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ADDENDUM 1: Adapted Likert questionnaire

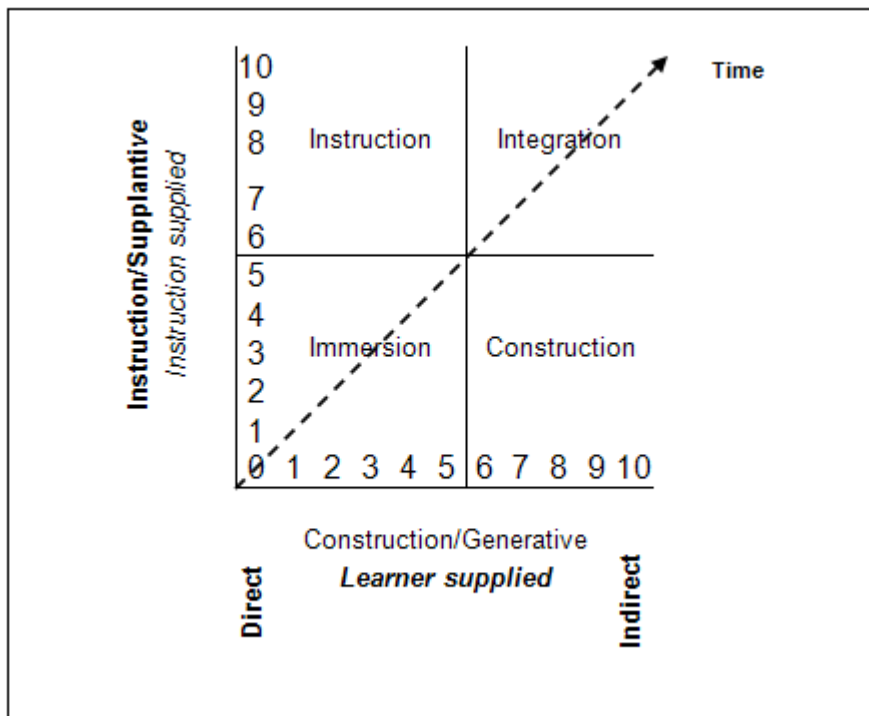
Statement	Strongly disagree	Disagree	Agree	Strongly agree	Comments
In solving problems you are allowed to gain your own understanding (sometimes by "trial and error") first before someone tells you what to do					
You are encouraged to experiment when faced with finding solutions to difficult problems in order for you to improve your understanding					
Your past life and working experiences are key to adding value to you current employer					
Your organisation values your past experiences					
Your intentions and experience are central in creating and applying new knowledge in your environment					
Your environment requires you to be an expert in your field					
You regularly engage in "lessons learnt" sessions to gain new insight into problems					
You work in a flexible environment					
Your work environment is constantly changing					
You adapt easily to these changes					
Your interests are valued in the workplace and are used to solve problems					
Your manager is a guide, coach and mentor, without telling you how to do your job					
You are encouraged to work in groups to solve difficult problems					
Your work environment encourages socialising with one another					
You always start with the end in mind when dealing with complex issues					
You are encouraged to challenge the "norm"					
Your organisation integrates existing processes with creative new ideas					
When facing a difficult problem you are encouraged to seek input from unconventional sources					
Your organisation continuously seek customer delight					
Your organisation is inspired by what the consumer wants					
Your organisation experiments with entrepreneurial ventures and organisational structures					
Your organisation continuously seek for breakthrough improvements					



ADDENDUM 1 (Cont.)

Statement	Strongly disagree	Disagree	Agree	Strongly agree	Comments
Your business outcomes are repeatable and predictable					
Your working environment leaves no room for experimentation. Errors are not tolerated					
You are encouraged to focus on the task at hand					
You've got clear cut business objectives to meet					
Your focus must be on "doing" and not necessarily "understanding"					
You don't necessarily need to be an expert in your field to be successful in your job					
Tutorials and manuals exist with documented processes to follow					
Your working environment is inflexible					
You are faced with routine tasks on a daily basis					
You are not faced with complex problems on a regular basis					
Your manager is the sole provider of knowledge in your environment					
Your manager instructs you on what to do and how to do it					
In your environment group work not a priority					
It is not a priority to socialise and interact with colleagues					
Your organisation focuses on understanding the present before improving the future					
You are expected to follow clear cut rules					
Your organisation continually seeks customer approval					
You're a technology driven organisation					
Your organisation adopts a "one size fits all" organisational model					
Your organisation focuses on gradual improvements					
Your organisation responds to "known" customer needs					
When facing a difficult problem you are encouraged to seek input from obvious sources only					

ADDENDUM 2: Cronje and Burger's initial instrument on learning



(Source: Cronje & Burger, 2006:218-236)



ADDENDUM 3: Construction and instruction explained

Construction

Construction	
<p>This is based on the fact that we all construct our own perspective or meaning of the world, according to individual experiences and internal knowledge structure. Learning is based on how an individual interprets and creates the meaning of his/her own experiences. The employee constructs knowledge and because everyone has a different set of experiences, learning is unique and different for each employee. Learning may occur through interaction with others. This theory is used to focus on preparing the employee to adjust his/her mental model to incorporate new experiences and solve difficult situations.</p>	
Manager's role	<p>Instruction should be designed so that the employee has opportunities to solve realistic and meaningful problems The employee needs to experience real-world applications and construct knowledge The manager should provide group learning activities to allow employees to interact and solve problems The manager helps by <u>guiding and coaching</u></p>
Instructional methods	<p>Case studies or problem-based learning Presenting multiple perspectives or guided reflection Mentoring or learnerships Collaborative learning Discovery learning Simulations</p>
When to use	<p>Manager will step in as an interactive process When the employee needs to incorporate current knowledge to gain insight into and understanding of new situations When there is adequate time for the employee to discover and process knowledge</p>
Skills that could be learned	<p>Inventing a faster computer processor Building a bridge over a wide, rapid river Researching cures for a disease</p>
Weaknesses	<p>Employees need a significant knowledge base Outcomes of instruction are not always predictable because employees are conducting their own knowledge Does not work when the results always need to be the same</p>

(Adapted from: Cronje & Burger, 2006:218-236)



ADDENDUM 3: (Cont.)

Instruction

Instruction	
This views the employee as a blank slate where the manager must provide the experience. A stimulus from the environment is presented and the employee reacts to this stimulus with some type of response. The desired behaviour from the employee is reinforced. The new behavioural pattern is repeated until it becomes automatic. The behaviour of the employee signifies that learning has occurred.	
Manager's role	Instructor-centred environment Reinforced behaviour Learning objectives are stated and employees are "rewarded" for reaching these desired objectives
Instructional methods	Direct instruction or presentations Drill and practice or repetition Instructional games
When to use	When the employee is inexperienced with little or no prior knowledge of the subject When recall of basic facts or automatic responses is/are required When task completion requires little to no deviation from standard practice When the employee needs to gain mastery through successive reinforcement of desired behaviour When there is a need for accuracy and speed When there is a short period of time available for learning
Skills that could be learned	Basic keyboarding or data entry Basic lab tests or procedures Changing the oil in a car Spelling or learning multiplication tables
Weaknesses	Does not prepare the employee for problem solving or creative thinking Employees do not take initiative to change or improve things and merely do as they are told The employee is only prepared for recall of basic facts, automatic responses or performing tasks with well-defined procedures

(Adapted from: Cronje & Burger, 2006:218-236)

ADDENDUM 4: Overview of cases selected to participate in this study

Organisation 1

Profile

Organisation 1 is a Lesotho-based insurance company, whose services are focused on the provision of short-term commercial and personal insurance, funeral cover, life assurance and provident and pension funds.

