use a small portable digital recorder with a built in microphone to record the conversations. Fortunately, the interviewees did not seem concerned or affected by the presence of the recorder.

The advantage of tape-recording the interview is that it affords a full account of what was said between interviewer and participant as opposed to note-taking which partially records what is being said. The disadvantage is the time-consuming exercise of transcribing the interviews. However, by transcribing the interviews myself, albeit a time-consuming process, I was able to familiarise myself with the data and start making preliminary notes to use later in the analysis.

3. Ethical Considerations

In the context of this study, there were certain ethical guidelines that I followed.

Consent

As I was spending a day onsite at the Company's premises and was sourcing potential study participants from its employees attending the Workshop, I approached the Company for permission through the Human Resources Department. I stressed that the study was exploring employees' personal issues, namely indebtedness, that the interviews would occur offsite and the Company and their jobs were not the focus of the study. Furthermore, I confirmed that neither the Company's name nor any identifying characteristics of the Company would appear in the study. Permission was readily granted.

For the classroom observation, I informed the group of participants why I was there and stressed that participation was voluntary and that anonymity was assured as no-one would be named or identified in any way. I asked them for a verbal consent to my observing and at times audio-recording the Workshop. Consent was unanimous. Moreover, I was available at breaks to answer any questions the learners may have about this study which no-one took up.

For the in-depth interviews, I adhered to the universal ethical code of practice of obtaining the informed, written consent of those participating in my study (Appendix A). I ensured that the participants were told and they understood why their input was needed; how I was to go about the process of data collection; the time I required for the interviews, an

explanation of the risks and benefits, although these were minimal, and obtained consent to audio-record the interviews.

Furthermore, I confirmed that they understood that participation was voluntary and that they would not be prejudiced in any way should they decide not to participate. They were told that at any time during the process, they were free to terminate their involvement.

These terms were recorded in a letter of consent which the participants signed. Moreover, I re-established consent from interviewees at the start of their one-to-one interviews within the three month period thereafter.

Anonymity and confidentiality

Importantly, anonymity was assured as no names were to be attributed to any of participants' responses. While this is easy to achieve in the surveys, it is more difficult in the qualitative methods such as one-to-one interviews where the researcher describes in more detail the participant and his/her lifestyle, work and family context. In writing up these interview transcripts therefore, care was taken to avoid descriptions that would identify the participant in some way (Chilisa and Preece 2005:115). Although I recorded each interview, I did not make use of photographs or videos which further reinforced this level of anonymity. Moreover, the assurance of confidentiality was given to the participants by explaining that I would not reveal the source of the information. Additionally, I stressed that the Company had not shown interest in the study and therefore would not be given a copy of the study which I hoped would encourage them further to speak frankly.

4. Data analysis

As this study uses qualitative methods to gather data, I chose the thematic analysis method for identifying, coding and analysing the data collected from the classroom observation and interviews. The advantage of thematic analysis is its flexibility and it has been described as “a method for identifying, analysing and reporting patterns (themes) within data” (Braun & Clarke: 2008:79). However, Braun & Clarke argue that to state themes ‘emerge’ or ‘are discovered’ from data belies the active role that “the researcher always plays in identifying patterns/themes, selecting which are of interest, and reporting them to the readers” (2008:80). In other words, interpretative data analysis is subjective and I, the researcher, acknowledge that I am an active participant in this process.

My understanding of a theme is that it “captures something important about the data in relation to the research question, and represents some level of patterned response or meaning within a data set” (Braun & Clarke 2008:82). However, as it is qualitative analysis, there seems to be no set rule as to how many times a theme needs to be identified or the amount of attention a subject gives to it for it to be considered a ‘theme’. Consequently, when identifying the themes from the data, I chose to give weight to data that reinforced an important aspect of the overall study question irrespective of the number of times it appeared in the data set.

There are different approaches to thematic analysis. I have approached the data collection and subsequent analysis with the theoretical framework of transformational learning theory serving as a guideline, identifying and coding themes that alluded to various aspects of this theory. This type of thematic analysis inclines to “provide less a rich description of the data

overall, and more a detailed analysis of some aspect of the data” (Braun & Clarke 2008:84) in contrast to one where the entire data set is coded and analysed.

Walsham (1995:76) discusses the usefulness of existing theory in providing a valuable guide in interpretive studies but warns researchers to be aware of the rigidity of seeing only what the theory suggests. This results in stifling possible new concerns and areas which may require further exploration. To this end, the interpretive researcher should keep a degree of openness to the data collected and be willing to change their initial theories and assumptions as the process progresses. While observing the Workshop in progress and with the interviews, I had the theoretical framework in mind, however I tried not to be rigid in my written impressions of what I was observing and experiencing.

From the observation notes and transcribed interviews, I read through the data thoroughly in an attempt to obtain an overall impression then returned to particular sections which were interesting, picking out statements revealing different or common perspectives to a certain issue relating to the study questions. I clustered theory-related themes together as well as the outliers and themes that may not necessarily fall strictly within the theoretical framework but offer certain insights worth discussing in the analysis. This analytic process involves moving beyond the description, organisation and summary of such themes into interpretation in an “attempt to theorize the significance of the patterns and their broader meanings and implications” (Patton 1990 cited in Braun & Clarke 2008:84).

I coded the data manually, deciding against using a software coding tool such as Nvivo as learning and using the package would be a time-consuming endeavour. Moreover, the

software does not take away the researcher's role of identifying the themes in the first place or making connections between the theory and the data.

The next chapter presents the findings and analysis in light of the above methodology.

CHAPTER FOUR

ANALYSIS AND FINDINGS

My argument states that if transformative learning conditions are identified as being present in the Workshop and adult learners experience a worldview shift relating to their indebtedness, they will successfully implement positive changes towards alleviating their debt. Chapter four reports the findings and results of the study.

This chapter begins with an outline of demographic information about the four interviewees and classroom learners participating in the study. A description of the Workshop follows.

The next section reports the findings from the classroom observation and interviews. I have chosen to represent the findings thematically as they relate to the four main components of transformative learning theory namely, (1) triggering transformation; (2) critical reflection; (3) critical discourse and (4) willingness to act, as observed in the Workshop session and gleaned from the interviews. The final section reports findings related to the facilitator's role in fostering transformative learning in the classroom.

Demographic Information

1. Classroom learners

15 call-centre agents participated in the classroom-based Workshop which was sponsored by the Company. Participants were South African, living in Cape Town and covered a broad spectrum of people across gender and race, aged between 20 and 46 years old with a minimum of a matriculation certificate which is the minimum educational requirement of this job. One learner had a post-school diploma. Their work experience with the Company

ranged from 4 months to 8 years. It was the first time that each learner had attended the Workshop as the Company did not allow employees to repeat attendance. All were proficient in spoken and written English which was the language of instruction.

2. Workshop participant interviewees

Both interviewees were black South African females with children of varying ages and who were uncomfortable with their level of debt.

Participant 1 was 47 years old, matriculated with 3 years with the Company, divorced and financially supported 2 people.

Participant 2 was 33 years old with a university Diploma. She had been with the Company for 6 months, married and was co-supporting 5 people.

3. Facilitator interviewees

Both facilitators were independent service providers who facilitated the Workshops, alternating every week and had been facilitating this particular financial programme for more than three years.

Facilitator 1 was the facilitator of the particular Workshop that I observed. She was a black South African female, 46 years old, who had attended university after matriculated but did not graduate, divorced and supporting her 2 children with the aid of her ex-husband.

Facilitator 2 was a black South African male, 52 years old, ex-high school teacher who was currently completing a part-time BA Law degree, married and co-supporting 3 people with the financial assistance of his working wife.

Description of the Workshop

The Five Fingered Rule to Personal Financial Wellness (the Workshop) was a basic financial literacy workshop offered to employees of the Company. This five-hour programme took place in the training room of the Company for its employees. The Workshop was repeated once a week for three weeks to allow as many employees to attend as they were allowed to attend only once. Attendance was voluntary, at no cost to the participants and open to all employees on all work levels and all departments within the business.

There was one facilitator to a maximum of fifteen participants at each Workshop and the classroom setting was one in which the facilitator and participants sat round a large round table. The facilitator used a PowerPoint presentation to explain more difficult financial concepts, handed out workbooks which were used for note-taking and exercises and encouraged seemingly informal discussions on certain issues. The participants engaged in group work and were encouraged to participate fully.

