



## **UNIVERSITY OF ZAMBIA AND ZIMBABWE OPEN UNIVERSITY POSTGRADUATE PROGRAMMES**

**MASTER OF BUSINESS ADMINISTRATION (MBA) – GENERAL**

**AN ANALYSIS ON DIVERSITY MANAGEMENT AT INVESTRUST BANK ZAMBIA**

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## DEDICATION

I would like to dedicate this paper to God Almighty my creator, my source of inspiration, wisdom, knowledge and understanding. He has been the source of my strength throughout this program and on his wings only have I soared. I also dedicate this work to my husband: Chilao Asaf Duma who has encouraged me all the way and whose encouragement has made sure that I give it all it takes to finish that which I have started. To my child Mbawemi Eliana Duma and my friend Ananastasia Tembo who have been there for me in every way possible. Thank you. My love for you all can never be quantified. God bless you.

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### **Individuals**

- Mr Thokozani Kamanga

### **Institutions**

- Investrust Bank Zambia
- University of Zambia

## DECLARATION

I, MIRRIAM CHISECHE NDHLOVU, hereby, declare that this research report:

- a) Represents my work;
- b) Has not been submitted for a degree or any other academic qualification at the University of Zambia; and
- c) Does not incorporate any published work or material from another dissertation without acknowledgement.

Signed.....

Date...../...../.....

## APPROVED BY:

SUPERVISORS NAME:.....

SIGNATURE:.....

DATE:.....

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## ABSTRACT

This study focused on diversity management in the banking sector, using the case of Investrust. The objectives of the study were to identify the diversity management practices that Investrust Bank views as important for retaining employees, to analyse how diversity management practices are being applied at Investrust Bank and to find ways in which diversity management can be improved at Investrust. The study utilized a descriptive research set out to analyse diversity management at Investrust Bank. The target population for the study was Branch Managers, and Staff of Investrust Branches in Lusaka. A sample of 100 respondents was selected from different branches of Investrust Bank in Lusaka. The data collection instruments used were questionnaires and unstructured interviews.

The research established that Investrust Bank Plc did not have a written down policy but supports diversity management through various processes. At Investrust, the goal of diversity management is to enable all employees to reach their full potential in pursuit of the organisations' mission. The hundred respondents who participated in the study reported that diversity management was practiced through the process of hiring, compensation system and training and development. In the study, it was found that diversity management at Investrust is imbedded in all the human resource practices and implemented as one with all the systems. The study revealed that the Bank had strategies such as balanced recruitment, support to minority groups, diversity training and equal employment opportunities. The recommendations therefore were that management and the board should further look into ways of improving diversity management in the organisation.

Employees suggested that, building an inclusive and harmonious workplace is not just the responsibility of the company leadership and that bank diversity management committees could be set up to improve diversity management in the organisation.



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# **CHAPTER ONE: INTRODUCTION AND BACKGROUND**

## **1.0 Introduction**

This study sought to analyse diversity management in the banking industry in Zambia. Using the case of Investrust Bank Plc. The chapter study begins with the background or the context of the research, which gives the foundation of the topic at hand and why it is worth studying. It then gives the statement of the problem, the aim, specific objectives and the research questions that are vital to this study. It then shows the significance of the whole research and who will benefit, scope of the study and operational definitions. The theoretical framework is also explained showing the theory upon which this whole paper will be based.

## **1.1 Background**

There has been a number of changes taking place in the corporate world in the last few decades. Today employees do not look, think or act like in past years. Values, experiences and needs also changed. Even cultures are not static. But still culture has a strong influence on how a person communicates, reacts on the problem, searches solutions and resolves conflicts. In as much as some of the changes are independent of business and the corporate world, however, since they affect individuals, who make up employees, they have the capacity to spill over to the corporate world.

Human resource department became a linking bridge between a firm and workforce supply, as now companies deal with rapidly changing and very competitive environment, it is important to catch the resource and to not lose it in a favour of competitors. As companies start to deal with a

range of diverse workforce, work of human resource managers becomes extremely important, as they have to work with several cultures in the same time. In a number of studies, it has been accepted that homogeneous groups of employees are not that efficient as heterogeneous. Only at the beginning of working together, heterogeneous groups perform less effectively than homogeneous, due to their differences. Heterogeneous groups need time to adapt in order to work together. After such adaptation they will outperform homogeneous groups that do not show high innovativeness and usually stuck in their old and identical ideas (Worchel, Wood and Simpson, 2012)

One of the main challenges for African firms in the early twenty-first century is managing diversity effectively. With the emerging issues of human rights, equity and equality, which were not there a few years ago, typically African firms are struggling with how to manage diversity in a number of areas. One of the areas that is affected is the banking industry. Initially, banks in Africa were from the western world and they had their own philosophies on how to manage their work force which they simply imposed on the African society (Obadina, 2015). However, with the growth in the indigenous African banking system, there is great need to understand how to manage diversity in the work place.

It is for this reason that this paper picks on an indigenous Zambian and African Bank, Investrust Bank Zambia Plc, to analyze diversity management in the firm. Investrust Bank Plc is a Zambian Public Limited Company incorporated in 1994 under the Companies Act. The Bank is licensed under the Banking & Financial Services Act of 1994 to conduct commercial banking services. The bank, from inception, was operating as private limited company, but in 2004, it was quoted on the Lusaka Stock Exchange as a public company and it changed its name to Investrust Bank PLC. By the year 2007, the bank was fully listed on the stock exchange as a public company. The bank

currently has over 24 branches around the country with the headquarters being in Lusaka Zambia. Although Investrust offers various products and services, its core function is the provision of commercial retail banking and leasing services in Zambia. The bank is progressively positioning itself in the Zambian financial market by offering personal banking products as well as corporate banking products focused on medium-sized enterprises, emergent Zambian owned enterprises, parastatals, NGOs, Government agencies and other corporate institutions. The bank has recorded significant growth in the past ten years (Investrust Annual Report, 2015).

In order to be successful, the bank has to create a right workplace environment in order to cultivate a positive organizational and job attitudes among employees. If individuals feel themselves comfortable and valued in a working place the productivity will also increase. When a company understands the benefits of diversity, workforce becomes a strategic asset and when managed well, could also facilitate the company's success.

## **1.2 Statement of the problem**

In as much as diversity management is one of the most important activities of an organisation; it is not without its own problems and challenges, especially as it relates to implementation. On the positive side, it helps create a culture of inclusion, which could help in improving organisational performance (Fox, 2014). However, it also has a high risk of tensions, disagreements and conflicts, due to different ideologies. Sometimes it is just simple miscommunication and misunderstanding. That is why an organisation cannot ignore such actions within working groups, because it will result in turnover and more interpersonal conflicts (Fox, 2014). In an organisation with conflicts it is impossible to do business and make people work. Therefore, it is important to understand how organisations manage diversity and make recommendations on how it can be done better.

Another problem that arises around diversity is the challenge for the organisation to implement it effectively, even if it is widely recognized. Therefore, it is important to learn how to work with differences and determine the right mix of skills that must be involved in a working process and which of the skills are not necessary at the moment. The ability to realize what individuals from different cultures, backgrounds and experiences can bring as a solution for company needs symbolize what effective management of diversity is. Nevertheless, the most crucial problem, in management of diversity is how to eliminate discriminatory barriers and prejudices and exchange them on high productive environment, equivalent rewarding system and job satisfaction of minorities. This topic is very essential and needs additional research and analysis. This is where the study becomes vital, as it analyses diversity management on one key area in Zambia, using Investrust bank as a case in point.

### **1.3 Aim or Purpose of the study**

The rationale behind this research was to analyse diversity management at Investrust bank Zambia

### **1.4 Study Objectives**

- i. To identify the diversity management practices that Investrust bank views as important for retaining employees
- ii. To analyze diversity management practices being applied at Investrust Bank PLC
- iii. To find ways in which diversity management can be improved in the banking industry

### **1.5 Research questions**

- i. What diversity management practices does Investrust bank view as important for retaining employees?
- ii. What diversity management practices are being applied at Investrust Bank PLC?

- iii. How can diversity management be improved in the banking workplace?

### **1.6 Significance of the study**

In an emerging market like Africa, or Zambia specifically, management issues are still undergoing study. As a result of the cultural differences between the western world and Africa, it is vital that Africa comes up with its own understanding of management systems. Therefore, this study will add to the research in this sector, so as to help develop diversity management strategies that can work to improve inclusiveness and therefore performance in the banking sector. It will also help in finding out how diversity management can help in promoting equity and equality in the workplace, so as to promote human rights.

### **1.7 Scope of the study**

The study focuses on Investrust as a typical Zambian Bank. It is predicated on the assumption that diversity management has bearings on organisational performance. It assesses the current systems of diversity management in the banking sector. The study is limited to Investrust branches in Lusaka. The choice of limiting the study to only these branches is for several reasons which include:

- The researcher lives and works in Lusaka thereby doing a Lusaka study would be more feasible than doing one in other towns.
- The sample selected could be taken in Lusaka branches as Investrust bank has a homogeneous workforce which could be studied anywhere.
- Also due to proximity, a Lusaka study would ensure that an in-depth and critical study is done, such that the results will provide useful information on the relationship between performance and reward systems.



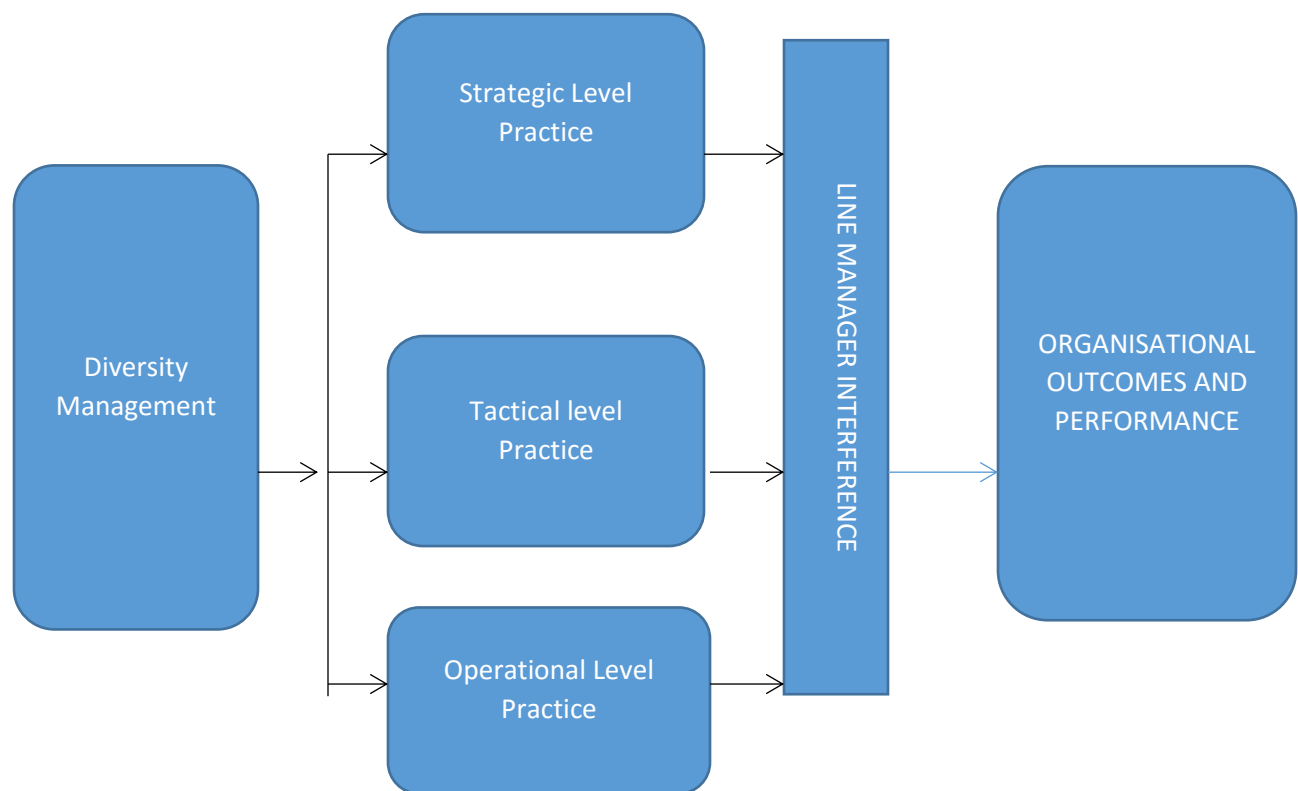
It would be inferred however, that the results collected in Lusaka are representative of the whole bank. Investrust bank is simply taken as a specimen to represent the whole banking sector.