Organisation 1 had its origins in 1993, when a group of predominantly local businessmen acquired the licence of one of only two short-term insurers in Lesotho at that time.

The company started out with just five employees – and has become a highly respected organisation in the financial sector. The company has grown its staff complement to 33 and at the same time increased its turnover more than tenfold. It runs a well-balanced social responsibility programme.

Organisation 1 began primarily as a provider of short-term insurance in Lesotho, but in the last few years has started actively increasing its market share in the life assurance sector. The life division offers pension and provident funds, individual life assurance, funeral policies and the Rebasotho savings plan – one of its kind in Lesotho.

Products and services

Organisation 1's product range focuses on two areas:

a) ***Short-term insurance:*** This is vehicle insurance that assures to reinstate a vehicle to the state it was in before the accident plus the costs of third parties. Another short-term vehicle insurance product is insurance against political violence. This product offers protection of financial interests against damage or loss due to political disturbances.



b) Long-term insurance: The long-term insurance products offered by this organisation are as follows:

- Credit life
 - This is currently offered in conjunction with licensed lending institutions. Insurance is offered for the borrower against any claims the lender might have against their estates as a result of the borrower either dying, suffering from a disability and hence not being able to earn any income, or being retrenched. This cover protects the borrower by settling their outstanding loan balance.

- Group life assurance
 - This is life cover that is offered to company employees as part of the organisation's employee benefit solutions. It can be customised to their needs and risk profile, and if any employee dies, the organisation will pay out the insured sum, which is normally a multiple of the employee's annual salary at the time of death.

- Group funeral schemes
 - This is also part of organisation 1's employee benefit solutions, although it can be offered to any homogeneous group, like associations. The group funeral policy offers funeral cover to members of the affected group who have been insured under this scheme, as well as their immediate family members, with the option of including their extended family for a small additional premium. At the death of an insured life, the company pays the sum assured to their nominated beneficiaries within 48 hours to cover their funeral expenses.

- Provident funds
 - Organisation 1 currently offers and administers group provident fund schemes as part of its employee benefit solutions. This is a voluntary contributory scheme, where employee and employer contribute every month, with their contributions accruing at a competitive interest rate linked to the market performance of their invested assets. On



retirement a member can use their proceeds from the fund in order to procure a pension which will pay them a monthly annuity. Their share can also be claimed on withdrawal from the scheme or at death before they withdraw from the scheme.

- Capital disability
 - Organisation 1 offers capital disability benefit, under its employee benefit solutions. If an assured life is temporarily or permanently disabled and is no longer able to earn an income, organisation 1 will pay the insured amount as a lump sum so that the assured life can support their families.

- Investments
 - Organisation 1 currently offers the Rebasotho Investment Product, which is a savings product with some risk benefits. The client chooses their monthly contribution which will be invested in their investment account and earn a competitive interest rate. The product can be used to supplement their retirement provision, or provide for their children's education, with the flexibility of the product allowing them to take out loans against their policies in cases of emergencies. The risk benefits under the product also offer the client payout apart from their accumulated investment account in cases of accidental death, and a waiver of premiums in cases of disability.

- Individual funeral cover
 - Organisation 1 currently offers a number of individual funeral policies which offer a payout to cover for funeral expenses in the event of the death of an assured life. The cover extends to family members of the policyholders with the option of extending cover to extended family members under their policies for a small additional premium. These products offer cover up to M 15 000, and include Alliance Funeral cover and the Matlama/Linare family funeral cover products, which also support local soccer with some of their proceeds. These products are



available to the general public with varied payment modes to accommodate each client's preferences.

Also under the individual funeral products organisation 1 offers the Matseliso funeral product, which is a bank assurance product offered in conjunction with Standard Lesotho Bank. Clients who have accounts with the bank and can be afforded the convenience of paying via a debit order. The product is available to all Standard Lesotho Bank clients and those willing to open accounts with the bank.

- Loan schemes
 - Organisation 1 currently administers group loan schemes which are designed as a savings vehicle for the group members while also enabling easy access to loans from the scheme, in case of pressing financial problems. These loans are normally processed within a week.

Shareholding

90% of organisation 1's shareholding is held by Lesotho nationals. Of the 90%, organisation 1's staff members have ownership of 10%.

Organisation 2

Very limited information was available about organisation 2. Organisation 2 is part of a credit bank in Midrand, South Africa. This holdings company services approximately 1,5 million clients through its 550 branches and 3 000 staff members and currently has an advances book totalling R11 billion.

Organisation 3

Profile

Organisation 3 primarily targets the lower and middle-income markets in Southern Africa and it is the largest financial services group to do so. Organisation 3's competitors include four large financial services conglomerates and a few smaller, niche life assurance businesses. Organisation 3 is among the top three life assurance groups in Southern Africa in terms of numbers of clients.



Organisation 3's group comprises six independent operating businesses, each with clearly defined areas of focus, performance and profit objectives, i.e. retail, corporate, asset management, international, health and card operations.

Products and services

The products offered by organisation 3 range from assurance of individuals, retirement annuities, medical aid products, unit trusts and investment products, credit life benefits and employee benefit packages for both large and small companies.

Organisation 3's humble origins date back to the closing years of the 1800s. Back then it was known by another name and the nature of its business (which was to assist in the building of homes) was very different from what it is today.

Today, organisation 3 (now 109 years old) is a well-established, truly African-based business providing aspirational individuals, and the people who represent them, with customised financial services packages that protect and enhance their assets. The majority of existing policyholders (in excess of 80%) are black. Subsidiaries have full operational autonomy, giving them the necessary freedom and flexibility to respond proactively to opportunities and challenges in the marketplace.

Shareholding

Organisation 3's shareholder, customer, staff and staff share ownership profiles are amongst the most representative in the financial services sector in South Africa.

Organisation 3 has a direct empowerment shareholding of 17.8%. Indirect empowerment shareholdings (including staff) have not been taken into account.

Other facts about organisation 3

- Organisation 3 is the fourth largest listed life assurer in terms of market capitalisation.



- It has a market capitalisation of R6 billion.
- Organisation 3 is a JSE Limited Top 100 company.
- It assures the lives of some 4,3 million South Africans.
- It provides employment to approximately 8 000 people and its head office is situated in Bellville, Cape Town, South Africa.
- Organisation 3 deals with approximately 1 500 brokers.
- The company has 72 offices throughout South Africa, Namibia, Botswana, Kenya, Ghana, Nigeria and Lesotho.
- Organisation 3 has the third most recognised brand in the insurance industry.