The objective of the Workshop is two-fold: firstly to teach learners certain cognitive skills relating to basic financial knowledge such as putting a personal budget together and secondly to assist the learners to better understand themselves and how their attitudes towards spending and saving are influenced by other factors, often without their being aware of these influences. The learning outcome was to arm employees with a basic level of financial knowledge so they could better deal with their financial situation coupled with a deeper understanding of how their own attitudes have been shaped.

With this understanding, the learners could implement changes in their lives if they chose to do so.

The programme used the image of a hand with the five fingers representing the main five “rules of financial freedom” and the palm represented the important concepts of accountability and consequences which underpin these rules.

The content dealt with a wide range of money-related issues that most people would be faced with at some stage in their working lives. The content was designed to mirror the learner’s real life experiences. For example, a fictional case study was presented involving a family group dealing with real life financial challenges. The learners were asked to consider “what if” scenarios that the family was faced with and to offer various solutions based on group discussions with fellow learners.

Moreover, throughout the duration of the Workshop the facilitator encouraged the learners to share their own scenarios which become sources of discussion, debate and learning. They were encouraged to engage with these concepts and apply them to their own life contexts.

The following were some of the topics covered over the course of the Workshop:

1. The difference between wants and needs, the role that advertising plays in encouraging spending, the danger of impulse-buying and spending to impress.
2. Why do we spend more than we earn?
3. To what extent, and why, do we often feel out of control when it comes to our money? Who is actually in charge of our spending?
4. What role do we, our family, community, marketplace and employers have in exacerbating or lessening our indebtedness?
5. The true cost of borrowing from the informal money-lending community.

6. Garnishee orders: the process and what questions to ask our employer and credit provider.
7. The benefits of purchasing goods for cash versus purchasing goods on credit.
8. The implications of borrowing money to pay off existing debt.
9. Strategies for staying out of debt.
10. Strategies for building one's own personal financial rescue plan.
11. How to draw up a personal and household budget.

Findings

I have chosen to represent the findings thematically as they relate to the four core concepts of transformative learning theory observed in the four-hour Workshop session and data collected from the interviews with both Workshop learners and Workshop facilitators.

1. Disorienting dilemma

Mezirow (1995, 1990) identified the 'disorienting dilemma' as the first stage in the journey of transformation for an adult. Often this dilemma takes the form of a life crisis which triggers the adult into starting a journey to find new perspectives to make sense of their predicament as previous problem-solving techniques are no longer useful in solving the present problem. The interviews revealed that both Participant 1 and Participant 2 were experiencing not only debt-related crises but personal life crises on entering the Workshop. It was evident that they both had trouble solving their specific debt-related problems which were linked to their personal crises, and were looking for assistance which they hoped to find from attending the Workshop.

Participant 1, a single mother supporting her two teenaged children, described how her monthly salary did not cover many of her expenses, despite her being a top performer at work. Consequently she was so deeply in debt that she was blacklisted and would not answer her cell phone in case it was a debt collector calling.

The participant showed embarrassment when recounting, *“Even at school I am still owing too much school fees and I receive the calls every day and my child is very brilliant ... and the teachers say ‘Talk to your mom’ and she says ‘Mummy my teacher says you must pay even a little money’ ... I can’t afford to pay so I avoid picking up the phone”* (Participant 1).

Another step in the transformation journey as argued by Mezirow (1995) is a self-examination of feelings of guilt and shame. While Participant 1 expressed her embarrassment at being reminded to pay outstanding school fees by her young daughter, she shows no evidence in the interview period of critically examining these feelings of guilt and shame. This is not to say that she has not done so or that she is incapable of doing so in the future.

Additionally, the anxiety she experienced from her divorce and indebtedness had caused her to lose a significant amount of weight and have suicidal thoughts, *“When you have money debts you can’t sometimes even sleep at night, you know? And like a decided to commit suicide. It was ... what’s the good of surviving? Cause I struggle with ... I do love my kids [cries softly]”* (Participant 1). When the Company gave the staff information about the financial Workshop with an invitation to attend if they chose to, free of charge, Participant 1 took it up as she realised that she needed help.

Participant 2 was experiencing a career crisis when she attended the Workshop. She had a diploma in nature conservation and her previous work contract with a conservation-related company had not been renewed. Since she could not obtain other work in this field, she was working for a lower salary in a call-centre job with the Company whilst continuing her search for a position in nature conservation elsewhere. She had been with the Company for six months and was frustrated with the job, her low salary and her inability to get another job better suited to her qualification. The resulting smaller salary had impacted on their family income and they were struggling to meet a particular car payment which was mounting up. It was at this stage of her life that she attended the Workshop as the stress of her family's financial situation was impacting on her personally, *"I go to work and I get nothing at the end of the month [referring to her low salary], it affects my work, my relationships, cause you don't know what you're going to do"* (Participant 2).

2. Critical reflection

While an experience of a life crisis may start the process of transformation, it is not enough in itself. The learner must critically examine her beliefs, assumptions and attitudes underpinning her interpretation of the experience.

There was evidence of Participant 1 realising that she had been wasting her money buying on credit due to her two assumptions; firstly that the item was not going to be that much more expensive than buying it with cash and secondly, that buying on credit was the 'default' way everyone buys large items. Her reaction of crying in class when she realises that the foundation on which she has based her spending habit is flawed and incorrect, is indicative of the powerful impact this new information has on her long-held assumption

that it is prudent to buy on credit. Participant 1 related her experience of a discussion that took place during the Workshop around paying cash versus paying on credit. *"I realised this from the course ... if you can buy (with) cash you don't have debts by credit because something like R500 is double the R500 at the end ... it helped me a lot ...when that lady (facilitator) explained, I was crying that day. I am just wasting my money to do these things, buying on credit, I realised that"* (Participant 1).

Facilitator 1 alluded to a slide which illustrates that purchasing a fridge on credit is three times more costly than buying it for cash. The slide graphically showed a picture of one fridge paid for with cash besides a picture of the same fridge three times, two years' later, after the credit payment period is completed.

"It's a very powerful thing to see ... three fridges ... for them to see that they're actually paying for three of the units where they could have saved up and paid for one. So now you show them that if you buy these things on credit, this is how much you're going to pay. And this is how it works. And it's a shock to the learners... all of them, all of them" (Facilitator1).

The group participants were observed looking surprised as they murmured to each other. I could not hear what they were saying but their facial expressions and body language expressed amazement and disbelief. Many of them asked further questions of the facilitator which prompted her to give more examples. She showed slides of stoves, microwaves, a bedroom unit and a car, all items familiar with the participants, explaining the same principle but with different Rand amounts

Another example of challenging points of view and assumptions was a slide depicting a selection of items that people spend money on such as rent, food, car, transport, take-

aways, restaurants, movies, alcohol etc. It was important that the learners understand where to allocate these items on their personal budget template; either in the Needs or Wants column.

Differentiating 'needs' from 'wants' encouraged a very animated discussion as what was deemed an essential expense (need) for one person was a luxury item (want) for another. After a lively discussion where the Facilitator challenged learners' assumptions about what constituted essential and luxury items, I noticed that some learners seemed less sure of their original assumptions and some even changed their initial position. There was a general agreement from the group that while some items clearly fall into one group, there were many items that were difficult to allocate objectively as either a need or a want.

Facilitator 1 shared with me later in the interview that it was more important to challenge learners' assumptions about why they considered an item a luxury or necessary expense than to agree on the correct categorisation. Questioning one's priorities formed the basis for deeper knowledge about oneself and ultimately advanced the compiling of a more realistic and workable personal budget. *"Remember, these people, they have their own way of doing things. So you cannot come and say "Not like that" [alluding to what they should be spending their salaries on]. Still, you ask them, "When you get paid on the 27th, what is the first thing that you do?" You ask them, they will tell you"* (Facilitator 1).

Participant 2 reflected that she wished she had had this type of discussion around knowing yourself early on in her work life as she would have made better choices when planning for her future. *"It is actually something for me to realise if you don't know yourself as an individual, then you end up doing quite a lot of things that you are not supposed to do. It's*

all about the choices that you make today. Whatever bad choices you make today are going to say whether you have a positive financial future” (Participant 2).

In the Workshop discussion, she noticed that the priorities of her younger colleagues (20-year-olds) were different to hers (she is 33 years old). *“I noticed that my priorities compared to them were not the same because for them it was how they looked... the latest hair extensions or whatever, whatever. But they have to do some living first because sometimes if I tell you ‘Hey, don’t do that’, you might not believe me unless you go through that yourself” (Participant 2).*

Participant 2’s realisation that her priorities are very different to those of her young colleagues and that it was something to which she had not previously been exposed. This lively discussion made her appraise her own priorities. Participant 2’s wistful admission reveals that she is aware of mistakes that she has made due to her lack of self-knowledge and by extension, inaccurate assumptions. She does not elaborate further so it is unclear as to what type of assumptions may have led her to make certain mistakes. However, it does show she is somewhat critically reflective of her lack of self-understanding in her youth.