## **1.8 Conceptual framework**

This research will be based on the theory of Human Resource Diversity management by Kandola & Fullerton, (2014) as quoted and modified by Fox (2014). This theory states that diversity management through Human Resource should operate at three levels, that is, strategic, tactical and operational levels. At the strategic level, what is required is a management philosophy that recognizes diversity as critical for organisational success. A company's commitment to diversity should be reflected in the organisational vision, mission and business strategy in order to remove psychological and operational barriers to managing diversity. If such commitment is inconsistent with the current organisational culture, then a significant culture change may be necessary in order to create an atmosphere of mutual respect of all employees. At the tactical level, a range of Human Resource Management diversity policies should be formulated in order to support this management philosophy.

Measuring the employees' perception of the existing Human Resource Management diversity practices and their expectations may be conducted to facilitate policy development. Human Resource Management diversity policies at the operational level are implemented at the workplace, involving mainly educating employees, identity-based networking groups, targeting communications to different affinity group members, flexible employment and support for generating a work-life balance. At all levels, line managers should play a more important role in

diversity management. Devolution of responsibility for people management is a central theme of Human Resource Management (Storey, 2012) and of diversity management as well (Kandola & Fullerton, 2014). Sanglin-Grant and Schneider (2011) found that line managers' iterations of organizational policy on equality are sometimes at odds with employees' views of organisational practice. Therefore, line management should be involved more in the decision-making process in order to fully understand and effectively implement diversity management. Based on the above discussions, the conceptual framework of Human Resource diversity management is proposed and shown in the figure below:



*Figure 1: Theory of Human Resource Diversity Management by Kandola & Fullerton (2014)*

## 1.9 Operational definitions

- **Diversity:** the condition of having or being composed of differing elements, variety; especially: the inclusion of different types of people (such as people of different races or cultures) in a group or organisation
- **Management :** the process of reaching organisational goals by working with and through people and other organisational resources.
- **Diversity Management:** Company initiatives undertaken to include all employees in company programmes and informal social networks. Organisations seeking global relevance cannot ignore the impact of workforce diversity on their ability to problem-solve, innovate, and cultivate diverse markets.

### 1.10 Chapter Summary

In as much as diversity management is one of the most important activities of an organisation; it is not without its own problems and challenges, especially as it relates to implementation. In an organisation with conflicts, it is impossible to do business and make people work. Therefore, it is important to understand how organisations manage diversity and make recommendations on how it can be done better.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.0 Introduction**

This chapter explores concepts from management studies, behavioral sciences as well as the social sciences and draws out analogies to explain the phenomenon of diversity management. It also reviews other research findings in the area of diversity management. It reviews emerging and critical issues. It ends with a critic of the literature review and brings out the research gap.

### **2.1 Defining Diversity**

Diversity has been defined by a number of people in various ways. According to Fox (2014), diversity is recognising, understanding, accepting, and valuing differences among individuals in relation to age, class, race, ethnicity, gender, disabilities. In further analysis, Daft (2015), advances that diversity is usually in reference to the differences and similarities that individuals bring into organisations and it is marked by numerous dimensions. Also, Wambui, Wangombe, Muthura, Kamau, and Jackson (2013) state that diversity is about recognizing that people are different in various ways, such as way of life, family status, schooling, and so forth. The whole essence of diversity is built on the principle of equal employment opportunity and includes the understanding of differences based on gender, race, age, ethnicity and cultural backgrounds (Department of Immigration and Citizenship, 2013).

When it comes to workplace diversity, Daft (2015, p.327) provides a workable definition in saying that, a workforce comprises individuals with different human qualities and belong to numerous cultural groups. In the same context, Daft (2015, p.327) also likens diversity from two viewpoints

representing a shift over time: previously, diversity referred to a limited set of dimensions, but in today's workplace, diversity has an inclusive meaning which considers how differences influence how people perform work, interact with others, gain satisfaction from work, and the way they identify themselves as people in the organisation.

However, Du Plessis (2010) suggests that there is need to go beyond mere definition of diversity to defining the different types of diversity. He suggests that there are different forms of diversity; culture diversity, ethnic diversity, gender, age and disability among others. Cultural diversity in an organization means the different ethos of diverse people in the same organisation. Cultural differences are a type of collective mental programming that distinguishes people from different nations (Du Plessis, 2010). According to Stahl, Mendenhall, et al. (2012), culture takes the form of the sharing of assumptions, norms and values amongst people who belong to a group; this also influences their socialization, language and their interpretations of events and issues. Ethnic diversity is also related to cultural diversity. Schaeffer (2014) asserts that ethnic diversity could also refer to the preferences of a community and agreement or disagreement as to which public goods should be shared or not among people in the group or community.

Gender diversity refers to dissimilarity between individuals that can emerge in many organisations; it is the difference between male and female employees in terms of group and personal identity. Variations in age groups are considered as a type of diversity in the workplace; however, it is not related to group functioning, tasks and work outcomes as explicated by Luring and Selmer (2013). Race refers to the category that denotes the differences of people in society. It is the way a person is judged in terms of his/her rights, representation, resources and so forth, based on race and/or

their skin colour (Byrd & Scott, 2014). Disability is one of the diversity characteristics. According to the Disability Discrimination Act (1995), disability refers to —a physical or mental impairment that has a substantial and long-term adverse effect on a person's ability to carry out normal day-to-day activities (Mulholland & Turnock, 2013, p. 128).

In general, diversity is not viewed as the concept of variations; it refers to the concept of differences and similarities as argued by Harvey and Allard (2009). However, in terms of human resources management, diversity refers to any distinction amongst people in terms of age, race, education, sex, religious experiences and so forth as claimed by Mondy (2012). Consequently, diversity in the workplace could refer to diverse workforces who are considered central to the organisations' strategic plan and which can contribute to the maximum organizational productivity (Mondy, 2012). However, Mor-Barak (2014) argues that diversity is the way people define themselves at work and how they approach their work, obtain job satisfaction and interact with others.

## **2.2 The Concept of Diversity Management**

Diversity Management refers to a strategic organizational approach to workforce diversity development, organizational culture change and empowerment of the workforce. It represents a shift away from activities and assumptions defined by affirmative action to management practices that are inclusive, reflecting the workforce diversity and its potential. It is a pragmatic approach, in which participants anticipate and plan for change, do not fear human differences or perceive them as a threat and view the workplace as a forum for individuals' growth and change skills and performance with direct cost benefits to the organisation. Managing diversity is a conscious practice for knowing and understanding people in the organisation, as well as understanding that diversity is not just about recognising differences. It is important to be aware also that personal,

cultural and institutionalised discrimination benefits some people at the expense of others so it is necessary to create a confederate of all differences in order to dispose all discriminatory forms (Wambui et al., 2013).

As workforce diversity has increased, diversity management has become a crucial task for Human Resource managers. Diversity management refers to the inclusive organisational programmes and policies that have been put in place to deal with employees from diverse backgrounds. Diversity management is divided into two different types: first, intra-national diversity management (which refers to the management of diverse workforces or immigrants within one nation); and second, cross-national diversity management (which refers to the management of diverse workforces or immigrants across multi-countries) (Mor-Barak, 2014). In addition, diversity management is used to ensure that all factors are considered in the development of a diverse workforce so as to optimise the organisation's work outcomes and in the pursuit of an inclusive culture in which all workers can perceive value in their jobs (Mondy, 2012). As mentioned by Shen et al. (2009), diversity management is not just to recognise, but value and harness the differences of individuals precisely because it is an essential factor for the growth of organisations.

Mor-Barak (2014) states that diversity management is not the sole domain of Human Resource functions since it is concerned with broader legal and cultural issues (Mor-Barak, 2014). The support of organisational structure and strategies are essential for diversity management. As Shore et al. (2011) suggest, diversity management strategies should be set up carefully and should not focus solely on increasing the number of diverse people; it is time to move beyond numbers towards integration or at least involving those diverse people in the organisation (Dyer, Humphries, Fitzgibbons, & Hurd, 2014).

## 2.3 History and Evolution of Diversity Management

Human diversity has existed throughout the world from the beginning of time. Ethnic, cultural and racial differences could be already found within tribes and other groups of people across the continents before recorded history (Fox, 2015). Over all the centuries, all civilizations have included people who are different from one another by virtue of age, gender, race, sexual orientation, class and physical ability. Demographic and economic changes in the 1980s and 90s caused organisations to focus on more than just profit, innovation, and law and values/ethics but to address diversity issues. They began to see diversity programs as a way to generate greater organisational effectiveness and competitive advantage, even more than as a response to legal and value issues of discrimination and violence towards people of different races.

In the 1980s several organizations began to find themselves operating increasingly in global markets and challenged to hire a work force capable of operating in a more-competitive international setting. Competitive pressures in most economies meant searching out and moving into new niche markets with customers from demographic groups not currently being served by organisations and expanding their labour forces to people who represent those demographic groups. The economic growth, low-unemployment economy of the 1990s caused greater difficulty in hiring a diverse workforce. Because of these changes, the concept of diversity began to be talked about and understood in a very different way from the legal, values, and fear perspectives of the period before the 1980s. Diversity became an economic value available to organisations that can be managed for profit, organisational advantage, success, and survival. (Prasad, 2001, p. 64.)



As a result, the diversity management movement from the 1980s began to emerge in the late 1990s as a field of study, teaching, research, and practice. The diversity management field is impacted by its history and based in the applied behavioral sciences community organizing, and social action. The applied behavioral sciences are the social sciences and organizational change disciplines with theory and methodology used to explain and bring about organizational issues through interventions at the individual, group, organization, community, and societal levels of human system. Diversity management interventions can be made at any of the levels of human system.

## 2.4 Diversity Management in Practice

Since banks operate in different demographic, ethnic and cultural diversity, they have to apply appropriate diversity management practices (Manoharan, Gross and Sardeshmukh, 2014). The challenging part is identifying which practices are best in managing diversity. There have been a number of empirical researches done on diversity practices to find out whether they will produce the most favourable results (Kreitz, 2008). Diversity management practices has been explained by Yang & Konrad (2011) as a set of formalized practices developed and implemented by organisations to help them manage diversity effectively.

Aronson, 2002 (cited in Kreitz, 2013) found the following as best practices in research done in various organisations: *top leadership commitment* - he explains that diversity policies must be established and communicated by top-level management in the organisation. *Diversity as part of an organization's strategic plan* - the researcher argues that a diversity strategy and plan should be developed in accordance with the organisation's strategic plan. *Diversity linked to performance*- this practice as argued by the author means that a more diverse and inclusive work environment

can yield greater productivity and help improve individual and organizational performance if diversity is linked to performance. In same context, Kreitz, (2013) a student of Arson (2002) adds that diversity management also includes measurement and accountability. He found, in a research using Arson. Theoretical framework, *Measurement* - that there must be a set of quantitative and qualitative measures to find out the impact of various aspects of an overall diversity program. *Accountability* - that leaders should be held responsible for diversity in such a way that by their performance assessment and compensation are linked to the progress of diversity initiatives.

In a study in South Africa, it was discovered that for organisations to gain positive effect on individually focused diversity practices such as training, mentoring, networking and evaluating, responsibility should be assigned at the institutional level (Kreitz, 2008). In addition, Fox (2014) recommends that organizations should support flexible work arrangement in which parents for instance, can have time for their career and take care of their children. Ivancevich & Gilbert (2000) also discussed most of Aronson's practices or initiatives such as promotion and career advancement strategy, networking, compensation programmes, outreach programmes, top management support, diversity management training and mentoring.

Again, Manoharan et al. (2014) for their work on hotel managers' use of formal and informal diversity management practices found that general managers in Australian medium-size hotels are using informal identity-conscious diversity management practices to manage their diverse employees. With the informal identity-conscious practice, recruitments are done through ethnic newspapers, approaching refugee camps, and rewarding existing employees to bring in referrals. Training and development is offered through the 'buddy system' where non-English speaking

employees work with experienced employees to help them understand on-the-job training. Performance management practice is whereby extra feedback is provided to improve performance out-comes.

It will be necessary to combine different diversity management practices because combination of effective management practices or initiatives can be a competitive advantage because of the synergies arising between different components which become difficult to identify. This is because the cost involved in copying exactly the whole programme is too much for competitors as suggested by (Yang & Konrad, 2011). Research shows that most organizations are practicing diversity management to gain competitive advantage.

A research conducted by (Cox & Blake, 2013) found that organisations that do not manage well and follow the right practices concerning diversity will incur more cost and experience poor performance. Business leaders, academics and consultants have approved the ‘valuing diversity’ approach to diversity management and point out that those organisations that manage well a diverse workforce stand to gain competitive advantage (Cox & Blake, 2013).

Further Fox (2014) argues that organisations that fail to integrate its workforce increase cost in a form of turnover rates, low job satisfaction leading to productivity losses and absenteeism which also cost the organization. Resource acquisition has been also found to be one of the advantages of diversity management programs. Firms that work hard in terms of diversity initiatives do not only gain positive image but also gain competitive advantage for getting best personnel though the labour pool shrinks and changes composition as skilled workers are being attracted by such firms. Another area in which diversity management is seen as a competitive management system that helps attract talented individuals from a diverse array of people.