Organisation 4

Profile

Organisation 4 is based in Johannesburg, South Africa, and specialises in offering insurance services through telephone marketing and service delivery. It is a “referral only” insurer, and its success depends exclusively on referrals from their clients. Organisation 4 believes that it is this selection that enables it to cater for everyone’s specific needs.

Organisation 4 does not take any risks which can be considered unduly large and which could be significant relative to the business as a whole.

Products and services

Organisation 4 sells its policies telephonically. In this way, it eliminates the high commission fees that brokers charge for selling policies. Products include:

- female cancer policy;
- male cancer upgrade;
- accidental funeral benefit;
- accidental disability policy and
- accidental death upgrade



Shareholding

No information available.

Organisation 5

Profile

Organisation 5 is based in East London, South Africa. Some key facts about organisation 5 are as follows:

- It was established in 2001.
- Organisation 5 is registered with the National Credit Regulator: NCRCP103.
- It is a registered financial services provider.
- Its insurance licence was obtained in December 2005.
- It is a member of the Life Offices' Association of Southern Africa (LOA).
- Organisation 5 operates in South Africa, Lesotho, Swaziland, Kenya, Tanzania and Malawi.
- It has over 140 branches.
- It has more than 1 500 employees.
- The business operates in the following areas:
 - Outsourced credit management solutions
 - Retail financial services
 - In-store credit
 - Distressed debt
 - Housing solutions

Products and services

In essence the core business of organisation 5 means that it acts as a conduit for providers of capital (both equity and debt) to access exposure to asset classes, which are generally considered to have higher risk and return profiles. By reducing the impact of the risk associated with these asset classes, the group can



consequently deliver risk-adjusted return on investment to its stakeholders. The asset classes in which the group currently invests are the following:

- Unsecured personal credit to middle- and low-income earners throughout sub-Saharan Africa
- Distressed debt in South Africa
- Residential property situated in middle- to lower-income areas in South Africa

In conducting its main business the group has also naturally diversified into other areas of business, which are complementary and value adding to its main business. These include the cellular, assurance and education divisions.

It follows a philosophy of “*controlled diversification*” in terms of which the following principles are adhered to:

- Limiting diversification to the executive capacity available to manage the various divisions
- Taking advantage of long-term trends in the various markets in which the group operates
- Developing businesses that act as a “natural hedge” to each other during different macro-economic cycles (an example of this is the contrarian cyclical growth experienced in the unsecured personal credit and distressed debt businesses in South Africa)

Shareholding

No information available.

Organisation 6

Profile

In 1989, organisation 6 was integrated into Namibian society with various marketing and administrative activities of its parent group.



Over the years there has been a pertinent drive to “Namibianise” activities. In view of this the company has local risk underwriting, an independent product IT platform, homegrown product portfolio, marketing activities, all supported by an in-house corporate actuary. Furthermore there has been massive skills transfer in the field of asset management, and the Namibianisation of the back office for portfolio administration and investment accounting.

Apart from these operationally focused areas, organisation 6 offered up to 35% equity participation to Namibians as early as 2004. As far as asset management is concerned, this equity participation to broad-based black empowerment groups (already in 2004) was also up to 35%. In 2004 a partial consolidation of the Namibian life assurance industry was heralded by the establishment of Consolidated Financial Services Holdings (Pty) Ltd (CFS). Via this transaction Namibianisation was taken even further, in that Nam-mic, the investment arm of the National Union of Namibian Workers (NUNW), became shareholders in the holding company. Nam-mic now effectively owns 8,6% of organisation 6 and, through the shareholder agreement, has the opportunity to increase its effective stake in organisation 6.

Products and services

Organisation 6 offers two products: personal portfolios and unit trusts.

Organisation 6’s personal portfolios (SP²) are an important role player in the Namibian market and the SP² Namibia range of products has assisted individuals in achieving their investment goals for over 10 years. SP² offers investments in linked products, giving investors exposure to both the Namibian and South African markets, as well as other investment products such as wrap funds.

By investing in an SP² investment, the client has the option to choose, customise and manage their own unique investment portfolio. The client can also change and adapt their portfolio as needs and circumstances change.

To help clients choose unit trusts and money market funds for their portfolio, the SP² research team has compiled a list of recommended funds from various management companies in Namibia and South Africa that have the potential to provide good



returns. This "shopping list" is updated regularly as market conditions change. The shopping list also advises how to structure a client's unit trust portfolio according to their risk profile so that they can gain appropriate exposure to the various asset classes.

Shareholding

No information available.

Organisation 7

Profile

Organisation 7 is based in Swaziland and was established in 1973 by a King's Order-in-Council in terms of founding legislation No. 32/1973 in Swaziland. The objective of organisation 7 is to provide adequate and proper insurance business of all classes including both short and long term insurance, in accordance with the conditions appropriate in the normal and proper conduct of insurance business.

Organisation 7 has grown and improved over the years to be a solid and reputable insurer. This status is confirmed by a solid balance sheet, proper operational infrastructure, well-trained staff and committed shareholders. The establishment of organisation 7 has succeeded in contributing to a stable domestic insurance environment that has benefited the Swaziland economy to a large extent as evidenced by the large and serious claims it has had to pay over the years. Since inception, organisation 7 has been involved in providing insurance cover to individuals, small and large industries, which have been the stronghold of the Swaziland economy.

There is a good intermediary service in the Swazi insurance market, providing good outreach for the organisation's products. Brokers do not operate a monopoly in Swaziland and there are at least four major brokers. A good network of agents also exists, particularly on the life assurance side. This network of intermediaries has ensured that the transfer of risk to the insurer is readily accessible.



Ongoing training of staff ensures skilful and knowledgeable personnel. Service delivery is key to the corporation's operations.

Products and services

Organisation 7 has numerous life, domestic and commercial products. These include:

- Insika comprehensive life policy;
- Rest In Peace funeral policy;
- Lilunga pure endowment;
- Lilunga asset builder;
- Lilunga pension provider;
- Lilunga graduate plan;
- retirement funds and
- motor, home owners, personal liability and personal accident

Shareholding

Prior to the establishment of organisation 7 in 1973, there were several totally foreign insurance companies operating branches in Swaziland. Unlike in many countries in Africa where nationalisation of insurance companies meant sole ownership by the government, the process in Swaziland was different. The government of Swaziland entered into a joint venture with the companies enumerated below. While the corporation was operating alone, the association with and shareholding of these companies ensured continued transfer of skills and upholding of modern practices in managing the corporation.

The shareholding comprises the following:

- Swaziland government – 41%
- Munich-Reinsurance Company of Africa Limited – 16%
- Mutual and Federal Insurance Company Limited – 16%
- Swiss Reinsurance Africa Limited - 11%
- Zurich Insurance Company SA Limited - 9%



- South African Mutual life assurance – 5%
- Swiss-Reinsurance - Life and Health – 2%

Other than the Swaziland government, this shareholding testifies to a solid backing and progressive infusion of more current insurance practices. Some of these shareholders have provided reinsurance support for the corporation over the years and continue to do so.