3. Critical discourse

Transformative learning is a social process where discourse with peers is viewed as an important aspect of the learning process. Mezirow (1997) argues that we can become critically reflective of assumptions we and others make when we engage with others, hearing another’s point of view. It is through discourse that a person can gain an understanding of their own assumptions through critical reflection, form new meaning perspectives and increase the possibility of acting on these new insights (Mezirow 1997).

“You find that they argue in class. This one says you can’t do this, themselves, because remember, I am the facilitator so you have to engage them. You have to encourage them to speak their mind, to express themselves. Because remember, this is adult education, you cannot train them especially when it comes to personal finance. Personal finance is all about you, it’s personal. It has to come from you, the way you see things, the way you have been taught, or learnt the culture, the traditions, all those things affects us, that contribute to our behaviour towards our money” (Facilitator 1).

Cultural issues featured predominantly in these animated discussions around saving and spending. In most instances I observed very strong emotions of frustration, despair and anger as the participants shared their stories, experiences and attitudes with their fellow group members. Most participants were very candid in their accounts and were not afraid to show their emotions to the group.

There was an emotionally charged discussion in the Workshop around this issue. One young employee shared with the group that while studying, she married young as she wanted to get away from her mother who lived in a village in Polokwane. When she got her first job, her mother told her as she was tired of living in the village, the least her daughter could do for her is to buy her mother and siblings a house in town. The daughter spoke to her husband, who was also young, who said that if she wanted to take care of them, they would buy them a house. As a result of loaning money to buy this house, they were unable to buy a house of their own. They were in debt because of money owing on this house. This young woman was very upset as she recounted her story to the group which prompted others to share their own similar experiences.

When I interviewed the facilitator after the day's Workshop had ended, she commented on how deeply participants felt about this issue.

“That session was so emotional, everybody was crying ... at the mother, at our tradition, at our culture. Because these young graduates ... our parents, the elders, are using these things to manipulate these kids. And when you come into the class and you seem to understand these people, and they open their eyes and say ‘jaaaah’. But unfortunately, or unfortunately, I have to say it as it is, because now this girl has a twenty year commitment and then what about her family and her children because she is committed on her side? And then you cannot bank on your other siblings that when they grow up they will be responsible and take this responsibility because they will be more smarter than you and they will see through your mother, you understand? And then they will leave you with this burden. For twenty years. Oh, she broke down and cried.” (Facilitator 1).

Both facilitators agreed that although discussions become emotionally charged, they were integral to the process of affording the participants space to explore theirs and others' perceptions and assumptions about these deep-seated cultural issues and to make the necessary changes.

“These group discussions are important for people to see that they must be able to draw the line. Be able to understand that you don't have to jump [referring to jumping to say yes for financial assistance]... it is possible. After the conversation, they will say “You know what, I've seen something today, I've seen something and I'm going to start now”. Because I am always saying to them, this thing must stop. I've never heard of a family who said we have enough, please stop! You're giving me too much. So, I've never heard of that. They will

always take and take and take and take and take. And always they don't have. So it's "Open your mind and draw the line. Sometimes just close your ears and say 'Oh ok I don't have money as well" (Facilitator 2).

Facilitator 2 explained further about the cultural expectations and how these financial obligations to look after extended family acted as an impediment to saving money.

"One other thing is like culturally... they like to say in our black culture, "You cannot forget about your extended family". So if you've got extended families, you are obliged to take care of your extended family. It means, I'll buy you clothes every month, I'll buy you food, I'll pay your rent, I'll do all sorts of things for you so you're sitting there, doing nothing like my brother or my sister, you're not working, I must take care of you because I'm working and I have got my own family my own problems so I need to squeeze you in the little money I am talking about. Nobody forces them to do it. So they will always say, we as black people, it is our culture, as a black person we need to do that" (Facilitator 2).

When I asked Facilitator 1 who makes the decision to help someone and what to give, she replied, *"It comes from here [points to her heart] – the cultural programming. They don't say it directly - you are raised to see that. It's the culture that programs you. You grow up, your mother will be saying, 'Your aunt is not working and her kids are going to die of hunger, make sure you send something or you give them something otherwise if you don't take care of them, the ancestors will turn away from you, you will have bad luck'. They are programming your mind, that's why we call it cultural programming. It's from the culture"* (Facilitator 1).

Participant 2 told her own story regarding the expectation from her mother and extended family. Participant 2 had completed a 3-year diploma in conservation at CPUT supported by her mother who anticipated that she would, in turn, support her with salary earned with her diploma. *“This expectation that as soon as I’m done, I’m going to earn quite a lot of money. It doesn’t work like that in the real world”* (Participant 2).

Participant 2 angrily admitted that family members don’t try to understand how much she earned and what she was giving up. *“They have this expectation that you are earning quite a lot. They don’t know that you are making sacrifices for something that you don’t pay in order for you to support them. You have this job that pays say R3000 a month but you have to support 8 people, 5 people who don’t know how much you are earning but they want a piece”* (Participant 2).

Participant 2 observed that she would have been more advanced financially if she had not felt obliged to support her extended family early on in her working life. *“While I was working to support myself, people thought I had money and I could have been so far in life but I chose to support family – my mother, my sister’s baby. It’s not really a choice because I am here and enjoying a good life and my family is suffering that side, then people will say ‘What type of daughter are you?’ But what I have learnt over the years is that it’s not a bad thing to support ... they call it black tax ... and it’s not a bad thing but you have to support things that will empower them all like a course for 3 years, not just buy them food and clothes* (Participant 2).

Participant 2’s further response revealed the emotional contradiction that she felt in wanting to help the extended family, knowing that it was the right thing to do yet at the

same time being aware that the needs of your own immediate family (children and husband) were paramount. *“Obviously you want to do for them what you can but at the same time you cannot put ... you have to put other people first you must not ... you also need to think about your family”* (Participant 2).

Participant 2’s description of her financial obligations exposes her awareness of being pulled two ways: one by the cultural expectation of supporting her extended family and the other by her own children’s needs. Her response also reveals a degree of awareness of the conflict between these two assumptions and the difficulty she experiences when trying to negotiate between the two. She makes a decision that since she does not have a choice in refusing to meet the cultural expectation of supporting her mother and niece, she has a choice in what she gives. She chooses to gift an educational course which will have a more significant long-term effect than perishables.

The first born son

I noticed that the men in the group did not participate to the extent that the women did in sharing their experience of the concept of cultural financial obligations. I asked Facilitator 1, from her experience of group discussions on this subject in similar workshops, to what extent men felt they were financially obligated to help their extended families?

“If you are the first born son, when you grow up, your mother or your parents will be like ‘No my son, you can see our standard of living, we are poor, we can’t do 1, 2,3,4,5 ... and you are our only hope. Go out there, study, and take care of us. Without you, we are nothing, nothing’. So now, the first born son will see it is his responsibility to make sure that he’s taking care of his family. But now, when he’s grown up, what’s going to happen? What’s

going to happen? Because now, he's programmed. You know, they feeding him this thing, what you call ... this dependency on them, him being the super hero of the family.

The problem with the boy child is that he will now see himself as the head of the family, carrying everything in the manner that sometimes they say there's a funeral at home in Cape Town and then this boy is working in Joberg. The family in Cape Town will be telling people the elders of the family are not here. Meaning if that boy, that boy is the heir, they give him that status, but there's a price to pay" (Facilitator 1).

Facilitator 2 corroborated this when I asked him the same question as he is a first born son in the family faced with similar expectations.

"It is actually manipulation. People are manipulating. I always say to these guys, to show that these guys can manipulate us, here's your father, and he's got 7 kids. He never sat down with you and agreed to make these 7 kids. And now you're the first born and he says to you because you're an adult, you must help me to take care of my 7 kids. That's exploitation. So now I must stop my life and focus on his life because now, I'm helping him to raise his kids, not mine. And then I'm getting into huge debt and never getting out of it. So they [the Workshop learners] always say to me, "I am trapped, I am trapped into that thing so today I'm going to stop this thing". I say you must teach people to do things for themselves. Don't let people always ask, always ask, always ask" (Facilitator 2).

