

**UNIVERSITY OF NAMIBIA**



**AN ASSESSMENT OF THE VIABILITY OF MERGING THE CONSUMER  
EDUCATION AND CORPORATE COMMUNICATIONS DEPARTMENTS AT  
NAMFISA**

**BY**

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**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS  
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**SUPERVISOR: PROFESSOR DR PETER CLEMENT**

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## **APPROVAL FORM**

The undersigned certify that they have read and recommended to the University of Namibia; a research project entitled: An Assessment of the viability of merging the Consumer Education and Corporate Communications departments at NAMFISA in accordance with the requirements of the Master of Business Administration.

.....

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## DECLARATION

I, Johannes Naanda declare that this thesis is my original piece of work and to my knowledge has not been submitted for a similar degree in any other university

*Johannes Naanda*

*05 March 2014*

Signature

Date

## **DEDICATION**

This work is dedicated to my wife Maria Naanda for having stood by me all the years.

I also dedicate this work to my parents for my upbringing and the way I am today.

## **ACKNOWLEDGEMENT**

I would like to thank the Almighty Heavenly Father who has granted me the grace to respond to this opportunity to complete this task. I further owe a great debt of gratitude to many people who assisted me along the way, and I would like to thank –

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## **ABSTRACT**

The aim of the study was to investigate the impact of the merger of the Consumer Education and Corporate Communications Departments in the Namibia Financial Institutions Supervisory Authority (NAMFISA). The uncertainty of the merger of the two departments necessitated the research of this kind in order to find out whether the merger of the two departments will be of best interest to the organization. The main objective of the research was to investigate and document the effects of merging the Consumer Education and Corporate Communications departments at NAMFISA.

This study is a mixed approach that made use of quantitative and qualitative research which investigates the merger of consumer education department and corporate communications department at NAMFISA. The positivist research strategy was used for the descriptive study that includes the gathering and analysis of quantitative data. The responses to all items were classified and tabulated in different categories using the IBM SPSS 20 software. The coded data was analysed by means of One-Way Anova at significance level of .05 in order to determine the relationship of the variables.

The major findings of the research pointed out that, there is much that needs to be done by NAMFISA in order to improve service delivery in terms of the merger of the two departments. Literature review has pointed out the need for the organisation to create employee awareness of the merger of the two departments. With this in mind, much has to be done to ensure efficiency and efficacy of service delivery of the merged departments.



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## ACRONYMS

<b>BPR</b>	Business Process Reengineering
<b>CISNA</b>	The Committee of Insurance, Securities and Non- banking financial Authorities
<b>EXCO</b>	Executive Management
<b>FIM Bill</b>	Financial Institutions and Markets Bill
<b>NAMFISA</b>	Namibia Financial Institutions Supervisory Authority
<b>NGO</b>	Non-governmental Organisation
<b>SADC</b>	Southern Africa Development Community

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# CHAPTER ONE

## INTRODUCTION

### 1.1 Orientation of the proposed study

The Namibia Financial Institutions Supervisory Authority (NAMFISA) was established by virtue of an Act of Parliament (Act no. 3 of 2001). The aim of NAMFISA is to supervise, control and regulate the non-banking financial institution's activities and to act in an advisory capacity to the Minister of Finance. NAMFISA has numerous objectives of which two (the two main study objectives of this consultancy) is to educate consumers of financial services and products and to build productive relationships with key stakeholders.

During various consultations on the Namibia Financial Institutions Supervisory Authority (NAMFISA) and Financial Institutions and Markets (FIM) Bills, the issue of consumer education came out as a priority for the Authority. The Consumer Education department carried out traditional media activities through various mediums of communication such as through the print media, radio and television media releases to mention a few. On the other hand, the Corporate Communications department was also dealing with corporate image building and communicating with key stakeholders. The fact that the two departments dealt with media relations thus necessitated the Authority to assess the viability of combining the two departments in order to determine possible synergies, improve operational efficiencies and or save on costs in terms of human resources.

Given the above background, the objective of this study will be to determine whether there currently exists a duplication of functions between the two departments; the need and the impact of the possible merger of the two departments should it be established that there exists a duplication, i.e. Consumer Education and Corporate Communications taking into account the activities conducted by each department, the cost implications in terms of human and financial resources including operational efficiency in merging or not merging the two departments.

## **1.2 Statement of the problem**

There are currently two departments whose activities deal directly or indirectly with the organisation's stakeholders; thus necessitating the need to combine the two functions in order to avoid duplication, save on costs and increase efficiency.

Given the above scenario, some of NAMFISA's Executive Management (EXCO) members are of the opinion that by merging the two departments, more synergy may be gained and activities better streamlined to improve the corporate image while others are however undecided. Although this is the general feeling of the top echelons of decision-making within the organisation (and the Board), it has not been tested or verified as to whether the option to merge or not to merge the two departments is the best way forward and in the best interest of the organisation. The uncertainty of the merger of the two departments remains a worrying situation to the researcher and this has motivated the research to carry out a

research of this kind in order to find out whether the merger of the two departments will be of best interest to the organization.