Organisation 8

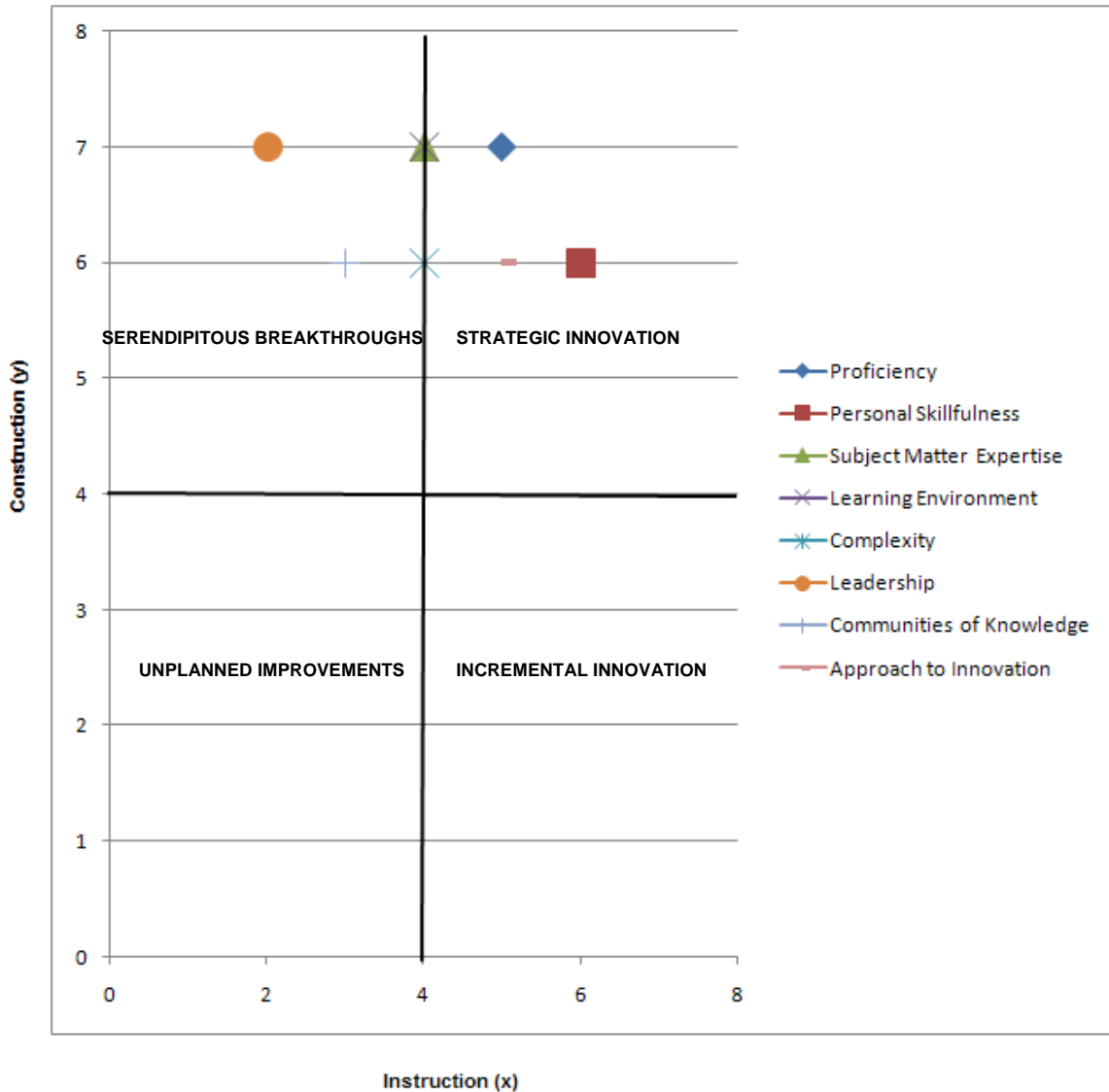
According to limited information available on organisation 8 this organisation is part of a holding company in South Africa. This holding company is a diversified multinational industrial services and retail group with activities spanning logistics, car rental and vehicle retailing. While capitalising on the synergies between our business entities, their decentralised management structure actively encourages entrepreneurship, innovation and industry-specific best practices.

The group operates through five divisions: Logistics in Southern Africa and Europe, Car Rental and Tourism, Vehicle Distributorships, Vehicle Dealerships and Insurance. The activities of group associates include financial services through Imperial Bank. Imperial is active in South Africa, selected parts of Africa, Europe, Scandinavia and Australia.

Organisation 8 is located in Lesotho where its head office resides. The group's niche insurance operations are focused on a range of short-, medium- and long-term insurance and assurance products. These are predominantly associated with the automotive market and covers life assurance as well.

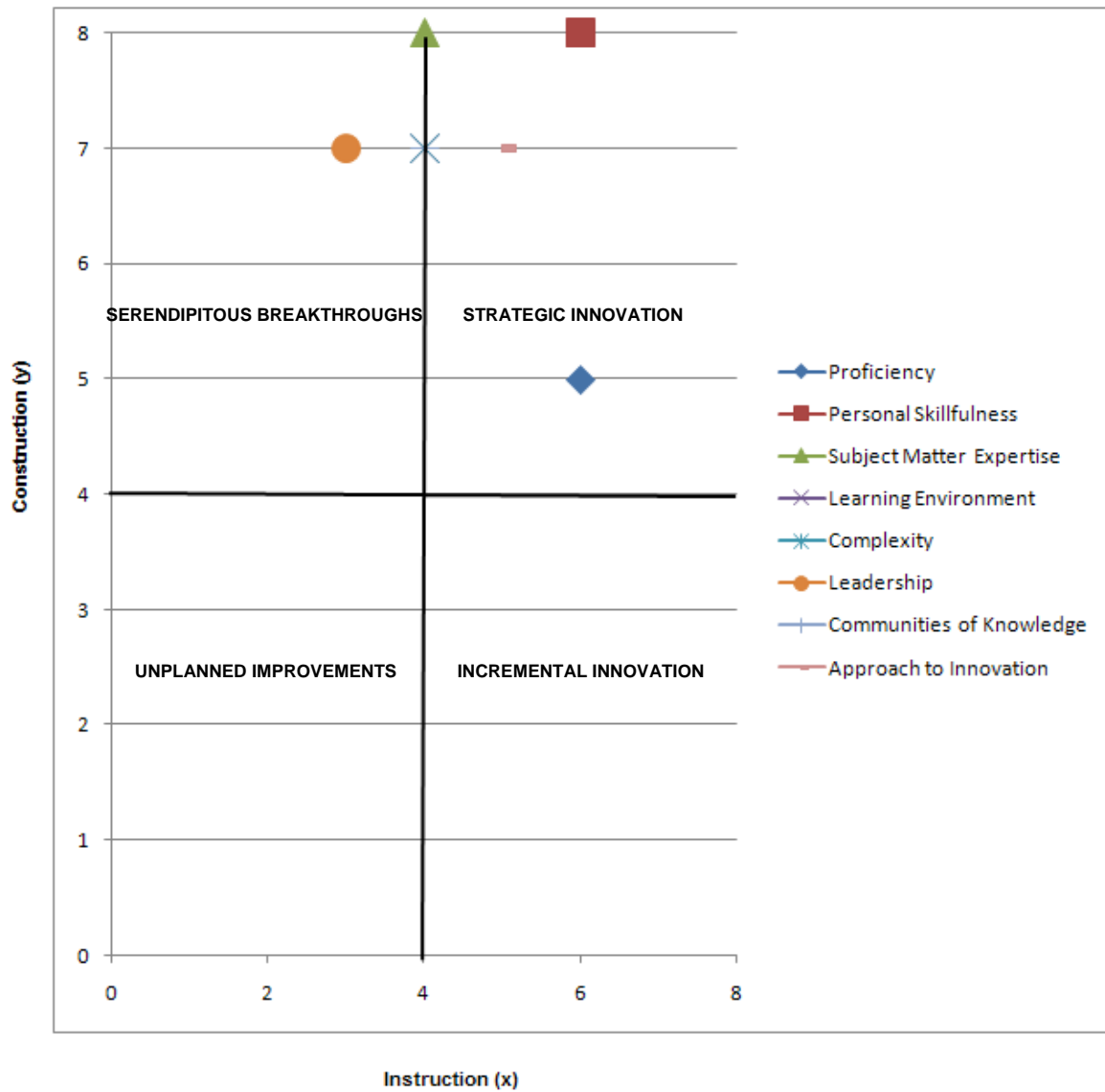
ADDENDUM 5: Consolidated results per participating case