## 2.5 Analysis of the Literature and Gaps

Diversity Management is regarded as a very significant instrument for creativity, innovation and a foundation for performance improvements in organisations. In this chapter, the literature on workforce diversity has been reviewed in the preceding sections and mostly emphasized on diversity in a generalized perspective yet, the present study seeks to study workforce diversity in the banking sector. Gaps in the literature were also seen in the effect of diversity management. The effect of workforce diversity on such aspects of ethnicity, culture, education background, units or department was most emphasized and little concern was given to income, marital status and work content. Even in such cases where these aspects of diversity dimensions were considered, it was such limited in the context of the banking sector.

The literature did not also consider workforce diversity in terms of diversity-related pressures, expectations, requirements and incentives; perceived practices and organisational outcomes and several other issues. This study considers that workforce diversity can lead to more committed, better satisfied, better performing employees, potentially improved quality of goods and services offered of an overall organisation. Poor performances in organisations therefore are eminent if employee diversities are not effectively noted because this compromises with their satisfaction, commitment, motivation, efficiency and effectiveness. The review of literature has showed that many authors and researchers have focused on workforce diversity but little attention was given to its effect on service quality in organizations in developing countries. The present study therefore seeks to address this gap by analyzing diversity management in the Zambian setup.

## 2.6 Chapter Summary

In this chapter, the literature on workforce diversity has been reviewed in the preceding sections and mostly emphasized on diversity in a generalized perspective yet, the present study seeks to study workforce diversity in the banking sector. Gaps in the literature were also seen in the effect of diversity management. The effect of workforce diversity on such aspects of ethnicity, culture, education background, units or department was most emphasized and little concern was given to income, marital status and work content

## **CHAPTER THREE: METHODOLOGY**

### **3.0 Introduction**

This chapter describes the research design to be used for the study, the various procedures and processes that will be employed to collect and analyze the data. That is, the instruments to be used for the study and the method of analysis of the data.

### **3.1 Research Design**

The study is a descriptive research set out to analyze the issue of diversity management at Investrust Bank PLC. According to Saunders, Lewis, and Thornhill (2009), descriptive survey aims predominantly at observing, describing and documenting aspects of a situation as it naturally occurs rather than explaining them. The design has an advantage of producing good amount of responses from a wide range of people. At the same time, it provides a more accurate picture of events at a point in time. Robson (2012) opined that, descriptive design describes and provides understanding of a phenomenon usually with simple descriptive statistics. He further explained that, the descriptive survey method is useful for investigating a variety of social problems including assessment of attitudes, opinions, demographic information, conditions and procedures; and that descriptive data are usually collected through questionnaire, interview or observation. Based on the outline of a descriptive research, the design of this study is a qualitative- descriptive research.

### **3.2 Study area or Site**

The study was carried out in Lusaka City. In as much as it is a study on Investrust Bank, it only concentrated on the Investrust Bank branches in Lusaka district because of the proximity of the

researcher to the chosen site. These are; Lusaka Main Branch on Freedom Way, Savings Centre on Freedom Way, Kenneth Kaunda International Airport Agency, Arcades, Mulungushi Branch, Industrial Branch on Chandwe Musonda Road, Soweto Branch, Kafue Road, Manda Hill, Levy Business Park and Mumbwa Road Branch. This comes to eleven branches all together and should be enough to give the required data for this study.

### **3.3. Study population**

In the opinion of Robson (2012) population of a study refers to a complete set of individuals or subjects, objects or events having common observable characteristics in which the researcher is interested. They further stressed that; population constitutes the target of a study and must be clearly defined and identified. The target population for the study was the Management, Human Resource Managers, Supervisors or Heads of Departments, Branch Managers, and Staff of the Investrust Branches in Lusaka. The total target population is 135 employees from all the Lusaka branches. This population was targeted and invited to take part in this research because their experience as employees and as managers can contribute to the understanding and knowledge of Diversity Management.

### **3.4 Study sample**

Study sample is an important concept in statistics, and refers to the number of individual pieces of data collected in a survey. It most typically refers to the number of units that were chosen from which data were gathered. Using Taro Yamane's formula, the total sample was calculated as follows:

$$n = \text{population total} / 1 + \text{total population} (0.05)^2$$

$$n = 135 / 1 + 135 (0.05)^2$$

$$n = 135/1+135 (0.0025)$$

$$n = 135/1+0.3375$$

$$n = 135/1.3375$$

$$n = 100.93$$

$$\mathbf{n = 100}$$

Therefore, the total Sample of people targeted in this study was 100, consisting of 90 employees and 10 managers. All the 100 were set to answer questionnaires, while the ten managers additionally answered to unstructured interviews.

### 3.5 Sampling techniques

To study the target population or the whole population to arrive at generalizations would be impracticable, for reasons such as a change in the characteristics of the population to be measured, cost, time space and the reliability of the measurements. It is noted that, analyses are best when conducted on samples that are still fresh (Sarantakos, 2015). Therefore, sampling will be used to select a portion of the population to represent the entire population. Robson (2012) emphasizes the need for a researcher to select a sample from which they wish to seek information, using appropriate sampling techniques. The methods/techniques selected for the study are based on both probability and non-probability sampling.

Probability sampling is a sampling method where by, the elements of the population get an equal opportunity to be selected as a representative sample. On the other hand, non-probability sampling is a technique where-by it is not known which element from the population will be chosen as a sample. When doing probability sampling, each and every subject in a given population has what is known as a ‘non-zero’ probability of being selected. One example of probability sampling



is simple random sampling, where every element in the target population has an equal probability of being selected. Probability sampling techniques are utilized where the representativeness of the sample is of significance in the interest of broader generalization. Conversely, when using non-probability sampling, the chances of any specific subject of the population being chosen is unknown. Therefore, selection in this case relied on the personal judgment of the researcher (Rabson, 2012).

The two main methods that were employed in selecting sample from the population are purposive and simple random sampling techniques. Purposive random sampling technique was used in selecting 10 managers due to the fact that, the prospective respondents had requisite information about the issues involved in the study. Simple random sampling technique was used in selecting 90 members of staff out of the total of 135 employees.

### **3.6 Data collection instruments**

The research design for this study was qualitative-descriptive research and determined the method of data collection and analysis. The instruments used were questionnaires and informal unstructured interviews.

#### **3.6. 1 Questionnaires**

Questionnaires were used because they provide accurate and straight forward responses hence relevant information for the research. They also allow comparability of responses because of the uniformity of questions on the questionnaires. Self-administered questionnaires covering all the aspects of the study variables and with some questions accompanied with a five-point scale response continuum that is strongly agree, agree, neutral, disagree and strongly disagree; were

used for this study to collect data from staff. The researcher distributed questionnaires personally to the respondents. This was preceded by pilot studies and preceded by authorization from management.

### **3.6.2 Unstructured Interviews**

Interviews were used because they allow immediate feedback and evaluation; the interviewer can explain questions so that accurate information can be obtained. Interviews also allow the interviewer to observe as well as listen. There was no interview guide as the interviews were unstructured. The reason for using unstructured interviews was so that they can be used to clarify data that may not have been clear in the questionnaires. Face-to-face interaction further provided an opportunity for the researcher to clear any vague responses from the questionnaires. It was also an opportunity for interaction with the participants.

### **3.6.3 Document Analysis**

The collected data was coded and analysed. The quantitative data was entered using Microsoft Excel and illustrated in the form of tables and charts so as to show the relationship between variables. The qualitative data was grouped according to major themes and analysed to see how each theme answers the research questions.

## **3.7 Data collection procedure and time line**

The researcher distributed the questionnaires in person, after obtaining permission from top management, in one week to all respondents. Respondents were implored to give candid and honest responses to every item on the questionnaires. Face-to-face interaction further provided the

platform for the researcher to clarify any possible ambiguity and also create the opportunity to interact with the managers.

Primary data was collected with the aid of questionnaires and verbal unstructured interviews. Various interrogation techniques were used to elicit primary data from interviewees. Questions that were used in the research include closed and open-ended questions. The open-ended questions were intended to give respondents the latitude of freedom to express their views in an unconstrained manner. The closed ended questions were intended to restrict respondents' answers; this provides an objective based for comparative analysis. To make analysis easier, the closed ended questions were provided with alternatives and clear instructions to interviewees. Some were designed in a five-point Likert scale requiring respondents to rank or indicate their level of agreement or disagreement with the statement. The questionnaires were of two kinds. One set targeted management. This was very critical to enable the researcher gather management's opinion on the relationship between performance and reward strategies.

Secondary data is information or data already collected by other researchers or institutions, usually for different purposes (Blumberg, Cooper, & Schindler, 2011). Secondary data enables the researcher to place the study in the context of existing knowledge as well as broadens the researcher's understanding to the research topic (Blumberg et al., 2011). Secondary data sources included financial statements, collective bargaining agreements, and senior staff conditions of service, newspapers and manuals on the subject matter which gave the researcher information about the performance of Investrust Bank. The internet as well as other relevant publications were also consulted.

### **3.8 Data analysis**

Thematic data analysis was used. Blumberg, Cooper, & Schindler (2011: 47) define thematic analysis as: “A method for identifying, analyzing and reporting patterns within data.” In this study, the collected data is coded and analyzed according to similar themes. This was done in such a way that; the Quantitative data was entered using Microsoft Excel and presented in simple descriptive statistics involving some tables and bar charts. These are chosen because it makes it possible to investigate the relationships of interest. This was done by tallying the findings from the questionnaires and then using excel spread sheets to analyse the data. The data was then presented in tables and figures for easy understanding and interpretation.

The qualitative data was grouped according to major themes and analyzed to see how each theme answers the research questions. There are a number of themes that came out of the research. These were analysed to find the common meaning among them and those with the same meaning were grouped together and analysed. The qualitative data was then compared and linked to the quantitative data to see how it aligns with quantitative responses and inferences made from there. Leading to research conclusions.

### **3.9 Ethical Considerations**

Ethical considerations in research are critical. Ethics are the norms or standards for conduct that distinguish between right and wrong. They help to determine the difference between acceptable and unacceptable behaviours (Sarantakos, 2015). Informed consent is the major ethical issue in conducting research. It means that a person knowingly, voluntarily and intelligently, and in a clear and manifest way, gives his consent. Therefore, it was made sure by the researcher that all

participants gave consent to participate in the study and they were informed of their right to withdraw at any point. Permission was sought from management before any participant was asked to respond to the research questions. Also, data will be properly referenced as well as cited in the bibliography. The researcher also made sure that the insights presented in the study were objective and did not create any set of biased conclusions.

The researcher further ensured that she got permission from the University of Zambia Ethics Committee before conducting the research and all respondents were assured that the study was purely and strictly for academic purposes only.

## **CHAPTER FOUR: PRESENTATION, INTERPRETATION AND ANALYSIS OF RESULTS**

### **4.0 Introduction**

This chapter presents how the collected data was prepared, analysed or manipulated and then used to answer the research questions. This chapter presents findings of the study, the interpretation and analysis of the findings. It then presents and analyses the data, and further interprets the data in response to the research questions. It provides a connection between the findings of the study and the problem in terms of providing a solution or some answers. The data presentation and analysis given in this chapter is largely qualitative and descriptive as alluded to in the previous chapter. This is because the research sought to describe the situation as it exists on the ground. Therefore, thematic analysis was used to group and analyse key themes from the findings, in relation to the research questions. The chapter starts with the response rate, then outlines demographic characteristics of the participants before going further to present and analyse data according to the research objectives.

### **4.1 Response Rate**

A total of 100 questionnaires were distributed, however, only 96 were returned and fully responded to. This gives the study a success rate of 96%, which is good enough for the study to be considered valid and reliable. According to Fincham (2008), not all questionnaires are usable in most studies, but if the response rate is above 85%, the study could still be considered representative and reliable. Therefore, in the analysis, the 96 will be taken as the total (100%) from which all the interpretations and discussions were done and compared to other similar researches. In the presentation of quantitative data: tables, graphs, and figures, only the data from questionnaires was presented. The data from the 10 participants, who were interviewed, as originally intended, was used as support in the discussions.

The data was collected from the top managers, middle level, and the lower level employees using self-administered questionnaires. The questionnaires and unstructured interviews were preferred because the researcher assumed that all the respondents are literate and therefore, are capable of

responding to the items personally. The instrument was used to collect basic statistical facts on workforce diversity management in the bank.

#### 4.2 Gender of Respondents

The participants were asked to indicate whether they are male or female. The participants were picked at random and so the outcome could be taken to represent the gender diversity in the firm. The results of this section are shown below.