Mothers and daughters

The conversation turned to mother-daughter relationships and the financial expectations that mothers have of their working daughters. One of the participants recounted how she

tried to explain to her mother why she could only afford to pay her R2000 at the end of each month.

“You give them [her mother] the money at the end of the month and in the middle of the month she’ll be telling you “There’s no electricity, there’s no sugar”. I have to go and pay money to the society. Why doesn’t she budget for all these things? It won’t work with my mother cause she says Haai, you are earning much and then you don’t have anything left but you have a boyfriend ... what is he doing?”

Facilitator 1 responded with a probing question, *“So she is saying to you, you must stay in the relationship and put the money in and depend on that boy. What relationship is that?”*

Another participant gives an example, *“I have a young boy, 5 years old, and sometimes I ask my mother to take care of him when I go away for the weekend with my boyfriend. And then I’ll come back on the Sunday and when I am leaving, my mother will say ‘Okay, I’ll take care of him but don’t forget about us’. Meaning when I come back on Sunday, what are you going to bring? You must come with a bucket of Kentucky, a pizza, you must come with something. Because if you don’t, then she’ll be like ‘Oh, you forgot about us. So that guy sexed you for nothing’.*

When Facilitator 1 and I spoke about these comments after the Workshop where the mothers in both examples are willing for their daughters to monetarise their relationships with their boyfriends to the benefit of the mother, Facilitator 1 said *“Oh these classes, they exhaust me emotionally. Because you see all these things especially what the parents are doing to their kids. That how it goes ... that’s how far it goes”* (Facilitator 1).

The month-end grocery

During the priorities (needs and wants) group conversation, another form of cultural expectation called the “month-end grocery” was discussed. Facilitator 1 explained after the Workshop that this cultural expectation *“comes from home. “We have this thing call “month-end grocery”. Why? Because it happens on the day you get paid. Where at home, they don’t cook so you have to come with the pizza, you have to come with the two-litre Tropika or you have to come with the big takeaway like Kentucky bucket. Even those people who work the afternoon shift and knock off at 10pm, the family waits for them at home until they come home with this”* (Facilitator 1).

I observed Facilitator 1 challenging the group to think about how much they were actually paying for this item. She asked the participants to consider whether or not this expense was acceptable merely because it was expected of them and had formed into a habit. Did it warrant the large amount of money that was spent?

“And then you find that on that day, you spend about R300 and then when you do the budgeting, you don’t budget for this thing. But over a year, you are spending about R3600 that you are not even conscious of. So now, when you say to me the number one on the list [of monthly priority spending] is the rent, I say “No guys, you are not telling the truth, the number 1 is the take-outs”. Now it’s up to you now to tell me whether we should put that as number one or are you going to change the way you do things?” (Facilitator 1).

The group conversation around month-end takeaways is commented on by Participant 2 as she describes it as being an ‘eye-opener’ to her on realising how much money she spent on month-end treats once it is added together over the year. Her assumption was that the

amount was negligible and since it was a cultural habit, she had not questioned it. Both assumptions are challenged in the classroom discussion and consequently she makes the decision to act differently to what is expected by changing her behaviour based on her critically reflecting on these long held assumptions. *“What the course did for me was ... you create an expectation at home that every time I get paid I will bring takeaways but you don’t count the R500 that you could have put into savings. Now, we’ll tell our kids. ‘No, we don’t do that anymore” or we’ll reduce it to a small treat”* (Participant 2).

I observed looks of disbelief passed between participants during the discussion on month-end takeaways when a realistic total annual amount was worked out by the facilitator and shared with the group. Thereafter, she challenged them to work out their own amounts based on what they spend on their own take-aways.

Mezirow (1995) alludes to a further phase in the transformative journey of the learner recognising that her “discontent and the process of transformation are shared and others have negotiated a similar change” (Mezirow 1995:50 cited in Tayler 2002:8). While this speculation is not confirmed by Participant 1 and there is no evidence of the group undergoing a similar change, the group’s experience of a similar mistaken assumption may have had some influence to a lesser or greater degree on her own process of critical reflection.

4. Willingness to act

Mezirow (1990) argues that transforming our meaning perspectives involves our mind, our emotions and our willingness to act upon our new insights. This action may take the form of an individual simply making a decision about an issue or actively taking part in some form of

action whether it is immediate or delayed (Mezirow 2000). I was interested to ascertain to what extent the Participants felt they could act upon their new insights and what barriers may be in place to make it difficult to act.

Participant 1

Participant 1 described why it was difficult for her to apply what she learnt in the Workshop. A large portion of her income was spent on her two teenage children, especially her son.

I tried to apply what the lady [facilitator] told me in the course but because I am a mother and it [my salary] is not enough for my problems. My first born, he passed Grade 12 and stays at home because I don't have enough money [to pay for further studies]. I pay money for my daughter to get to school, for bus ticket and food and everything. And then my policies, school fees, food, clothes, DSTV because my kids ... the other houses have DSTV, so I must have DSTV for them so I can keep them to stay at home not ..., understand? I buy them phones also because they see other kids have phones and new clothes" (Participant 1).

"My kids ask me 'Mummy, why you always struggling?'. You don't want to say to them you don't have money ... you are working, they don't understand. They see other kids have much shoes and what, nice phones. But now my son wants a phone because at his age they have nice phones. My son is 19 years, he can go and get a job, he can go and work. He is a man now because last year he went to circumcision school and I tried to explain to him how much I earn so if he wants to buy a brand like jeans Zara or whatever, I can't afford [exasperated sigh]. I say 'Wait my son' and he says 'I will wait Mummy but 'til when?'" (Participant 1).

Participant 1 admitted putting her children's wants before her own as it was difficult for them to see their friends with things they don't have. She attributes their wanting what others want to their ages; 16 and 19 years old. *"You know, the expensive weave costs R3000. I said, 'No, it's not for me'. I pay only R60 for my hair... perm. It's not my style and I can't afford it. I don't mind about that. It's only the children because they are young. I have tried to tell them 'Don't be like someone else, you must be you'"* (Participant 1).

Participant 1 acknowledged that her emotional reaction in the classroom to the realisation of how much money she had wasted buying on credit prompted her to stop using store credit cards when purchasing items, *"I don't use store cards anymore, I pay cash now. Now I don't want any accounts now"* (Participant 1).

Participant 1 admitted that while she felt more positive about her level of indebtedness, it wasn't easy to make changes straight away. *"When I left the Workshop, I thought about changing my life, cause I was seeing myself with money in the bank because I was seeing myself showing my mom and showing my kids [that] if I earn enough money, [I'll] clear my debt and pay cash for everything"* (Participant 1). Participant 1 acknowledged that the discussions in the Workshop made her realise that she could not depend only on a salary increase to alleviate her indebtedness but that she needed to bring in extra money over and above her salary. It took two months to implement her decision to make some money in her spare time by buying and selling second-hand clothes. Additionally, she approached the Company about sponsoring her on a General Management course which she was attending and she hoped that after graduating, she would be able to further her career, thereby increasing her earnings in the long term.

Participant 2

Two months after Participant 2 attended the Workshop, I asked her to what extent she had either decided to take action or had physically taken action based on her new insights gained from the Workshop.

Participant 2 described one particular insight which was her ignorance regarding simple financial knowledge and her regret that she did not understand these issues early on in her life. *“When you get your first salary, you have no responsibility, no-one has told you to do this saving or invest in that”. I wish someone had given me this knowledge at the time that you are given money that you are not used to like ten grand a month and you don’t know what to do with it as no-one has sat down with you. You go to university and no-one tells you now that you’re getting an income”* (Participant 2). Since the Workshop, she has attempted to teach her two young children (5 and 13 years old) about the value of money *“because it starts early, if you give them whatever they want (shakes head)... so we talk and learned to be open with them. ‘This is how much I earn and this is what we’re going to do. Priority number one is school fees’. And then my 5-year old will ask me now if we go to the shops and she points to something and asks ‘Is this expensive?’”* (Participant 2).

Participant 2 acknowledges that it was very tempting to loan money from her bank as they were eager to loan her more money than she needed. *“From my experience, the banks play a vital role in misleading people into spending much money. Everywhere you go they are sending you this message that you qualify for this and you qualify for that. What happened to me was that I went to the bank, I think we had a problem with our car and we needed to just fix that and I think we needed about R4000 or something. But then they told me that I*

qualify for quite a lot. But at the time I did not take it because I knew that I didn't need it, but now they created something that, okay, whenever I cannot meet all my needs, you can go back there. What I learnt [from the Workshop], if you give me 4000 that I don't really need, I am still going to have to pay it back. That's the one thing that won't change. Whatever amount you give me I still have to pay back – it is not a gift” (Participant 2).