Organisation 1



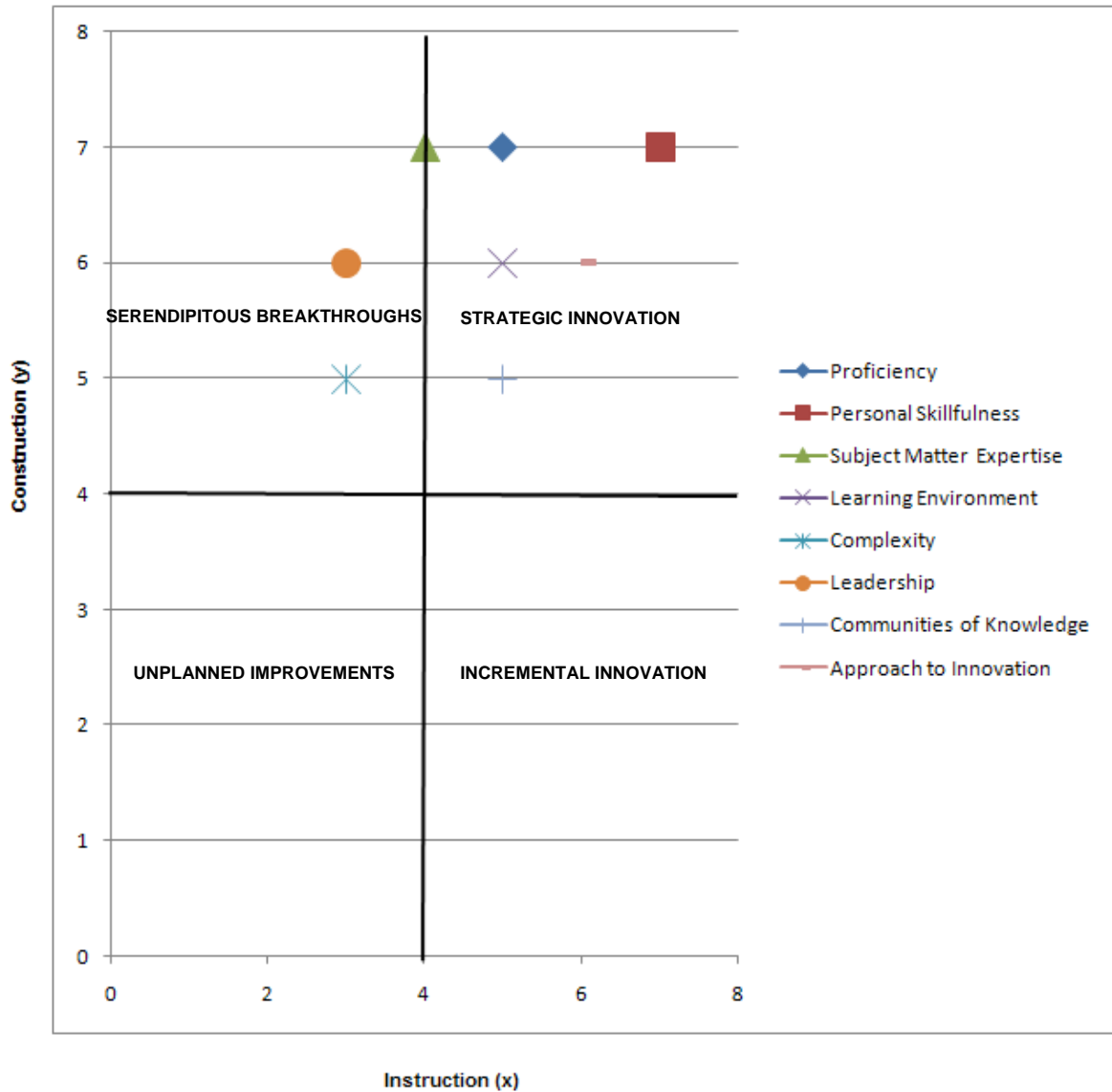
Organisation 1		
Variable	Score: Instruction (x-axis)	Score: Construction (y-axis)
Proficiency	5	7
Personal Skillfulness	6	6
Subject Matter Expertise	4	7
Learning Environment	4	7
Complexity	4	6
Leadership	2	7
Communities of Knowledge	3	6
Approach to Innovation	5	6