<b>Gender</b>	<b>Frequency</b>	<b>Percentage%</b>
Male	50	52%
Female	46	48%
Total	<b>96</b>	<b>100%</b>

*Source: Field data 2018*

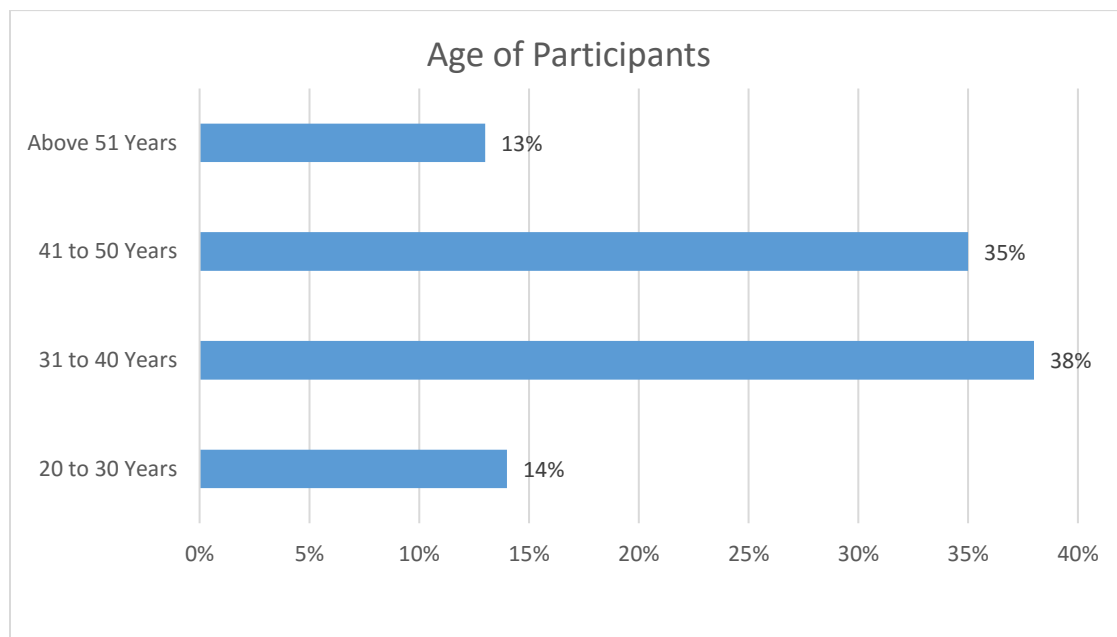
*Table 1: Gender of Participants*

The response from 52% males and 48% females makes quite a good ground for a reliable and valid study of diversity management. This is because both males and females are well represented and so the responses, in terms of gender, may not be skewed in one direction. Diversity can generally be defined as recognizing, understanding and accepting individual differences irrespective of their race, gender, age, class, ethnicity, physical ability, race, sexual orientation and spiritual practice. As can be seen from table 4.1, Investrust bank is quite close to having a gender balance, as represented by the participants male 50(52%) and female 46(48%). In as much as it may not yet be an equal number of both males and females, the numbers are quite close, which could be taken as an achievement in achieving gender diversity in the workforce. This even goes beyond the Southern African Development Community (SADC) standard of 30 % representation of women in decision making positions. Investrust bank can be said to have endeavoured to create

employment opportunities for both males and females. If the number of participants could be used as a measure of gender diversity, Investrust bank could be said to be highly diverse.

### 4.3 Age of Participants

One of the key areas of diversity management is age. It was therefore significant to find out the age range in the bank so as to know how diverse, in terms of age and generation the bank was. Participants were asked to respond and they indicated the following age ranges.



*Source: Field data 2018*

*Figure 2: Age of Participants*

As shown in figure 4.1, the largest age range is between 31-40 years old, making up 37(38%) of respondents, followed by those between 41-50 years, made up of 34(35%). The age range between 20-30 years old is 13(14%) with the least being above 51 years old at 12(13%). In as the age range between 31 and 50 cumulatively makes up the larger age range, 73%, there is still quite some good spread of age from 20 to above 51 years. It can be inferred that the age range 20 to 30 are just starting out in their career and so may not be many, while those between 31 and 50 are at their peak. Above that, people are retiring and resigning to get into other life occupations. As found in a study on banks by World Bank (2013) most banks' human resource, in Africa especially, is

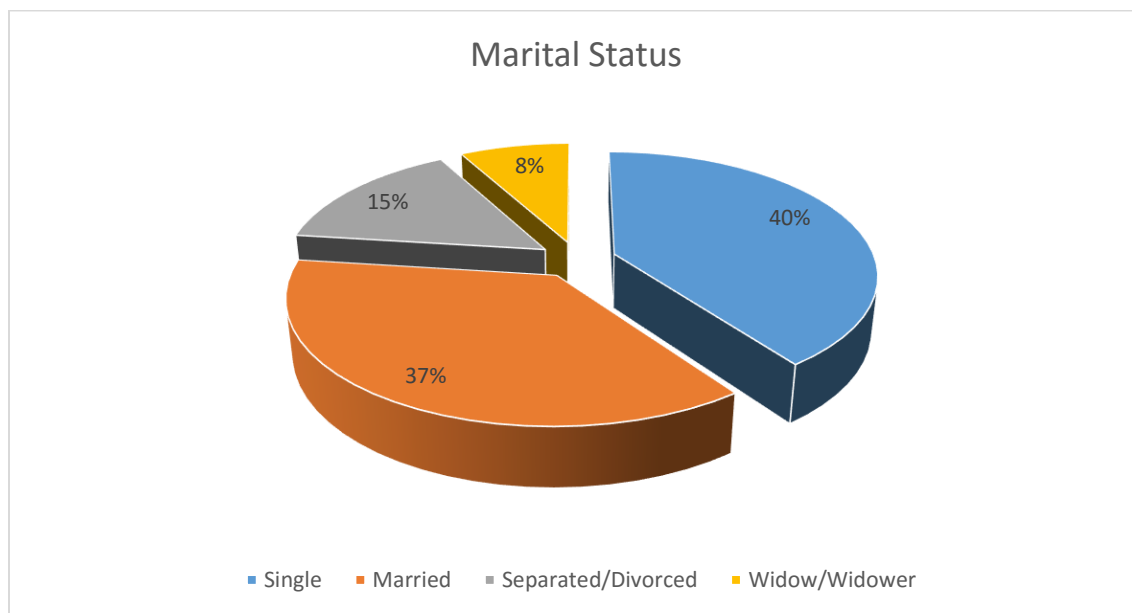


between the ages 30 to 49 years old. This is because; the amount of work in the banking sector may not allow someone to work beyond 50, unless otherwise they get into a management position. In this context, it can be argued therefore that, Investrust bank is quite diverse when it comes to age. This gives the organisation an edge in that it gets the advantage of the creativity of the young, the energy of the middle aged and the experience of the older generation.

Possible explanations for negative effects of age diversity can be derived from the concept of compositional demography, which draws heavily on theories of social identity and self-categorization. This theory suggests that individuals tend to classify themselves and others into certain groups on the basis of dimensions that are personally relevant for them. These dimensions often include demographic categories such as gender, age, or ethnicity (Kunze, Boehm, & Bruch 2011)

#### 4.4 Marital Status

It was also vital to find out the marital status of the participants. Although issues of marriage may not have an explicit effect at work, but implicitly, the marital status of a person affects how they work and the results they produce.



*Source: Field data 2018*

*Figure 3: Marital Status*

It was also vital to identify the marital status of the participants. Even though marital status may not have a direct effect on an organisation, it has unspoken influences on how people work in organisations. As found in the study, the majority of respondents were single, 40%, followed by the married at 37% and separated/divorced at 15% with 8% widows and widowers. It could not be ascertained why the majority are single, but when asked in interviews, one of the managers said *“when employing, we don’t bother about whether one is married or not, therefore, that we have more single people than others is highly random.”* In the same manner, another manager claimed that *“It is usually the single people who are ready to work anywhere, considering the expansion the bank has undergone in the past few years. And so, when we employ, it is usually the single guys who take the jobs and are willing to be posted anywhere.”* These two answers from the interviews explain well why most respondents were single. In terms of marital status, Investrust Bank, therefore, cannot be said to be very diverse. This, as alluded to earlier may however not have much of an impact on the performance of the bank.

#### 4.5 Tenure in Organisation

The participants were asked how long they have worked with the bank, and the responses are shown below

<b>Tenure</b>	<b>Frequency</b>	<b>Percentage</b>
Less than 1 year	7	7
1-5 years	36	37
6-10 years	41	43
Above 10 years	12	13
<b>Total</b>	<b>96</b>	<b>100</b>

*Source: Field data 2018*

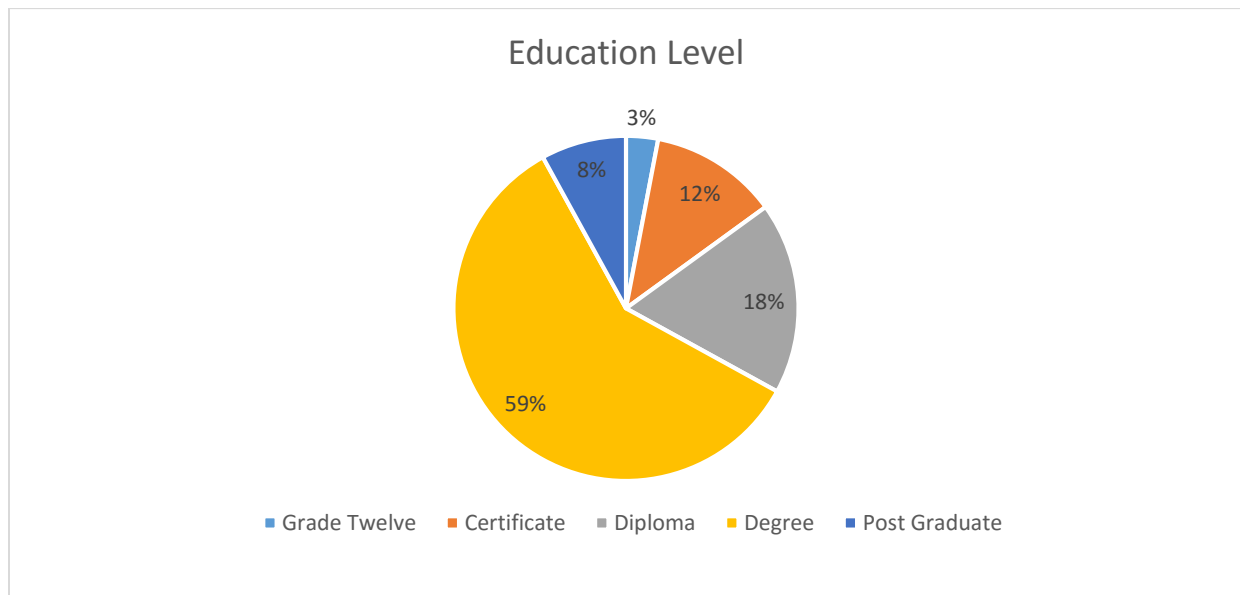
*Table 2: Tenure in Organisation*

As Bakotić (2016) claims, in most cases, though not always, long tenure in an organisation could imply some level of job satisfaction. The results in table 4.2 show that the majority of participants 41(43%) have been with the organisation for about 6 to 10 years. This shows that the majority has worked for the bank for over ten years, and should have enough experience to understand practices

of diversity management within the bank. Also, by five years, they must have been affected by one thing or another, as related to diversity management. This indicated that, the majority 56%, made up of 6 to 10 years (43) plus above ten years (13%) have been with the bank long enough to see the progress in diversity management and could answer pragmatically to the research questions posed here. There was also however a substantial number of 36 (37%) who have been with the bank for between 1 to 5 years and less than a year made up of 7% only. This gives a wider range of participants, those with long term practical experience and those with short term, who each could give their view on the issues of diversity management.

#### 4.6 Education Level

The participants were asked to indicate their education levels, and the results are shown below.