Facilitator 2 agreed that the issue of banks offering money to salaried workers is an enticement into debt. When he first started working as a teacher, he refused to take up the offered loan as, although he was young, he understood the implications of starting out with debt at the start of his working life. *“I worked with teachers and everyone was indebted at school. Everybody, everybody was indebted... everybody owed everybody. I noticed that when I started teaching, remember I was 21 or 22. So I noticed that at an early age. I remember when African bank came to our school and borrowed everybody R40 000, R30 000 just like that. And when the payslips come, when the salary advice comes... phew, it's skyrocketed to R40 000 or R50 000 or something. I was the only one who didn't have that loan. I said 'no thank you” (Facilitator 2).*

Implementing changes

When I asked Facilitator 1 what she thought was the biggest barrier to putting into action what has been learnt, she said, *“The partner, your wife, the parents, and the culture. The culture the culture Oh, this thing culture, it's very strong” (Facilitator 1).*

I asked her how does one start implementing changes if they are seemingly contrary to the cultural programming. *“I think it goes back to finding yourself... as an individual. What you want in life, who are you, what do you want in life? It's also to understand other things, I*

don't know how to call them, eh, that It's up to you to take a decision to say 'I can or cannot, and yes or no'. Because that is where most of them, especially the African community is failing. Because the way we have been raised we are not taught to be independent early in life. That dependency syndrome starts very early. It gets so well established that you see it as a normal way of living. If you saw your father supporting his sisters who are your aunts now, you'll see it as okay for you to do the same to your sisters and your brothers"

(Facilitator 1).

With regards to the young married participant who had bought her mother a house at the expense of her and her husband's plans to buy their own house one day, I asked Facilitator 1 whether she thought the young woman had a chance to change this situation. *"We give as much info that she can use, it's up to her. We even told her that she must sit down with her husband and be honest and show him the [Workshop] book and tell him she had a course like this in the class and that she now knows better. How can we work around this? She mustn't like play like everything is okay because she can see now that everything is wrong"*

(Facilitator 1).

I asked Facilitator 1 how difficult was it to break from this cultural programming. *"Very difficult because you know what, these girls will also protect their culture. They say, 'I can't just leave my mother, she made me'"* (Facilitator 1).

The Facilitator's Role in Fostering Transformative Learning in the Classroom

Mezirow (1997) argues that transformative learning educators must assist learners to become critically aware of their own assumptions and those of their fellow learners; to reframe problems from different viewpoints and to effectively engage in discourse. Thus

the role of the facilitator moves from being a subject matter expert to creating a learning environment where learners not only learn from each other but help each other solve problems in groups.

At the start of the day's Workshop session, after introductions were made, a workbook and pen were handed out to each individual. This workbook was a collection of the important Workshop's PowerPoint slides. Each learner was encouraged to make notes in this book and take it away with them as it included a blank budget template to be used at home and for referring back to the Workshop content if necessary.

Interaction, conversation, establishing rapport

I observed that the facilitator did not progress from slide one through to the end, in a linear fashion, but rather stopped on various slides which formed the basis for discussion and debate. I asked Facilitator 1 why she chose to teach in this way and she responded that adult learning is not about PowerPoint presentations but about interacting with the learners.

"I hate it when someone comes with a manual and gives it to me. Because you're saying, you can take this and read it at home, that is what she's [the facilitator] saying to me. If you are going to say to me here's the slide for page 2, can you read from the slide and there's no interaction, conversation ... we are talking about personal financial management ... you train people on how to manage their finances but also that is a skill. But how do you nurture this skill if you don't talk to them? You need to understand them. You need to understand where they're coming from. You need to understand their lifestyle. You can never separate money and lifestyle. They go together. So how are you going to get to know and understand their

lifestyle if you are not interacting with them. So you must share their problems, listen to them. Why are we wasting money? Why are we so much indebted? Why can we not save? Why can we not invest? So those are the types of things you need to understand as facilitator” (Facilitator 1).

Facilitator 2 emphasises the importance of establishing a rapport with the learners. *“And then I’ll go there, the first thing in class, you know, when you talk to people, you get to understand the guys, ‘How was your weekend?’ Blah blah blah ...to build a rapport, so they must understand you. They mustn’t look at you and be intimidated. I share about myself. They know where I’ve come from, that I’ve struggled like them. It’s not like because I am there and wearing a jacket I look different, no, no I don’t know everything” (Facilitator 2).*

Facilitator 1 acknowledged that sharing her own personal experience and financial situation encouraged deeper engagement with the participants which in turn encouraged them to be forthcoming with their experiences and points of view.

“It’s not about being knowledgeable, in the class you encourage interaction and people can see if you are there, not into something. You are also part of this, you know what you’re talking about, and you have experienced it. That’s why it’s very important that you sometimes disclose my status in the manner that I am divorced, this is what happened, I have kids ... sharing. They start to open up because you are talking about yourself with these guys, this is personal, let’s talk, let’s discuss, how to do ... So the moment you start to talk and they talk, we’re engaged” (Participant 1).

You talk, they talk

I observed Facilitator 1's approach of sharing her experiences to encourage further engagement with the learners. The discussion was on the power dynamics in relationships regarding money earned by the spouses. Facilitator 1 started the conversation by openly sharing with the group that she had no control over the finances when she was married. *"He had this role, he made it his role. I didn't carry a card in my name. Meaning he would load money into his account and I would use his card. That time, I didn't think about it, whether it was right or wrong, I didn't know anything"* (Facilitator 1).

One of the participants comments, *"Here it's all about their status. Who are you, how much you earn, how do you drive? They don't do budget together as a couple, because you find that the husband doesn't want the wife to know how much he is earning because there are other financial responsibilities that he doesn't don't want her to know about"*.

Another participant joins in the conversation with, *"There are also a lot of women now earning more than their partners. They're earning more than their husbands"*.

A further comment by a participant, *"Yes, that's the problem. It's problematic, oooh, big time. The power, because women are CEOs, women are managers, women are accountants and then your childhood sweetheart, he didn't go that far, he's a teacher. And you're coming home with more than him. Hey?"*

Facilitator 1 asked the group whether or not the women were handing the money over to their husbands.

A participant responds, *“No, no, no, no ... they’re keeping their accounts separate because if I show him this, he’ll want to budget with my money. It’s causing so much problems, because at home, sometimes this is where the fights start, at home the family of the husband they don’t know that he is not earning much and the person with a good financial muscle is the lady. They keep demanding from the husband thinking that he is earning a lot only to find that the car he is driving is paid by the wife. That’s where the problem starts”*.

I noticed that as the conversation progressed, Facilitator 1 was less forthcoming with her opinions, rather allowing the participants to engage with each other. Interestingly, I noted that the women were participating assertively in this discussion while the men seemed reticent to engage. The facilitator noticed their reticence and asked them for their opinions. They merely shrugged and laughed.

Facilitator as provocateur

I observed that the facilitator did not take learner’s explanations and answers at face value but prodded further, challenging the class. I asked Facilitator 1 to elaborate on her role in provoking the learners into thinking more deeply about a particular issue.

“Furniture, food, clothes – these are the three top things that they spend money on. At the beginning, if you ask them this question, they’ll give you brilliant answers (like) building a house, taking kids to school answers they want me to hear. And I say ‘No, no... let’s come to reality. This is not what you do. Let’s talk about reality. I mean, if you were talking about taking your kids to school and building a house, this class would not be here” [laughs]. *Why would you need this class if you’ve got everything under control? They laugh because the reason why we’ve got this class is because you guys are not doing the right things. If you are*

sitting in your house and your kids are at school, why should I bother you and say you're not spending your money wisely? [laughs heartily]" (Facilitator 1).

I noted a further example of the facilitator provoking the learners into thinking more deeply about an issue when Facilitator 1 asked the group why they were in debt. Most of them responded quickly saying that the money they earn was too little and most nodded their heads in agreement. However, Facilitator 2 posed the question, *"If it was simply a matter of earning more, why are high earners in money trouble? How much money do you think is enough to be debt free?"* These questions prompted a lively debate about how much money was considered sufficient in order to live a debt-free life. Finally, the consensus of the group was that it was not the actual amount of money but the attitude of the individual towards the money that was important in determining one's level of debt.