Organisation 2



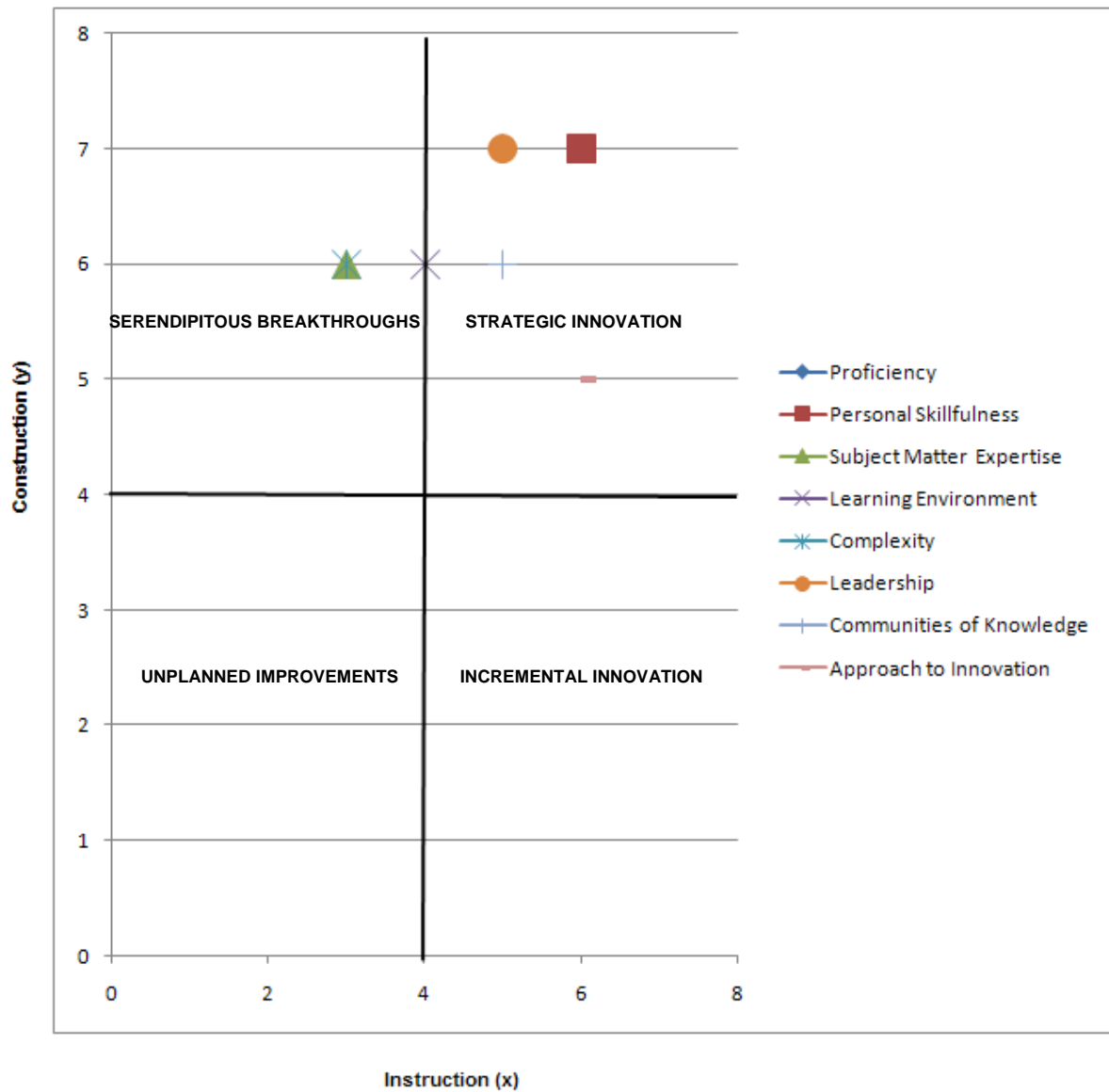
Organisation 2		
Variable	Score: Instruction (x-axis)	Score: Construction (y-axis)
Proficiency	6	5
Personal Skillfulness	6	8
Subject Matter Expertise	4	8
Learning Environment	4	7
Complexity	4	7
Leadership	3	7
Communities of Knowledge	4	7
Approach to Innovation	5	7

Organisation 3



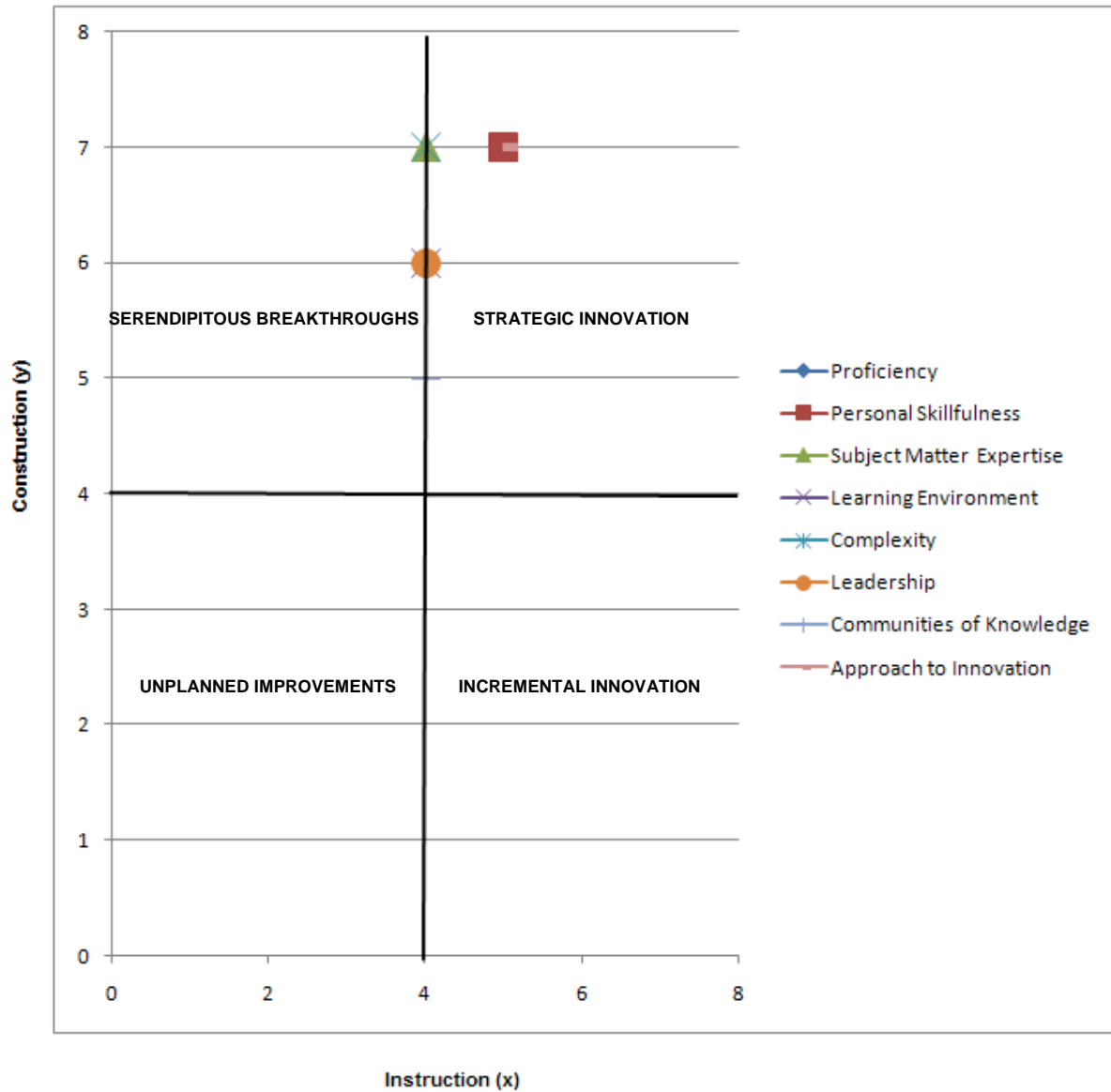
Organisation 3		
Variable	Score: Instruction (x-axis)	Score: Construction (y-axis)
Proficiency	5	7
Personal Skillfulness	7	7
Subject Matter Expertise	4	7
Learning Environment	5	6
Complexity	3	5
Leadership	3	6
Communities of Knowledge	5	5
Approach to Innovation	6	6