*Source: Field data 2018*

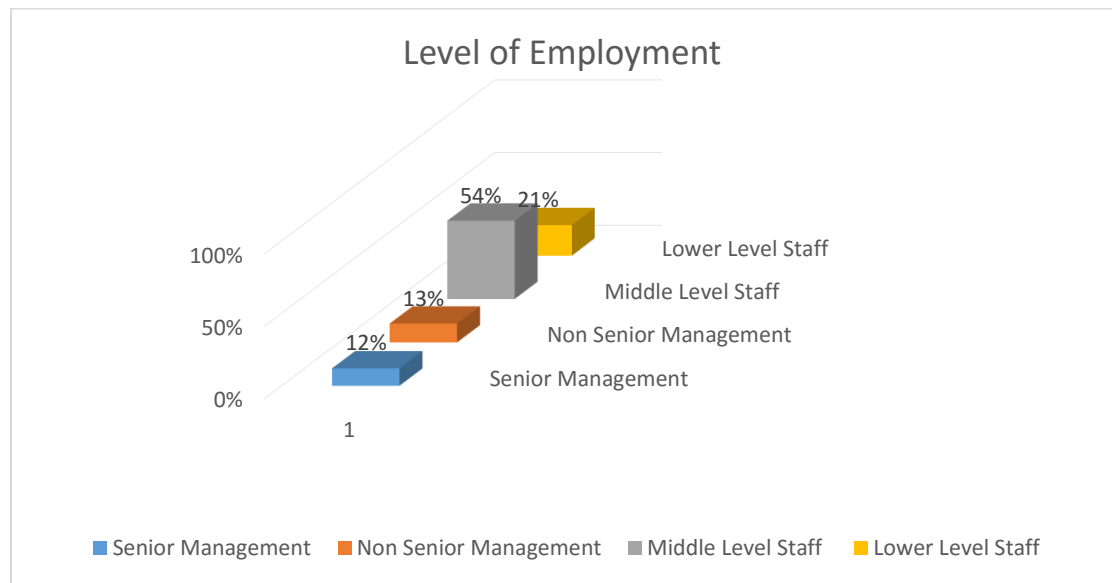
*Figure 4: Education Level*

Another key area of diversity management is education or rather qualifications. The participants were asked to indicate their level of education. The goal was to find out if one level of qualification was more prevalent than another in Investrust Bank. It was found that degree holders made the larger number at 57(59%). This was followed by diploma holders at 17(18%), certificate 11(12%), post graduate 8% and the least grade twelve at 3%. When asked in interviews, one of the managers said “It is a deliberate policy of the bank to employ degree holders, unless in situations where we

*can't find one or we don't need one for the type of job available."* This explains why, when it comes to qualifications, most of the respondents were degree holders. However, there were still quite a number of diplomas, certificates, post graduate and grade twelve. For the purpose of this study, this representation was enough to give varied and a wider base of response to this study.

#### 4.7 Level of Employment:

The participants were asked to indicate their level of employment in the organisation and the results are shown below.



Source: Field data 2018

Figure 5: Level of Employment

In order to make the study valid and reliable, with representative data from various levels of the organisation, it was vital to check the levels of employment of the respondents. As indicated in figure 4.4 above, the majority was middle level staff, made up of 54%, followed by lower level staff at 21% and no senior management at 13% with senior management at 12%. These findings are in line with Nejati and Nejati, (2009), statement that, *“the majority of employees in most of the banking sector are usually middle level staff, followed by lower level staff, with management having the least number of people.”* These results therefore, are a real representation of the employment structure in the banking industry. As posited in interviews, one manager said, *“...we have more middle level staff because that is where most of the jobs such as tellers, account advisers and personal bankers are.”* It can be concluded therefore that, this array of representation was

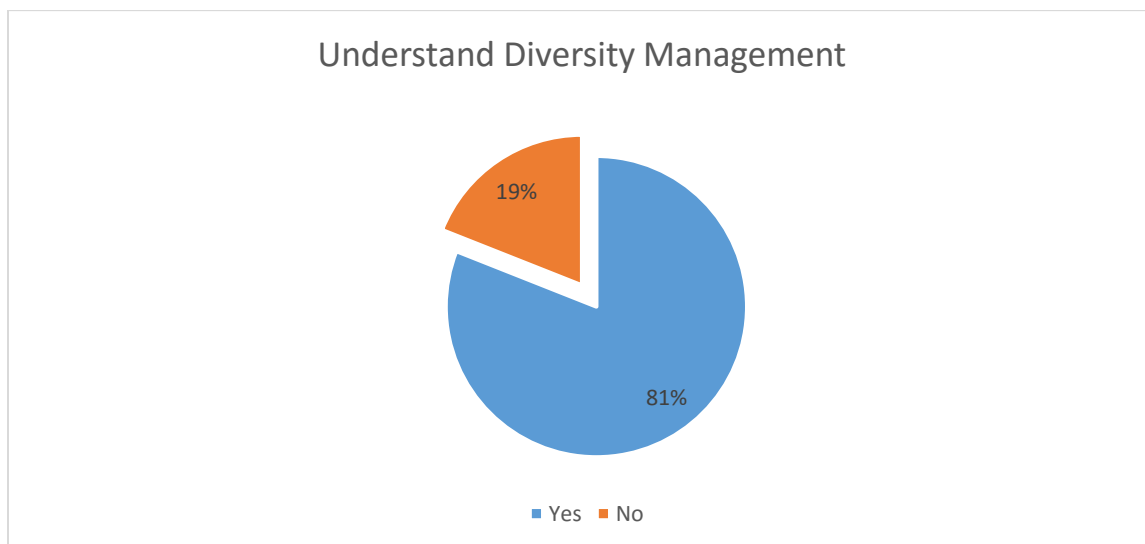
enough for the data sought in this study. It was a ‘weighted balance’ in the numbers of employees at each level, which gives credible responses to the research questions.

#### 4.8 Diversity Management

The following section of analysis looks at issues of diversity management at Investrust Bank Zambia Plc. It covers various areas of diversity management and what is occurring at Investrust. It then compares what was found in other similar studies done on the same topic and what scholars and writers have also said about the same.

#### 4.9 Understanding of Diversity and Diversity Management

The participants were first asked if they understood the term diversity management. The expected response was a simple ‘Yes’ and ‘No’ answer. The goal was just to see how many people could out rightly say they understand diversity management. This question was raised because the researcher wanted to know whether or not the participants understand the term workplace diversity’. In addition, its purpose was to survey how and in what way they understand this term. To be effective in managing diverse employees, it is necessary to understand workplace diversity. This question provides more information about the perception and level of understanding of workplace diversity. The result was:



*Source: Field data 2018*

*Figure 6: Understanding of Diversity Management*

A large majority of participants 81%, showed that they understood what diversity management was, while 19% did not understand. This number was large enough for the study to be credible. However, this did not remove the 19% from the study as the research questions, and the questionnaires questions were still simple enough for them to answer, even without fully understanding diversity management. This is the reason it was broken down to, easy to understand, questions that everyone could answer. In the same vein, Thomas, and Ely (2016), advances that, even when some people may not understand the technical term ‘diversity management’ they know it when they see or feel it. It is something that affects everyone in an organisation and so can be felt by everyone. As a result, they still should be able to answer questions relating to diversity management.

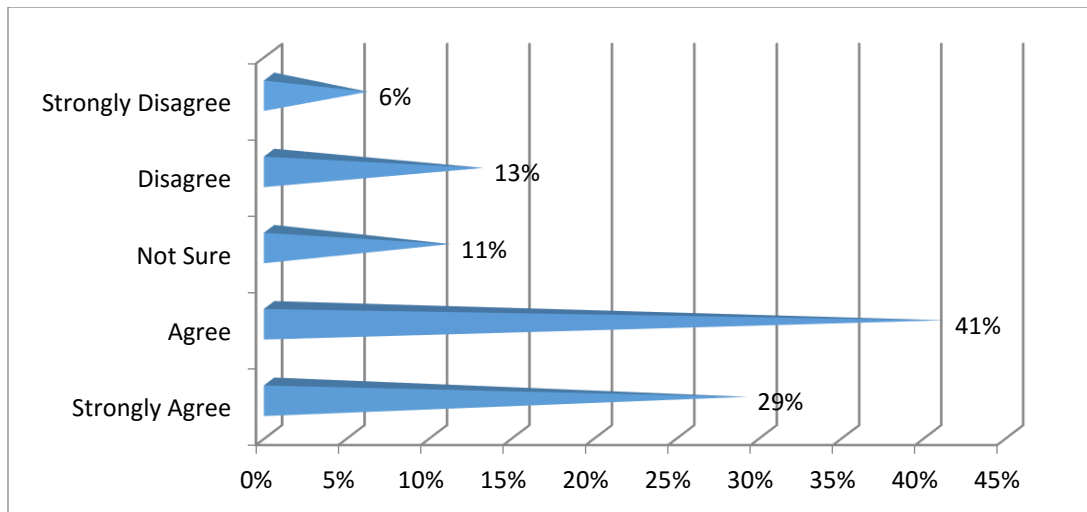
#### **4.10 Definition of Diversity Management**

The participants were asked to define, in their own words, what they understood by diversity management. Afterwards, thematic analysis was done where common themes were collected and the following definitions ensued from the participants:

Diversity in the workplace refers to international and local staff whose nationalities, genders, beliefs, languages, cultures, working styles, tribes and so forth are different but working in the same organisation. Diversity is about different nationalities. In our organisation, diversity is to deal with gender balance and ethnic minority groups. We help to promote gender balance and minority people who have limited opportunities in our society.

#### **4.11 Organisation Is Made Up of People from Different Diverse Backgrounds**

The participants were asked if they thought the organisation, Investrust Bank, was made up of people from diverse background and the responses are shown below.



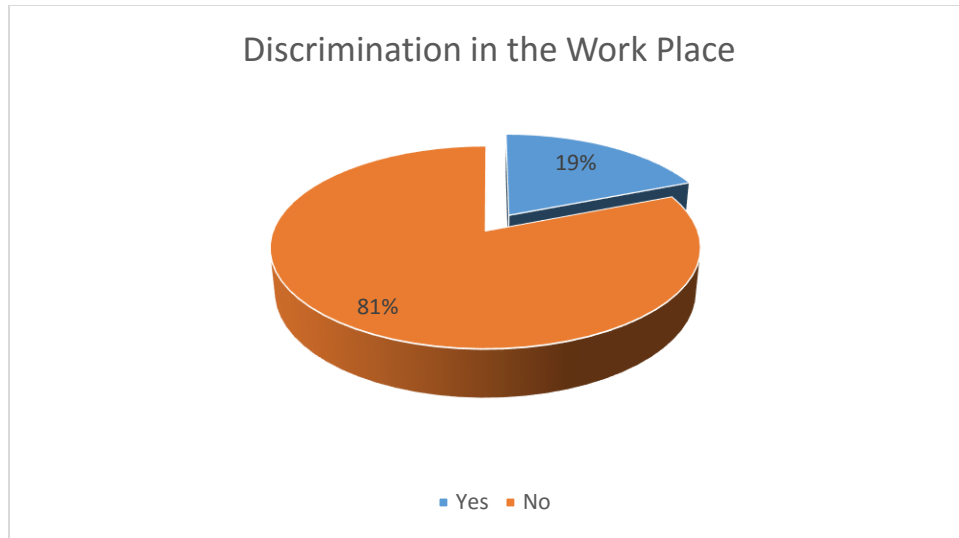
Source: Field data 2018

*Figure 7: Organisation is Made Up of People from Different Diverse Backgrounds*

As shown in figure 4.6, a total of 29% strongly agree and 41% agree, making a cumulative total of those on the agreeing side 70%. This shows that a larger majority thought that the company was quite diverse, which could imply that it needs or has some form of diversity management. A total of 19% were on the disagreeing side, with 6% strongly disagreeing and 13% disagreeing. However, 11% were not sure. These results indicate that Investrust could be made of a diverse team of members. According to Thomas and Ely (2016), organisational diversity in the workplace refers to the total makeup of the employee workforce and the amount of diversity included. Diversity refers to differences in various defining personal traits such as age, gender, race, marital status, ethnic origin, religion, education and many other secondary qualities. He also further mentions that, it would be correct to assume that, when an organisation has a diverse workforce, it must have some form of diversity management system, either deliberately or by chance. Since a cumulative majority of respondents said Investrust Bank was quite diverse, it can be assumed the firm has a diversity management system.

#### **4.12 Discrimination in the Work Place**

In order to make the above point clear, it was therefore vital to find out whether the participants considered the place discriminatory or not, by asking them if they felt discriminated and the responses are shown below.



Source: Field data 2018

Figure 8: Discrimination in the workplace

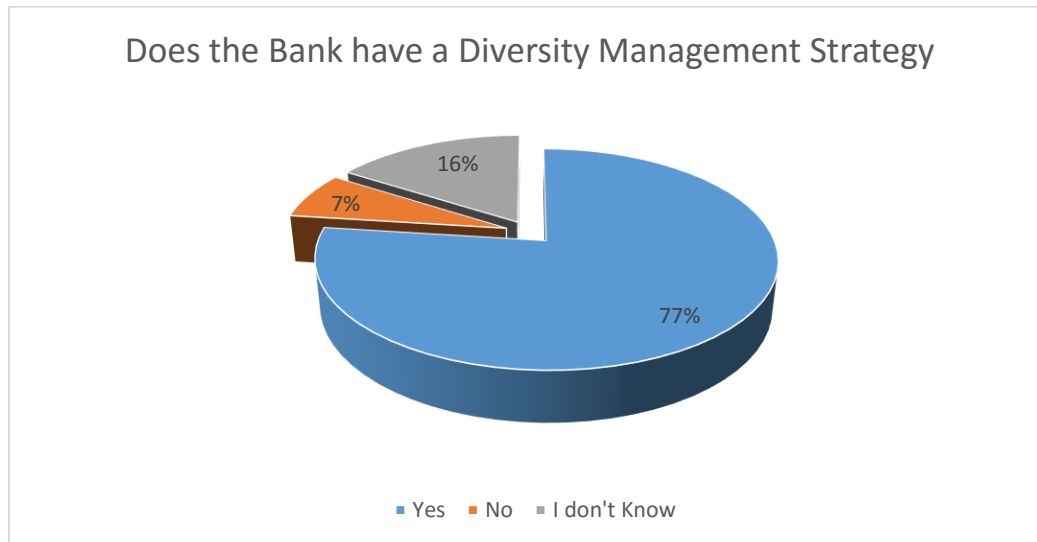
The results show that 81% said they were not discriminated in the work place, with only 19% saying they were discriminated against. It can be inferred that the bank either has a deliberate policy on non-discrimination or it happened by chance that there is no discrimination, which is highly unlikely. In an anonymous study like this one, it is easy for people to simply say they were discriminated against because they would not be mentioned. Therefore, for people, 81% to say they are not discriminated, it could be assumed that there is no discrimination.