Facilitator 1 argued that it is more effective for the learners to provide solutions from the social context of the group than if she were to give it to them, given that there is no one tried-and-tested solution that fits all scenarios. *"They must come up with the solution - that is facilitation, they must come up with those answers, they must tell me what they think. And then at the end of the day, I'll say okay, what is the problem here? Is it the money or the person? And they'll say, no, it's the person. Why the person? It's because we didn't do this, we didn't do this, we didn't do this ... And then I'll say, now look at your lifestyle. So the problem is not how much you earn, the problem is your lifestyle. The problem is not you wanting to be in debt, the problem is your lifestyle. So now let's go back to your question, why are we indebted? Then they'll come up with real answers"* (Facilitator 1).

Facilitator 2 agrees that while there are some sections in the Workshop where he assumes the role of expert such as when he is instructing learners how to fill in the budget template, the overall experience is not one of the conventional teacher-pupil one. *“Remember, I was a teacher. When teaching, I’ve got the whole information with me and I am imparting to you and at the end of the day I’m saying “Give me the results, write down”. With this course, I’m not going to say that, it’s different. I’m not going to say give me the results, explain this. No, this is life skills. And I’m talking to adults, that is why we call it lifelong learning. So because they’re saying to me they’re bringing their experience and I’m bringing the knowledge. So we are saying let’s look at your experience as an adult – how did you live your life. And this is the knowledge then how do we fuse the two” (Facilitator 2).*

In a conventional expert-novice relationship, the educator would supply an answer to the pupil’s question. However, the role of a transformative educator is to pose the question and within the classroom dialogue, elicit the answers from the learner. After an emotional discussion about the cultural expectations imposed on the learners to send money home, one participant asked of the facilitator *“So what do we do about this now?”* The Facilitator 1 answered *“Unfortunately, I cannot tell you what to do. You have to tell me. After everything you have told me, what is it that you’re going to do? Cause it has to come from you. Unfortunately, I cannot tell you what to do. After everything we have said, you have done the budget, you can see that you are taking money home... R5000 every month. When are you going to start saving for your own family, your children, your wife?”*(Facilitator 1).

Scaffolding the task, case studies, 'what if' scenarios

In the second half of the Workshop, where conceptual knowledge was shared with the learners, I observed the facilitator assuming the more traditional teacher-pupil role as she explained financially-related concepts, the layout of the budget template and how the learners were to fill it in according to certain rules and principles. I observed that the learners were attentive and asked questions when needed in order to get clarity on certain concepts. With a minimum of Grade 12 education, the learners were literate and their understanding of English was very good.

The concept of scaffolding was evident as after the Facilitator worked through the budget-related slides, explaining the process and the elements involved in formulating a personal budget, she handed out blank budget templates to each learner. She presented a case study using fictional family members with a lifestyle with which the learners could identify or were familiar. The facilitator described the family, its members, the revenue that each brought in and the financial obligations such as school fees, transport costs, rental obligations etc.

She started working through the first half of the template, slowly filling in each block with the class as they filled in their sheets accordingly. She continued until the learners started providing the answers more quickly and the majority seemed to understand how to complete the exercise without her input. Once the example template had been filled in, she handed out yet another template and the class divided itself into smaller groups of four learners in each group.

Facilitator 1 outlined a second scenario, with the same fictitious family members, but where the circumstances had changed such as more money coming into the family due to a salary increase. The groups worked on making certain changes to the budget, working as a team. When that was done, Facilitator 1 offered a new scenario where a funeral needed to be paid for. A good hour was spent on this exercise where different scenarios were put forward to the class and the learners were required, in teams, to make the necessary adjustments to the family's budget. I noticed animated group discussions as ideas were put forward and agreements were made around the solution. The idea was for the learners to familiarise themselves with the guidelines of populating a budget with relevant amounts so that when the time came for them to do their own budgets at home, with their own families, they were able to do so.

When they were in groups, I noticed that the learners who seemed to have a stronger grasp of the process would assist those who needed more guidance. Eventually, those struggling seemed to cotton on to the process and were able to do the exercise on their own.

Facilitator 1 walked around the class, checking in with the groups *“just to make sure that these people do understand what we are talking about”* (Facilitator 1) and to answer any questions relating to the task on hand.

The following Chapter Five contains a discussion of the conclusions I have drawn from the above findings. Thereafter, I offer recommendations emerging from this study for the practitioners of adult education with particular reference to the Workshop or similar financial interventions.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

My argument states that if transformative learning conditions are identified as being present in the Workshop and adult learners experience a shift to a new worldview (of their indebtedness situation), they will successfully implement positive changes towards alleviating their debt. In order to address this problem statement, it was necessary firstly, to identify those conditions present in the Workshop that were observed to be fostering transformative learning. Through classroom observation over the course of the Workshop of the fifteen participants engaging with the course material, with the facilitator and with each other, and reinforced by interviews with the two facilitators and two participant-interviewees, I attempted to ascertain to what extent the core concepts of Jack Mezirow's Transformative Learning theory were evidenced.

A crucial aspect of transformative learning is the role the facilitator plays in creating a learning environment which encourages and promotes transformative learning. It was necessary therefore to investigate the extent to which the facilitators were fulfilling this role through observing them in action and interviewing them after the Workshop.

The second component of the argument statement deals with the extent to which the two participant-interviewees, as a result of participation in the Workshop, experienced transformative learning related to their indebtedness. The assumption was that if Participants 1 and 2 had indeed experienced transformative learning, they would be more likely to effect positive changes towards alleviating their indebtedness. Through interviews with Participants 1 and 2, I attempted to understand the nature of this change as

understood through transformative learning theory. Moreover, I was interested in uncovering any obstacles to learning they may have experienced and those factors which prevented them from acting on their new insights in spite of their intention to want to implement changes.

Chapter 5 presents a discussion of the conclusions I have drawn from the findings and results of the data analysis in Chapter Four. Thereafter, I offer recommendations emerging from this study for the practitioners of adult education with particular reference to the Workshop or similar financial interventions.

Clarifying ‘transformative’ learning

Brookfield (2000:125) asserts that the term “transformative” has been misused to refer to any occasion where a learner has experienced a deeper, more subtle understanding of assumptions. Brookfield shares Mezirow’s assertion that “a transformation is a transformation in perspective, in a frame of reference, in a personal paradigm, and in a habit of mind together with its resulting points of view... thereby involv[ing] a fundamental reordering of assumptions” (Brookfield 2000:139). Certainly one may have a deeper, more nuanced and refined understanding of an assumption, idea or educational practice, for example, but for Brookfield, this is not the same as transformative learning. Transformative learning implies an epiphany for the learner involving fundamental questioning of his most basic paradigmatic assumptions held about an idea or behaviour, bringing about a new understanding and subsequent reorganization of his attitudes and actions relating to that idea or action (Brookfield 2000:140).

The overarching question is whether or not this study shows evidence of learners experiencing such an epiphany in which they question their most basic paradigmatic assumptions about concepts that affect their attitudes towards spending and saving such as cultural expectations, their role as mother-provider, amongst others. True transformative learning involves the learner not only questioning these deep-seated habits of mind towards these concepts but taking on meaning perspectives and acting on these new ways of thinking. The journey of revealing a learner's deeply embedded perspectives is one that the learner cannot do alone. We have a tendency to think that our view of the world is the only way and subsequently find it difficult to look at it from a different vantage point. We may be helped to see things differently with the help of 'critical friends' such as an experienced facilitator and co-learners in a learning group.

The Workshop

As outlined above, there were two main objectives of the Workshop: firstly, to teach basic financial skills and secondly to assist learners to become aware of how their attitudes towards money have been shaped, often without their being aware of these influences. The time allocation is heavily weighted towards the second objective as the connection between a person and their money is a strong one, bound by emotion and culture. As Facilitator 1 said, *"personal finance is all about you, the way you see things, the way you have been taught or learnt the culture, the traditions that contribute to our behaviour towards our money"* (Facilitator 1).

While this study shows that there are certainly opportunities in the Workshop that afford participants the possibility to start the process of transformation, there are doubts as to the

whether these opportunities are adequately developed within the five-hour duration of the Workshop to meet the criteria that would foster transformative learning which meets the definition set out above.