Organisation 4



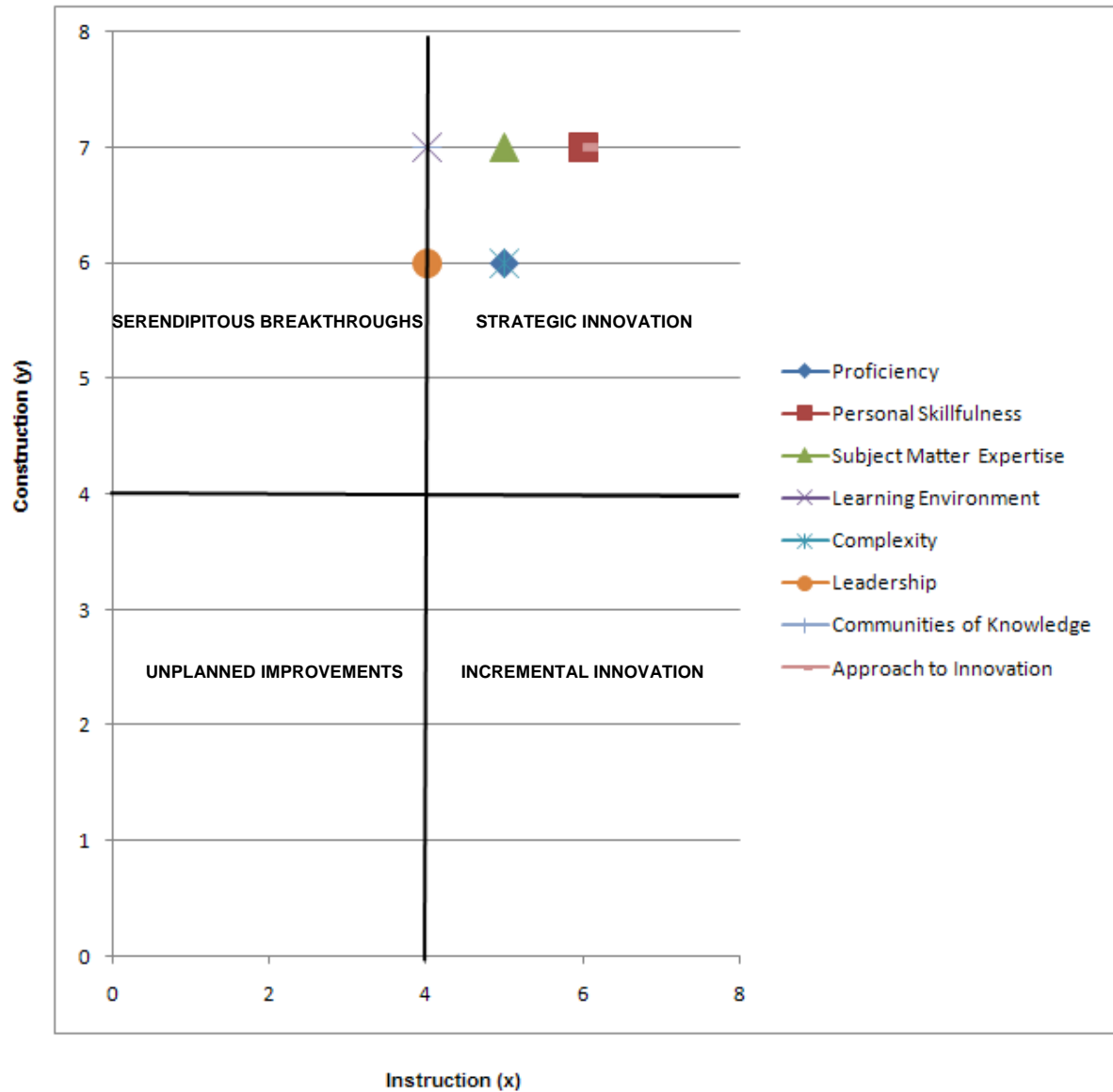
Organisation 4		
Variable	Score: Instruction (x-axis)	Score: Construction (y-axis)
Proficiency	5	7
Personal Skillfulness	6	7
Subject Matter Expertise	3	6
Learning Environment	4	6
Complexity	3	6
Leadership	5	7
Communities of Knowledge	5	6
Approach to Innovation	6	5

Organisation 5



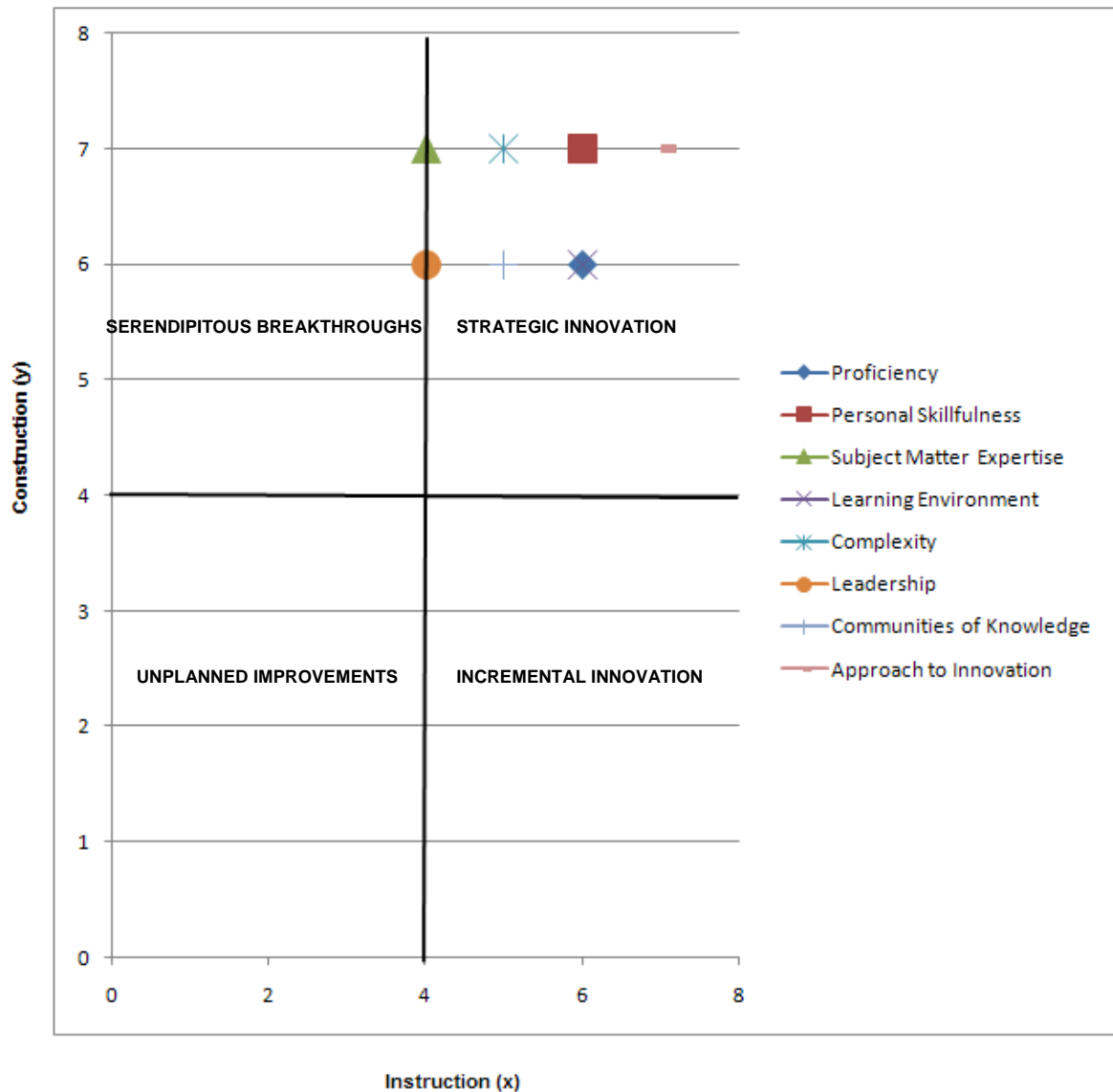
Organisation 5		
Variable	Score: Instruction (x-axis)	Score: Construction (y-axis)
Proficiency	5	7
Personal Skillfulness	5	7
Subject Matter Expertise	4	7
Learning Environment	4	6
Complexity	4	7
Leadership	4	6
Communities of Knowledge	4	5
Approach to Innovation	5	7