However, those who said they were discriminated were asked what type of discrimination they experienced and the responses ranged from; *“I was told my paper was not from a recognized university and so could not get the job I wanted from an internal advert, I think I didn’t get the promotion because of my tribe, I was supposed to get the promotion on transfer but I couldn’t be given because I had just had a child and was going on maternity leave, I was transferred from one branch to another because I was more qualified than my boss and so he felt challenged.”* The irony of most of these discriminations however is that, apart from the first one the rest are mere allegations which cannot start for actual lack of diversity management in the workplace. These were simply personal thoughts on what happened and do not count for the overall practice of the institution.



### 4.13 Diversity Management Strategy

It is on this basis that it is vital to find out if the bank had a diversity management strategy. Therefore, the participants were asked, “does your organisation have a diversity strategy?” And the responses are given below.



Source; Field data 2018

Figure 9: Does the Bank have a Diversity Management Strategy

A total of 77% of the respondents agreed that the organisation has a diversity management strategy. Only 7% said no and 16% said they don't know. To make this clear, the same questions was asked to those who were interviewed, mostly management and all of them said 'yes' the company has a diversity management strategy. It may not necessarily be called a diversity management strategy, but the company has a system of inclusion of people from various sectors of society. One of the manager said; *“that is the reason you will find, in some of our branches, minorities like the physically challenged and even albinos. This is because of our deliberate effort to ensure we include everyone who qualifies into the bank.”* As found in a number of studies by Mor-Barak (2014), who specializes studying diversity management, a number of organisations may have some form of diversity management strategy, but they don't even know they have it. They just practice some form of fair treatment to everyone and include everyone, without necessarily calling it 'diversity management.' In a similar study by Simons and Rowland (2011), it was found that some of the companies with good diversity management systems, did not even know it was diversity

management they were doing. It was simply part of their organisational culture to be as fair and inclusive as possible.

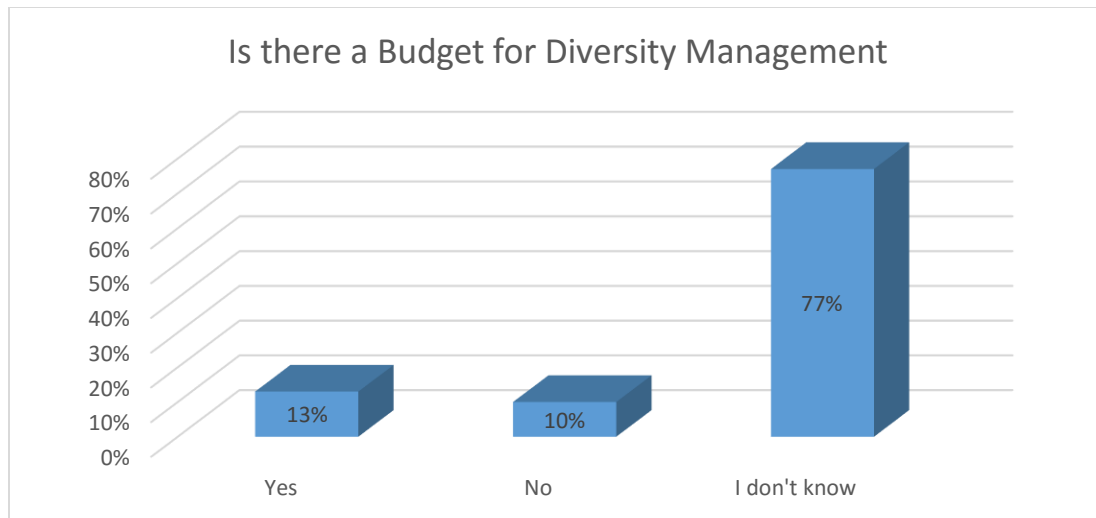
#### **4.14 Senior Management' Demonstration of Diversity Management.**

The participants were asked what senior leadership does to demonstrate its commitment to diversity. Participants were asked to indicate, on the given list, what management was doing to show commitment. And since they were asked to check on all applicable, of the given points, the results are simply presented to show how many checked each. A total number of 33(34%) said there were regular meeting on diversity topics that talked about inclusion. A further 56(58%) said there was mentoring, and 44 (46%) said managers managed by example and empowered others.

#### **4.15 Incorporation of Organisation's Diversity Strategy**

It was found from all the participants that the diversity management strategy of the company transcended through the core values of the organisation, the strategic plan, performance management and its succession plan. This could be the reason diversity management, as shown in results, is quite successful. It was found in study by Bunderson, and Sutcliffe (2002), that, when the diversity strategy of an organisation is engraved in all the systems of the organisation, its success rate is likely to be very high. This is because diversity management is and should not be a stand-alone concept, as it affects all other areas of the business. As advised by Cox and Blake (2011), leaders need to know that they have to build accountability into their systems with regard to their managers taking responsibility for creating a diverse and inclusive work environment. We often see the people at the very top saying all the right things relative to diversity, but their middle management, who really run the organization and create the experience of people who work there, don't understand and don't feel accountable for diversity and inclusion.

#### **4.16 Does your organisation have a budget to support its diversity strategy?**



Source: Field data 2018

Figure 10: Budget for Diversity Management

A large number, 77% claimed they did not know if diversity management had a budget in Investrust Bank, 10% said no and 13% said yes. It was vital to find out more on this and so the same question was asked in interviews, it was found that, since diversity management transcended through all systems in the bank, it did not have to have a specific budget. It was budgeted for as part of all the systems, mentioned earlier, the strategic plan, performance management and succession plans. Another manager said, *“if diversity management had a specific target, it would be difficult to manage as this budget would have to still be shared among all the systems, sections and departments, which would create challenges.”*

#### 4.17 Practices of Diversity Management

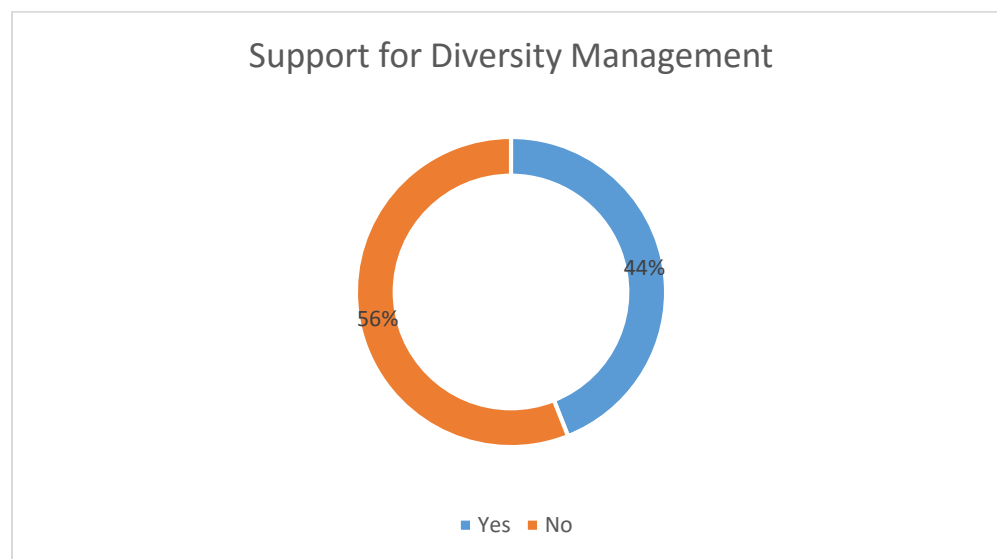
The participants were asked to indicate what processes are currently in place to achieve the organisation’s top three (3) diversity goals and objectives? This was an open-ended question and a lot of responses were put as follows: mentoring, training, coaching, recruitment, management involvement, affirmative employment programs, and regular inclusion of diversity topics at meetings, recognition of diversity champions, empowerment, community involvement and outreach.

The study established that in all the majority of the branches studied (over 65%) do have in place diversity management practices, but they either rarely have adopted these practices or just that they

sometimes do it. This is a middle of the road approach to managing diversity which is likely to generate negative diversity issues at Investrust Bank, or which would not maximize on the gains of harnessing diversity at the branch level. In some cases, some branches of the bank do not practice some of the diversity management practices at all. This puts into doubt the importance attached to diversity at Investrust Bank limited, in spite of having a very rich diversity.

#### 4.18 Process to Support Diversity Management

As a continuation to the above question, the respondents were asked if the organisation has a process in place to support diversity management systems, and the responses are shown below;



*Source: Field data 2018*

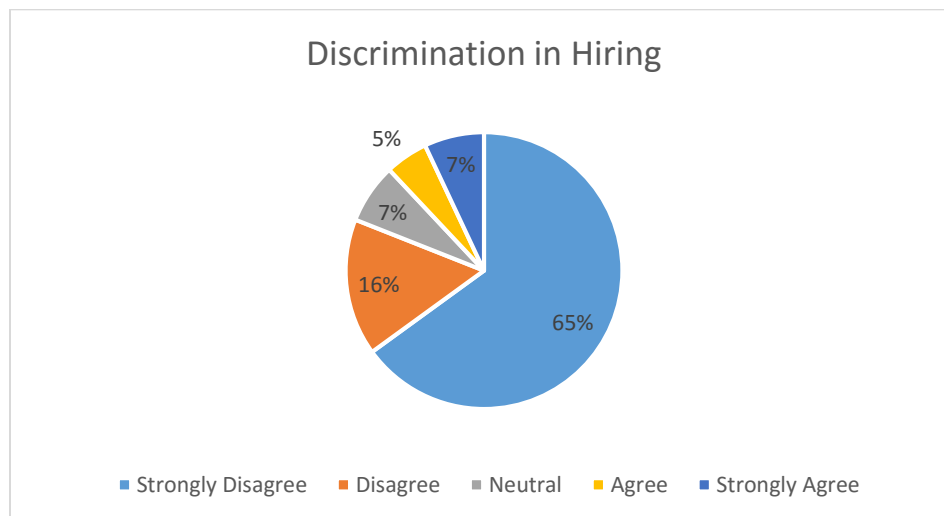
*Figure 11: Support for Diversity Management*

It was found that, in Investrust Bank, the goal of diversity management is to enable all employees to reach their full potential in pursuit of the organisations' mission. Investrust does not have a written down policy on diversity management but shows support through various processes that the organisation undertakes in order to achieve the overall objective. These processes include; fostering an environment where diversity is commonplace and enhances execution of the agency's objectives, creating a workplace where differences in heritage, background, style, tradition and views are valued, respected and used to increase organisational capacity. As the workforce becomes more diverse and the environment more open to new ideas and ways of thinking,

Investrust have found that employees and teams become more effective in processing information, solving problems, and contributing to the organizations' mission.