The emotional context of familial expectations

Both facilitators and participants relate experiences that reveal how deeply entrenched the familial expectations are in respect of financially supporting the extended family, often at the expense of one's own and immediate needs. Children are brought up knowing that when they start earning, they will be expected to share their earnings with others. This is not a request; it is an expectation framed in emotional terms such as *"you cannot forget about your extended family"* (Facilitator 2), *"if you don't take care of them, the ancestors will turn away from you"* (Facilitator 1); *"people will say, what type of daughter are you?"* (Participant 2); *"I can't just leave my mother, she made me"* (Facilitator 1). The learner's frame of reference is acquired over years through their relationships with primary caregivers and is how the learner makes meaning and interprets events that happen in their adulthood. Mezirow (1990:4) argues, "The more intense the emotional context of learning and the more it is reinforced, the more deeply embedded and intractable to change are the habits of expectation that constitute our meaning perspectives". The deeply embedded nature of the learners' meaning schemes requires a transformative learning classroom environment in which they acquire the necessary skills crucial for identifying and critically reflecting the underlying emotionally-embedded assumptions that have influenced the way they see the world.

The role of facilitator

So to what extent does this study reveal the facilitator's role in fostering a true transformative learning environment in the Workshop? Note that this study is limited to the role of the facilitator in fostering transformative learning as opposed to a consideration of the entire curriculum of the Workshop. A few examples were drawn from the curriculum to highlight certain aspects of the learning process such as the drawing-up of the budget, the section on needs and wants, the difference between paying for an item on credit rather than cash and the case-study of the family in debt.

It is the task of the educator to assist learners to become critically aware of their own assumptions and those of their fellow learners; to reframe problems from different viewpoints using the learners' imagination and to effectively engage in discourse (Mezirow 1997:10). In many of the discussions, the facilitator attempts to provoke learners into questioning their attitudes towards the reason for their indebtedness, posing questions to get them thinking about the validity of their reasons. While there is evidence that the learners reflect on their attitudes towards this particular issue during the discussion there is no evidence that the facilitator is helping learners to become *critically* aware of the presuppositions that underlie their understanding that having more money means less debt, for example. While reflection does imply an element of criticism and evaluation, it is not the same as critical reflection which involves identifying and challenging our deeply entrenched meaning schemes.

Discussion versus discourse

Mezirow (1997:10) argues that transformative learning is a social process where discourse with peers is crucial in order for an individual to begin to understand and form new meaning perspectives. The study data describes many instances of lively and emotional discussion between the group of learners where alternative points of view are put forward by the facilitator and participants, common views are shared, arguments arise and social interaction is observed. However, discourse suggests “critically examining evidence, arguments, and alternative points of view” (Mezirow 1997:6) in order for each learner to arrive at a reasoned, well thought-out understanding of the problem to be solved and the possibilities of acting on these new insights. Although the discussions had embryonic elements of what might have developed into discourse, there is no evidence that the Workshop discussions were characteristic of critical discourse as defined above.

Learning tools

There are learning methods offered in the literature to assist the educator to foster transformative learning in the classroom such as posing problems that require imagination from the learners, encouraging participation and interaction, including group problem-solving scenarios to foster group discussions to reach reflective decisions and posing problems that mirror real life experiences (Mezirow 1997:10). These techniques are evidenced to a limited extent in the Workshop classroom in the task centred on a fictitious family, navigating their way through life faced with financial challenges at various stages of their lives. The “what-if” scenarios are ones to which the learners could relate such as budgeting for a funeral in the family, salary increases, school fees and so on. In a true discursive process, the group would, with the assistance of the facilitator, critically explore each member’s assumptions supporting their beliefs but also extending their exploration to

the larger social and cultural system that supports those beliefs. However, while the participants do reflect on various options based on their own perceptions towards the task, there is no evidence of *critical* reflection on the part of the learners of their and their fellow group members and indeed of the wider socio-cultural system.

Identifying learning objectives

The overarching goal of transformative learning is for adult learners to think and act autonomously and responsibly. However, often learners wish to focus on learning practical skills in the short term such as gaining mastery over their indebtedness. The goal for most learners attending the Workshop is ostensibly to learn financial skills that will enable them to overcome their indebtedness. However, as we see from the Workshop discussions, their indebtedness is closely linked to their attitudes towards spending and saving which in turn is influenced by deep-seated socio-cultural factors. It is important for both educator and learner to be clear as to the learner's short-term objectives and long-term goal in a particular educational intervention such as the Workshop. While there is evidence that instrumental learning takes place in the form of the facilitator teaching budgeting skills, for example, the aspect of communicative learning, which Mezirow (1990) argues is of greater importance to most adult learning, is absent.

It falls on the educator to help the Workshop participants define and reach their short term objectives in such a way that they ultimately fulfil their long-term goal of functioning as "more autonomous, socially responsible thinkers" (Mezirow 1997:8). There is a presumption by all involved in the Workshop that the learning outcome will be one in which the learners, armed with new knowledge about money management, reflect on their attitudes towards

their personal issues and make the necessary changes in their lives once they have left the Workshop environment. However, in a true transformative learning environment, each learner would have a clear understanding of their short-term objectives and long-term goals with the help of the facilitator. The combination of the relatively short duration of the Workshop, the ratio of fifteen participants to one facilitator and the amount of content to be covered within that time does not provide for a full transformative learning environment.

Facilitator as mediator

The Workshop is concerned not only with transformative pedagogy but also with the transmission of conceptual knowledge such as understanding the elements of a personal budget and allocating them into a budget template. Vygotskian learning theory argues that learners are able to accomplish more with the guided assistance of a mediator than they can on their own (Hardman 2011:32). The difference between what the learner knows and what he needs to know to fulfil a task is termed the zone of proximal development (ZPD) and it is therefore the Workshop Facilitator's task to understand the extent of each learner's ZPD in order to structure the task accordingly. However, the study shows that it is not practical, given the Workshop time restraints and the number of participants, for the facilitator to assess each learner's ZPD and therefore she makes an assumption as to the extent of the group's ZPD by setting the task beyond what she assumes to be the capabilities of the group of learners. The concept of scaffolding as an effective teaching tool is evident in the budgeting exercise and the learning is successful as most of the participants are able to complete the task in class. However, it is not shown whether or not the participants are able to complete the task independently of the facilitator once they get

home. Participant 2 admits to not using the budget but this is due to her not choosing to use this format rather than her not understanding how to.

The journey of transformation

Mezirow (1995 cited in Tayler 2002) identified eleven phases which make up an individual's transformative journey starting with a disorienting dilemma which triggers an individual's need to find answers to problems they are unable to solve using their old ways of looking at the world. Both Participants 1 and 2 were experiencing life crises on entering the Workshop. However, for true transformative learning to take place, they need to engage in critical reflection and critical discourse to be able to shift their worldviews to enable them to deal more competently with their financial challenges.

There are indications that both Participants reflected on certain incorrect assumptions and attitudes they hold such as those regarding buying on credit, the financial expectations forced on them by family and what constitutes priority expenses. However, there is no evidence of these reflections developing into *critical* reflections on how and why their deep-seated assumptions may have influenced their attitudes and no evidence of their uncovering the factors that may have distorted these assumptions. The personal journey of transformation hinges on the crucial aspect of critical reflection and subsequent fundamental reordering of assumptions. So while the Participants show that they may have a deeper understanding of their attitudes towards these issues than when they first started the Workshop, they do not demonstrate signs that they have undergone an epiphany leading them to question their most basic paradigmatic assumptions. These embryonic elements that make up the beginnings of the journey of transformation need to be

developed further in order to meet the requirements of a truly transformative learning experience.

Putting into practice

While both Participants identify the need for change in their behaviour towards spending and they report that they have put certain changes in place two months after completing the Workshop, one may question to what extent these changes will be sustainable given the constant barrage of obstacles they are faced with. The study highlights the issue of financial expectations that parents and extended families have of their sons and daughters, familial expectations like payday groceries and take-aways, the 'easy money' offered by banks and micro-lenders and store cards offered by retail outlets, all of which play out against the backdrop of South Africa's unique culture of indebtedness.

Conclusion

Transformative learning theory explains how the adult learner can move beyond being merely informed by an educational intervention to becoming transformed by it, thereby enhancing the learning outcome. The ideal learning outcome for the adult learner is to be able to solve problems autonomously, in this case regarding personal spending and saving, without looking to others in authority or to traditional ways for answers.

The study shows that there are indeed components of transformative learning evident in the Workshop facilitation and experienced by the study participants but that the nature of these elements is embryonic. Further development of these emergent components is

needed in order for them to be identified as fully fledged elements crucial for true transformative learning to take place.

Owing to the deep-seated influence of the learner's worldview in prescribing how to spend his or her money, against the backdrop of the broader South African culture of indebtedness, it is only through experiencing true transformative learning that adult learners can identify and understand the belief systems that shape the way they think about their indebtedness. By critically reflecting on the suitability of these belief systems to solve personal debt-related problems and trying out new ways of doing things based on these new perspectives, components of which form the basis for true transformative learning, adult learners will have a stronger chance of overcoming their indebtedness in a long-term sustainable fashion.