Organisation 6



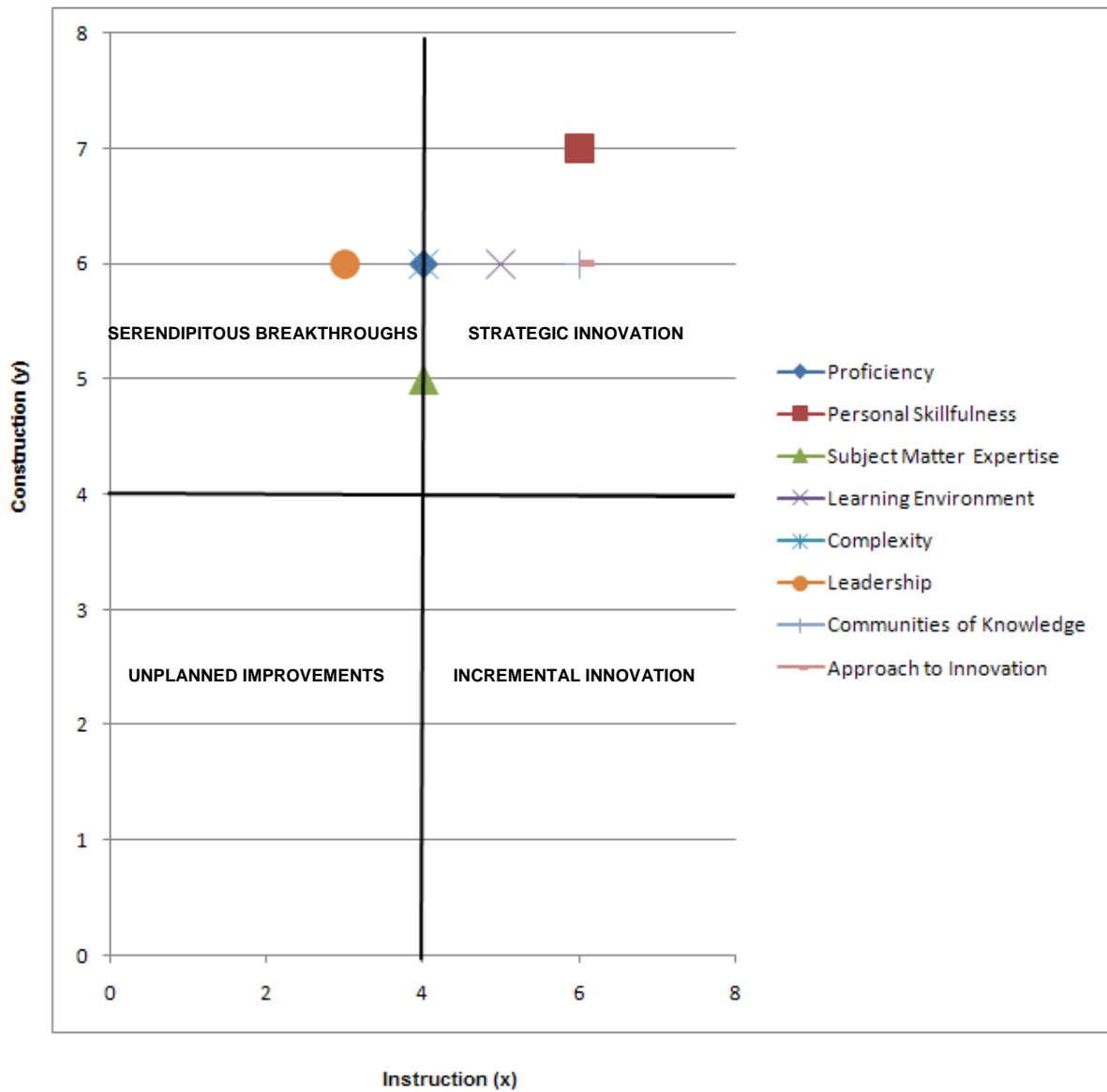
Organisation 6		
Variable	Score: Instruction (x-axis)	Score: Construction (y-axis)
Proficiency	5	6
Personal Skillfulness	6	7
Subject Matter Expertise	5	7
Learning Environment	4	7
Complexity	5	6
Leadership	4	6
Communities of Knowledge	4	7
Approach to Innovation	6	7

Organisation 7



Organisation 7		
Variable	Score: Instruction (x-axis)	Score: Construction (y-axis)
Proficiency	6	6
Personal Skillfulness	6	7
Subject Matter Expertise	4	7
Learning Environment	6	6
Complexity	5	7
Leadership	4	6
Communities of Knowledge	5	6
Approach to Innovation	7	7

Organisation 8



Organisation 8		
Variable	Score: Instruction (x-axis)	Score: Construction (y-axis)
Proficiency	4	6
Personal Skillfulness	6	7
Subject Matter Expertise	4	5
Learning Environment	5	6
Complexity	4	6
Leadership	3	6
Communities of Knowledge	6	6
Approach to Innovation	6	6