In order to find out if these processes are really practical, it was thought that it would be vital to check specific processes in the bank and how diversity is embraced or managed. This led to the following findings;

#### 4.19 There is Discrimination in Hiring



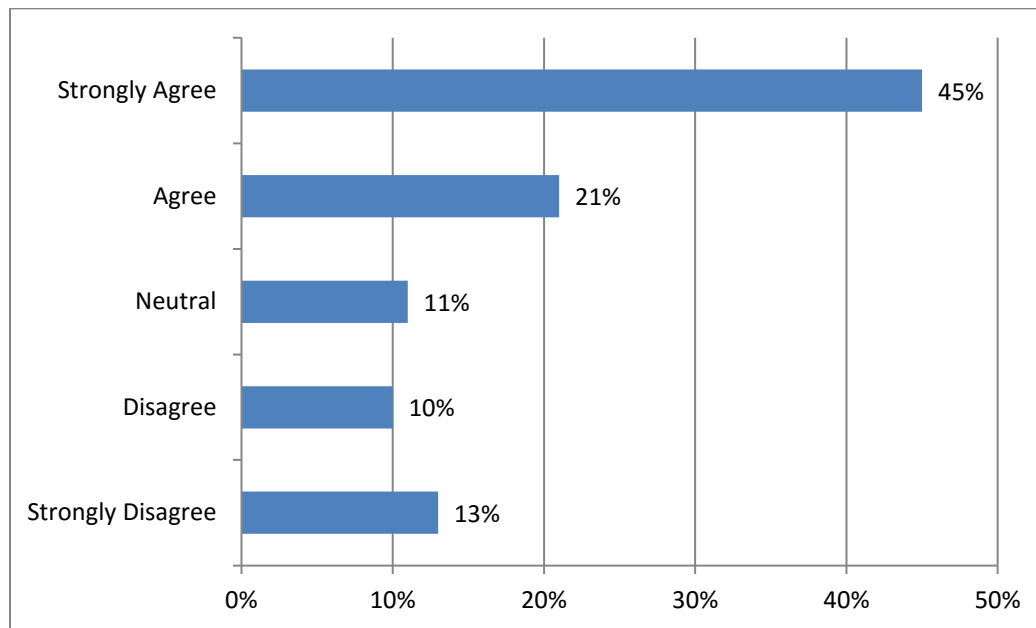
Source; Field data 2018

Figure 12: Discrimination in hiring

A total 65% strongly disagreed to the statement that there is discrimination in hiring. Further, 16% disagreed, meaning that a total of 81% did not think there was discrimination in hiring. Only 7 % were not sure, 5% and 7% agreeing and strongly agreeing respectively. These results indicate that, the hiring system at Investrust could be quite accommodating to diversity. In interviews, one manager said, "...we try by all means not to have any form of bias or discrimination in our hiring system. We may fall short sometimes, but overall, our recruitment and selection process are quite fair." It was however found that, in some branches, discrimination existed not necessarily because of bank policy, but because of some individual with stereotypical behaviors. On the positive side though, as soon as such cases were found and proven, they were dealt with according to company policy.

## 4.20 Hiring of Women

The participants were asked if the organization does a good job of attracting and hiring women and the responses are given below.



*Source: Field data 2018*

*Figure 13: Good Job in Hiring Women*

In the figure 4.12, it is shown that 45% strongly agreed, with 21% agreeing. The total on the agree side comes to 66%, which makes the majority. In interviews, one manager said; we thrive when we champion diversity and inclusion. We make better decisions, we're stronger and happier, and it's the right thing to do. It is our responsibility and privilege to be somewhere talented, value-driven people thrive. We are welcoming to women, respectful and supportive at work, on our sites, and in our community. One of the managers in interviews reported that, hiring women has helped the bank improve performance as women were highly productive especially in jobs that required a lot of customer relations. This can be proved by another study; for example, in a 2014 study, Gallup examined data from more than 800 business units from two companies in two industries - retail and hospitality. They found that "gender-diverse business units in the retail company had 14% higher average comparable revenue than less diverse business units" and "the hospitality

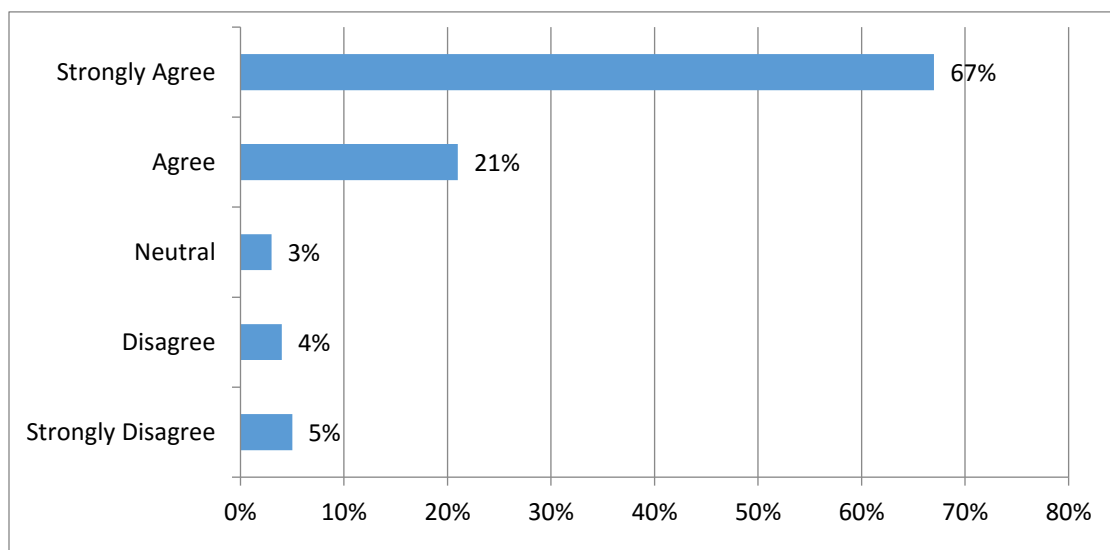
company showed 19% higher average quarterly net profit than less-diverse business units.” In the same line, Cox and Blake (2011) claims that,

*“...the workforce is waking up to the reality that talented women can contribute just as much as men in the organisation. In turn, we’re seeing a greater emphasis on hiring diverse. But I can’t shake the feeling that the business world has fallen into a habit of checking off the diversity quota, and calling it a job well done.”*

It can be said Investrust has done a good job in gender diversity because when asked about the ratio of men to women in the bank, one senior manager said women make up about 45% of the workforce. This is quite close to the results in subsection 4.1 on the response rate. Implying that there must be good gender diversity in the bank.

#### **4.21 Fair treatment is given to all employees, male or female.**

It was therefore important to find out if there was fair treatment for both males and females in the bank.



*Source: Field data 2018*

*Figure 14: Fair Treatment is given to all employees- Male or Female*

It was found that 67% strongly agreed and 21% agreed that there is fair treatment given to all employee, regardless of gender. The combined 88% on the agreeing side shows that there must be

quite some fair treatment generally in the bank. Fair treatment could be taken to infer good and deliberate diversity management efforts were everyone is treated equally regardless what their peculiar differences are. As posited by Bunderson, and Sutcliffe (2012), organisations with good diversity management systems are usually fair in their treatment, although this fairness points more to equity, rather than equality. According to Erhardt (2013) equity is about everyone having access to the same opportunities or rather impartiality in treatment while equality is about sameness in treatment. And the latter is not always possible.

#### 4.22 Compensation System

The participants were asked if there is equity in the compensation system. The research question that dealt with the effect of workforce diversity on internal equity in compensation revealed that other than an employee's level of education and performance ability, there was no other workforce diversity variable that determined an employee's compensation. The compensation system therefore was perceived as fair and just by 78% the employees. The other 22% said it was not fair. However, an interview with managers revealed that the compensation system only showed differences in relation to education and seniority. There was no other basis for differences in compensation. It can be said therefore that the compensation system was generally fair.

#### 4.23 Training and Development

The participants were asked a number of questions, relating to training and development and the responses, are shown on the Linkert scale below:

		<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
<b>1</b>	The organisation's training and development program is developed to meet the Criteria/requirement of the male and female.	<b>77%</b>	<b>13%</b>	<b>0</b>	<b>5%</b>	<b>5%</b>
<b>2</b>	This organisation provides equal					



	opportunities for training and career development regardless of age	<b>56%</b>	<b>15%</b>	<b>13%</b>	<b>9%</b>	<b>7%</b>
<b>3</b>	The training plan of the organisation is based on the training needs of the organisation	<b>51%</b>	<b>23%</b>	<b>11%</b>	<b>5%</b>	<b>10%</b>
<b>4</b>	Opportunities for growth and advancement exist for employees who have lower qualification in education.	<b>61%</b>	<b>21%</b>	<b>7%</b>	<b>7%%</b>	<b>4%</b>

*Source: Field data 2018*

*Table 3: Diversity Management in Training and Development*

As shown in table 4.3, the figures show that the organisation's training and development program, recruitment plan and opportunities for growth, all take diversity into consideration. Human resource is one of the key departments when it comes to diversity management. An analysis of the table above shows that there are growth opportunities for everyone in the institution. Erhardt (2013), posts that, away from remuneration, employees want to feel like they are growing and improving in an institution.

The participants were then asked to rate, on a scale of 1 to 10, whether they considered the management of the following diversity elements as badly managed or well managed, with 10 being well managed and 1 being poorly managed. The average for each was taken and shown in the table below

	<b>Diversity Element</b>	<b>Average Rating</b>
<b>1</b>	Gender	8
<b>2</b>	Religion	9

3	Tribe/Language	8
4	Age	6
5	Disability	6
6	Race	2
	<b>Overall Average</b>	<b>6.5</b>

*Source; Field data 2018*

*Table 4: Rating of Diversity Elements*

All the elements, apart from race were rated at above five, which is above average, with some like gender, religion, and tribe falling in the upper quartile rating. The lowest rate, which is the reason the total average comes to 6.5, was race. However, it was explained by a manager that this could be rated low as the country Zambia is not very eclectic when it comes to race. There are very few people of other races who would compete for jobs in the bank and so racial diversity was difficult to manager. It can still be said though, that, at 6.5 rating, the bank can still be said to be good in diversity management. After the explanation on race, the researcher decided to remove the element of rate and recalculate the remaining average, the bank now fell at 7.4 rating, which implies very good diversity management.

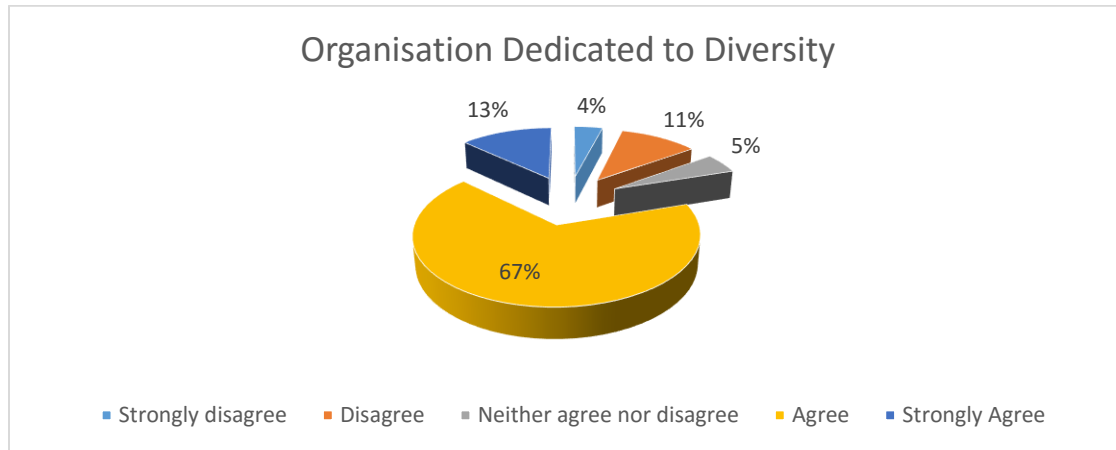
#### **4.25 Are there any other activities that your organisation provides to promote workplace diversity?**

This question was asked in order to identify: the activities that promote workplace diversity, ones which could encourage people to work together effectively; and to discover if workplace diversity helped to create a good working environment, that is considered as a significant aspect for effective people management. It was an open-ended question and a number of answers arose:

*We have a staff retreat once a year in order to give opportunities for all staff to relax, get to know each other, exchange their work experiences, working in teams, as there are many team activities included; both outdoor activities and work objectives are done in this staff retreat. We organize weekly staff meetings to share and discuss work together.*

*Our organisation creates a code of conduct, which state that no matter who you are and where you are from, you will need to respect the culture of the organisation. The core competency we require from the staff is team work and inclusiveness; we have codes of conduct that recognize and value everyone's culture.*

#### 4.25 Organization Dedicates to Diversity and Inclusion



*Source: Field data 2018*

*Figure 15: Organisation Dedicated to Diversity*

In line with the statement that the “Organization Dedicates to Diversity and Inclusion”, 13% strongly agreed, 67% agreed, making a combined 80% agreeing that the organisation is dedicated to diversity management. A small number of 4% strongly disagreed, 11% disagreed and 5% neither agreed nor disagreed. The previous results, in line with the combined 80% agreeing that the bank is dedicated to diversity management, shows positive results.

#### 4.26 What kind of improvements and changes have you observed as a result of diversity management in this organisation?