Recommendations for future financial interventions

While there are some indications from the data that certain transformative learning elements, albeit in their infancy, are present in the Workshop, the nature of transformative learning theory requires a longer-term approach. A five-hour Workshop with one facilitator and fifteen participants is inadequate in fostering true transformative learning.

I would therefore recommend that the Workshop be presented as an introductory session with the same content to no more than sixteen participants. Follow-up sessions of three hours with smaller groups of no more than four people would be arranged to meet on a monthly basis for six months thereafter. With the consent of the learners, a contract of commitment would be agreed upon that the learner would attend all six sessions, as one needs commitment and consistency.

These sessions, with the advantage of time and commitment, would afford the learners the space to undergo their personal journeys of transformation. The educator would be able to teach the learners how to effectively engage in discourse as opposed to discussion; task them with identifying and examining their own assumptions as well as those of their fellow learners through methods using critical incidents, raising consciousness, biographies and journal-writing . The small groups create a learning environment where learners not only learn from each other but help solve problems together using learning content that mirrors their real life experiences.

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APPENDIX A**INFORMATION SHEET AND CONSENT FORM****MASTERS RESEARCH PROJECT**

My name is Laura Denton and I am currently completing a Master's Degree in Adult Education at the University of Cape Town. I have completed the prescribed coursework over the last two years and the next step is to submit a Minor Dissertation in fulfilment of the Masters' degree. This requires that I complete a small research project.

The focus of my project is to attempt to understand the impact that a financial literacy program such as the "Five Fingers" has on participants' attitude and willingness to apply the learning to alleviate his/her personal indebtedness.

Participation in this study will entail the following:

1. Signing the accompanying Consent Form.
2. Filling out a short questionnaire.
3. A follow-up telephone conversation with Laura within the next 2 weeks to agree to a suitable date and venue for an interview.
4. A forty-five minute face-to-face interview.

Conditions of participation

1. All information used will be entirely confidential and for the researcher's use in the study.
2. The individuals I speak to or mention in the text will be given pseudonyms (false names) so as to remain anonymous.
3. All information that may be used in identifying the Company and the participant's job description will be removed as neither the workplace nor the nature of the work is the focus of my study.
4. The participant may withdraw at any time without giving reasons and will not be penalised for withdrawing.
5. I, the researcher, undertake to conduct myself with respect and all data that is collected will be treated sensitively and with respect for the individual.

Should you have any further questions, please don't hesitate to contact me or my Supervisor.

Many thanks for your assistance.

Laura Denton
021 712 8442
laura@tpng.co.za

[Supervisor's contact details here]

CONSENT TO TAKE PART IN RESEARCH PROJECT

I, the undersigned, agree that Laura Denton, Masters Student from the University of Cape Town may interview me for the purposes of the Minor Dissertation.

I confirm that (please tick box as appropriate):

1.	I have had the purpose and nature of the study explained to me in writing and I have had the opportunity to ask questions about the study.	<input type="checkbox"/>
2.	I voluntarily agree to participate in the project and will not be paid for my participation.	<input type="checkbox"/>
3.	I understand I can withdraw at any time without giving reasons and that I will not be penalised for withdrawing nor will I be questioned on why I have withdrawn.	<input type="checkbox"/>
4.	I understand that the interview will last approximately 45-60 minutes.	<input type="checkbox"/>
5.	I agree to my interview being audio-recorded.	<input type="checkbox"/>
6.	I understand that if I feel uncomfortable in any way during the interview, I have the right to decline to answer any question or to leave the interview session.	<input type="checkbox"/>
7.	I understand that all information I provide for this study will be treated confidentially.	<input type="checkbox"/>
8.	I understand that in any report on the results of this research my identity will remain anonymous. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of the people I speak about.	<input type="checkbox"/>
9.	I understand that I will have an opportunity to check the transcript and amend if necessary.	<input type="checkbox"/>
10.	I understand that other researchers will have access to this data only if they agree to preserve the confidentiality of the data and if they agree to the terms I have specified in this form.	<input type="checkbox"/>
11.	I, along with the Researcher, agree to sign and date this informed consent form.	<input type="checkbox"/>

Participant:

Name of Participant

Signature

Date

Contact no of Participant

Researcher:

Laura Denton

Signature

Date

APPENDIX B

Classroom Observation Guidelines and Interview Questions

Classroom observation guidelines

1. Describe the classroom setting.
2. Number of participants and visual demographics (age, gender etc.)
3. Describe the Programme
 - Length
 - Intentions / outcome
 - Course content
 - Does content mirror the learner's real life experiences?
 - Handouts/ materials
 - Teaching method
 - Teaching aids (mediating tools)
 - Books
 - Videos
 - Power point
 - Wall displays etc.
4. Nature and content of interaction between Facilitator and Learners.
5. Nature and content of learner engagement with the content.
6. To what extent are conditions present in the implementation of the Workshop that are observed to be fostering transformative learning?

What transformative components are present?

- Triggering transformation
- Critical reflection
- Critical discourse
- Willingness to act.

7. To what extent the Facilitator fosters transformative learning in the classroom:

- Does s/he help learners to become critically aware of their own assumptions and those of their fellow learners?
- Reframes problems?
- Effectively engage in discourse?

Using methods such as:

- Critical incidents
- Raising consciousness
- Other
- Empathetic to learner's viewpoints?
- Problem-posing?
- Encourages participation and interaction from learners?
- Setting problem-solving scenarios to encourage group discussions?
- Reframes questions from learners if necessary to assist with understanding?
- Case studies, role play, group projects?
- Evidence of scaffolding or guided assistance?

Interview with Participant

1. What is your name, age, gender, highest educational level?
2. How long have you worked at your present job with the Company?
3. How many credit cards do you have and use?
4. How many store accounts do you have and use?
5. How many people do you support financially?
6. Do you have any garnishee orders against you and if so how many?
7. Have you ever had any personal financial education/training/coaching before going on this Programme and if so describe it?
8. To what extent was this education helpful to you in your personal life?
9. Are you comfortable with the level of debt you have presently. Elaborate.
10. What are the main reasons why you are in debt? Elaborate.
11. If you are uncomfortable with the level of debt you are in, please describe the main reason/reasons that is/are preventing you from bringing your level of debt down.
12. Are there any other comments / observations you would like to make regarding your attitude towards your debt situation?
13. To what extent has your attitude towards your personal money matters changed from before your attending the Programme to afterwards? Elaborate.
14. Do you feel you have the knowledge to manage your personal debt? Elaborate.
15. How difficult or easy is it to put into practise the knowledge from the Programme?
16. How confident do you feel that you can overcome your debt over time? Elaborate.
17. What are the most useful learnings you took away with you from the Programme?
18. What would make this Programme better for future learners? Elaborate.

19. To what extent has this Programme made you think differently about your money?

Elaborate.

20. What was the most difficult thing to change in managing your money better?

21. What was the easiest thing to change in managing your money better?

22. Do you write up a budget each month? Do you stick to your budget?

23. What difficulties do you experience with monthly budget?

24. Do you share your money difficulties with anyone else (wife, husband, family)?

25. Does your family help with your difficulties?

26. Have you shared the financial knowledge you gained from the Programme with anyone else in your community?

Interviewer's impressions regarding:

- Participant's body language
- Participant's facial expressions
- Other noticeable aspects.

Interviewer's reflections on the interview or any aspect of the interview.

Interview with Facilitator

1. Personal demographics: name, age, gender, educational level.
2. What are your impressions of the Workshop in terms of content and learning outcomes?
3. You have facilitated many of these Workshops, what are the recurring themes / problems/ challenges you come across?
4. The above question in relation to the observed Workshop.

5. Describe your method of teaching/facilitation.
8. To what extent do you, as facilitator, foster transformative learning in the classroom through the following:

- Help learners to become critically aware of their own assumptions and those of their fellow learners?
- Reframe problems?
- Effectively engage in discourse?

Using methods such as:

- Critical incidents
 - Raising consciousness
 - Other
- Empathetic to learner's viewpoints?
 - Problem-posing?
 - Encourages participation and interaction from learners?
 - Setting problem-solving scenarios to encourage group discussions?
 - Reframes questions from learners if necessary to assist with understanding?
 - Case studies, role play, group projects?
 - Offer scaffolding or guided assistance?