In the branches studied, cases of prejudice, and discrimination based on diversity have greatly reduced over the years as is evident in the balance of gender which can be seen in table 4.1. There has been a deliberate and focused creation of organisational changes that enable all employees to perform up to their maximum potential. Achieving competitive advantage through the management of diversity has become an important managerial, and hence leadership, consideration. In recent times teamwork is increasingly advocated by the bank as a means of

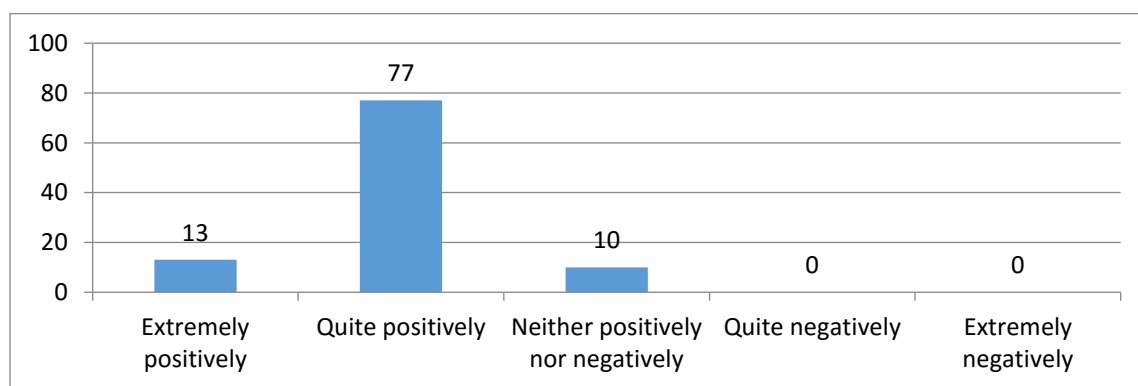
assuring better outcomes on tasks and also for the delivery of goods and services. Diversity at the bank has also created an opportunity for employee's personal growth. Since workers are being exposed to new cultures, ideas and perspectives, it has helped each person to intellectually reach out and have a clearer insight of their place in the global environment and hence their own surroundings. Workplace diversity has immensely strengthened a company's relationship with some specific group of customers by making communication more effective. An interviewee said: *"The good points that I can see in my organisation is that diverse people bring more ideas to share with the whole organisation then we can have more choices to consider when we have a discussion about work or any issue. This is in order check whether or not it is appropriate for our working areas."*

#### 4.27 What do you think about diversity management in the bank?

All participants stated that their diversity management system is currently appropriate. Diversity management mostly focuses on the recruitment of diverse people, gender balance, respecting different cultures and promoting ethnic minority as the priority in order to bring more diverse people into the organisation. However, two participants still mentioned that it is still necessary to have support from government, do more research and learn lessons from other organisations in order to make it more suitable for the current environment.

#### 4.28 How would you evaluate your workplace environment in terms of diversity management?

The participants were asked for their overall rating of the practice of diversity management in the bank and the responses are shown below.



*Source ; Field data 2018*

*Figure 16 Overall Rating of Diversity Management in Organisation*

In the over rating of diversity management, it was found that 77% rated the organisation quite positively, 13% extremely positively. Meaning a combination of 90% rated it positively. A further 10% were indifferent with no rating it negatively. In the final analysis then, the bank was rated by the employees, quite positively in relation to diversity management.

#### **4.29 What Can Be Done To Improve Diversity Management**

It was suggested that, building an inclusive and harmonious workplace is not just the responsibility of the company leadership. To facilitate organisation-wide ownership, diversity champions should be appointed to pioneer diversity management at every level. Also, some respondents suggested that bank diversity management committees could be set up to:

- Develop, implement and monitor initiatives to promote workplace inclusiveness and harmony
- Raise awareness of the benefits of an inclusive and harmonious workplace for the organisation and employees
- Understand the needs of different employee populations and work with Human Resource and senior management to address them

It was also suggested by participants that, to build inclusive and harmonious workplaces, both employees and managers should play their roles. That the bank should equip them with the relevant knowledge and skills, and encourage them to display attributes and behaviour to foster inclusive and harmonious workplaces. One respondent suggested the creation of a buddy system. Buddy programmes are usually put in place to help new employees settle into the organisation. The programme provides a means of obtaining information, asking questions and voicing concerns through a safe channel. This can help facilitate an inclusive and harmonious environment by providing employees with opportunities to connect, obtain support and get career advice.

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### **5.0 Summary of Findings**

The focus of this study was to evaluate diversity management in the banking industry, a case study of Investrust bank. The goal was to find out how Investrust bank implements diversity management practices. The study was done in the Investrust Bank branches in Lusaka. The results of this study show that there is top leadership commitment, a vision of diversity demonstrated and communicated throughout an organisation by top-level management, diversity as part of an organisation's strategic plan. There is also a diversity strategy and plan that is developed and aligned with the organisation's strategic plan. Succession planning and an ongoing, strategic process for identifying and developing a diverse pool of talent for an organisation's potential future leaders. Diversity management practices the organisation is currently applying in their branches, the findings came out that top management commitment, diversity as part of organisation's strategic plan, blending old vs. younger generation and Succession planning.

Apart from these the organisation is also applying recruitment of qualified and diverse workforce, employee involvement listening and valuing employees' contributions and employing of minorities. Also, recruitment which is the process of attracting a supply of qualified, diverse applicants for employment, employee involvement and recognizing their contributions and empowering women are also viewed as important in order to retain employees according to the managers. The employees from Investrust bank also mentioned employee involvement, fair promotion and career advancement, diversity training for employees and programmes aimed at increasing cultural awareness as taking place in the firm.

### **5.1 Conclusions**

Diversity management initiatives have often been described as being important in organisational practice. This study sought to analyze the state of diversity management in the Banking Industry: a case of Investrust bank. It had three major objectives. It was found that diversity management in

Investrust is an integral part of all the activities and not a stand-alone activity. It can be concluded that, the bank endeavors to make diversity management an integral part of the management of the bank. In Investrust bank, this is done through the human resources management system. It is imbedded in all the human resources practices and implemented as one with all the systems. The study revealed that the Bank had strategies such as balanced recruitment, support to minority groups, diversity training and equal employment opportunities. This was good enough but there were several other diversity management strategies that could still be used by the bank such as creation of awareness and social gatherings.

The findings, further reveal that every organisation that embraces management of workforce diversity enjoys more creative decision making, satisfying work environment, and better products because all employees are involved and feel encouraged to contribute in a meaningful way. This yields a knowledge base due to knowledge sharing and improved performance. Diversity management which seemed more sensitive in the Bank served the pivotal role. It encourages better employee commitment, increased productivity, better morale, expanded market share and improved customer service. Owing to the fact that a company that discriminates either directly or indirectly curtails the potential of available talent, underutilizes the employees, or loses the financial benefits of retaining them, companies have no option other than introducing and managing workforce diversity in their organisations.

## **5.2 Recommendations**

One of the primary roles of banks is to help new businesses and develop the capacity of existing ones to maintain and manage their finances. In so doing, banks support businesses in boosting economic growth and creating jobs. A fundamental part of this process is identifying and harnessing the country's talents and future business leaders. As with many of the diversity and inclusion policies discussed throughout this report, this process involves considering business propositions from all types of people from all backgrounds. In order to improve diversity management, the following are therefore recommended:

- Investrust Bank Zambia should take into account employees' commitment to work well and manage a diverse team in the performance management system. To do so, the competency areas and behavioral descriptors should be clearly stated.
- A clear, specific and separate diversity management strategy must be developed at Investrust Bank Zambia, which does not only integrate with other systems, but can stand alone and be understood by all employees.
- There is need for clear government policies, such as cultural and disability inclusion pioneered by the Bankers Association of Zambia, on diversity management in all banks.

### **5.3 Implications of Further Research**

In this study, some of the important issues of the Diversity Management were left out firstly, because they were beyond the scope of this dissertation and secondly, because of the certain time frame of the project. However, it is believed that deeper study of the Diversity Management should be performed in order to grasp the topic fully. Moreover, it is believed that in-depth questionnaires should be developed as well as interviews could be conducted in order to understand the very nature of the concept. Future researchers should try to research the same theme in the future in order to see the development of the Diversity Management over time.



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## APPENDIX ONE

### QUESTIONNAIRE

**TOPIC: An analysis of the state of diversity management in the Banking Industry in  
Zambia: A Case of Investrust Bank Zambia**

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#### **INSTRUCTIONS**

You are being asked to participate as a volunteer in a research study conducted by MIRRIAM C NDHLOVU a MASTER OF BUSINESS ADMINISTRATION Student at the UNIVERSITY OF ZAMBIA. This study is designed to analyse the state of diversity management in the Banking Industry. You may withdraw from the study at any time without penalty or harm of any type.

Please carefully read each of the following statements and respond by ticking in the response box that best reflects your opinion. The Researcher will not identify you by name in any report using information obtained from your questionnaire; your confidentiality as a participant in this study will remain secure. Subsequent uses of data generated by this questionnaire will protect the anonymity of all individuals. By completing and submitting this questionnaire, you are indicating that you understand the statements above, and consent to participate in this study. Do not put your name on the questionnaire.

---

1. Gender: Male\_\_\_\_\_ Female\_\_\_\_\_

2. Age of respondents

- i. 20 to 30 Years old \_\_\_\_\_
- ii. 31 to 40 Years Old \_\_\_\_\_
- iii. 41 to 50 Years Old \_\_\_\_\_

- iv. Above 51 Years \_\_\_\_\_
3. Marital Status
- i. Single \_\_\_\_\_
  - ii. Married \_\_\_\_\_
  - iii. Separated/Divorced \_\_\_\_\_
  - iv. Widow/Widower \_\_\_\_\_
4. Length of service of respondents
- i. Less than one Year \_\_\_\_\_
  - ii. 1 to 5 Years \_\_\_\_\_
  - iii. 6 to 10 years \_\_\_\_\_
  - iv. Above 10 Years \_\_\_\_\_
5. What is your education level
- i. Grade Nine \_\_\_\_\_
  - ii. Grade Twelve \_\_\_\_\_
  - iii. Certificate \_\_\_\_\_
  - iv. Diploma \_\_\_\_\_
  - v. Degree \_\_\_\_\_
  - vi. Post Graduate \_\_\_\_\_
6. Level of Employment:
- i. Senior Management \_\_\_\_\_
  - ii. Non Senior Management \_\_\_\_\_
  - iii. Middle Level Staff \_\_\_\_\_
  - iv. Lower Level Staff \_\_\_\_\_

7. Do you Understand the term Diversity Management

a) Yes

b) No

8. How would you define diversity management?

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9. Your organisation is made up of People from Different Diverse Backgrounds?

i. Strongly Agree

ii. Agree

iii. Not Sure

iv. Disagree

v. Strongly Disagree

10. Is there discrimination in your work place?

a) Yes

b) No

11. Does your organisation have a diversity strategy?"

a) Yes

b) No

c) I don't Know

12. What does senior leadership do to demonstrate its commitment to diversity?

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13. To what systems and activities do you see the diversity management strategy incorporated?

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14. Does your organisation have a budget to support its diversity strategy?

- a) Yes
- b) No
- c) I don't Know

15. Do you feel discriminated at work?

- a) Yes
- b) No

16. What processes are currently in place to achieve the organisation's top three (3) diversity goals and objectives

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17. Does the organisation have a process in place to support diversity management systems

a) Yes

b) No

18. There is Discrimination in Hiring

i. Strongly Agree

ii. Agree

iii. Not Sure

iv. Disagree

v. Strongly Disagree

19. The organization does a good job of attracting and hiring women

i. Strongly Agree

ii. Agree

iii. Not Sure

iv. Disagree

v. Strongly Disagree

20. There is fair treatment is given to all employees, male or female.

i. Strongly Agree

ii. Agree

iii. Not Sure

iv. Disagree

v. Strongly Disagree



21. Equity in the compensation system

- a) It is fair
- b) Not fair

22. Training and Development

		<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
<b>1</b>	The organisation's training and development program is developed to meet the Criteria/requirement of the male and female.					
<b>2</b>	This organisation provides equal opportunities for training and career development regardless of age					
<b>3</b>	The training plan of the organisation is based on the training needs of the organisation					
<b>4</b>	Opportunities for growth and advancement exist for employees who have lower qualification in education.					

23. On a scaled of 1 to 10, do considered the management of the following diversity elements as badly managed or well managed, with 10 being well managed and 1 being poorly managed

	<b>Diversity Element</b>	<b>Average Rating (1 to 10)</b>
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1	Gender	
2	Religion	
3	Tribe/Language	
4	Age	
5	Disability	
6	Race	

24. Are there any other activities that your organisation provides to promote workplace diversity?

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25. Organization Dedicates to Diversity and Inclusion

- i. Strongly Agree
- ii. Agree
- iii. Not Sure
- iv. Disagree
- v. Strongly Disagree

26. What kind of improvements and changes have you observed as a result of diversity management in this organisation?

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27. What do you think about diversity management in the bank?

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28. How would you evaluate your workplace environment in terms of diversity management?

- i. Quite positively,
- ii. Extremely positively.
- iii. Indifferent
- iv. Negatively

29. What can be done to improve diversity management practices?

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## **APENDIX TWO**

### **INTERVIEW GUIDE**

#### **Interview Guide for Manager**

1. What does diversity at workplace mean?
2. What challenges do managers face when leading the diverse teams?
3. What advantages are brought by mixing different talents and characters in the teams?
4. How the concept of diversity may be applied in the organisations for optimizing work processes and achieving synergy in teams?
5. Why managers should or should not get more information about the diversity at work-place?
6. What are the managers recommendations to improve diversity management in the organisation?