### **1.3 Objectives of the study**

The main objective of the research was to investigate and document the effects of merging the Consumer Education and Corporate Communications departments at NAMFISA.

- i. To determine the current and future operational efficiency and cost implications of the merger.
- ii. To make recommendations to assist the Executive Management (EXCO) and the NAMFISA Board of directors in making informed decisions concerning the merger of the two departments.

### **1.4 Significance of the Study**

This study was conducted for both academic and professional purposes and thus has four significant contributing factors as follows:

The study enabled the researcher to gain academic knowledge in the area of strategic management, specifically with regard to decision making when it comes to restructuring or merging of separate departments within organisations as well as gain general business consulting experience. This study contributed to the knowledge of education and can be used as a point of reference by future researchers.

The outcome of this research will benefit NAMFISA and will highlight the implications of merging (or not merging) of the two departments and enable the executive management to make informed decisions. The study will benefit policy makers when it comes to decision making and Namibia in particular and financial market regulators in other SADC countries.

### **1.5 Limitations of the Study**

Apart from the limited scope, that is NAMFISA being the subject of study and time limits; this study will also most likely face the following challenges or limitations:

Consumer financial education or literacy promotion is relatively a new concept in many developing countries including the SADC-member countries. As a result, most countries are still in the process of drafting national strategies and those promoting financial literacy are in most cases having fragmented activities which are conducted by non-governmental organisations (NGO's) and or foreign donor agencies which could put a limit on the literature available on the specific subject.

In most countries, the function of education or promoting financial literacy falls within the ambit of the ministries of finance whose structures are usually different from those of conventional organisations. This could again put limitations on properly comparing functions amongst responding countries.

The time provided in which to complete the research is also limited. The quality of the outcome of the analysis will depend on the timely responses obtained from respondents.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

Literature review is the corner-stone of all research. Literature review plants the seed that will grow the study from those that came before it. Every researcher needs to cite appropriate literature to provide a rationale for the study's research design, methods of data collection, analysis and findings. Literature review enables the researcher to move in the right direction. It enables the researcher to understand whether the writing is true and of the right matter. Literature review connects the study with the current research, find facts and do relate and be certain that the study is related. The review of literature through critical analysis of selected documents provides knowledge of the problem area, clearly identifies the need for the proposed study and identifies the gaps and strengths in the previous scholarly studies. It is an analysis and synthesis of primary source materials, written in a specific style which flows from broad to narrow, and takes into account both theoretical and empirical issues of the problem.

In this thesis, the objective of literature review was to identify the scope of relevant theories and available literature to establish gaps in the existing body of knowledge in as far as mergers and strategic management is concerned. The major key concepts in this

research study are mergers and strategic management. These are thematic terms which constitute the conceptual framework of this research and needed further exploration.

## **2.1 The concept of organizational restructuring**

McKinley and Scherer (2000, p. 736) define “organizational *restructuring* as any major reconfiguration of internal administrative structure that is associated with an intentional management change program”. The definition leads to the notation of believing that when an organization decides to undergo a restructuring exercise, there are usually various considerations that are made in terms of how the new structure should look; whether the new structure is in line with the organizational strategy; how many people would be affected by the exercise; the financial implications; as well as considering the pros and cons of the exercise that all have been well thought through and considered.

McKinley and Scherer (2000, p.735) further argued that Merton (1936) distinguishes between intended and unanticipated consequences of purposive action. Intended consequences are the objectives of the action, the targets toward which it is oriented, and the motives that stimulate it. Unanticipated consequences, however, are outcomes of the action that the actor does not expect in advance and therefore does not intend.

Restructuring is the corporate management term for the act of reorganizing the legal, ownership, operational, or other structures of a company for the purpose of making it more profitable, or better organized for its present needs (Norley, *et al*).



According to Roger Perry and David Engel of The Bevington Group, a productivity improvement service provider, there are seven broad restructuring principles to help make any restructure a successful one, and these are, aligning structure to strategy, reducing complexity, focusing on core activities, creating feasible roles, balancing 'own work' and 'supervisory load' of managers, implementing with clarity, and maintaining flexibility.

### **2.1.1 Reengineering the business process**

James, C and Hammer M (1993, p.2) defined reengineering as fundamental rethinking and radical redesign of business process to achieve dramatic improvements in critical measures of performance such as cost, service and speed. They see business reengineering is a management process that emphasizes managing the entire organization so that it excels in all dimensions of its operations. According to Strickland and Thompson (1998, p.143) he defines reengineering as the core business processes to consolidate work steps and cut out low-value-added activities, many low-cost providers are adept at learning how to operate with exceptionally small corporate staffs and corporate overheads. NAFISA is one such organization that endeavours to re-align its strategic position by merging the two departments.

## **2.2 Restructuring organizations**

Restructuring is a common phenomenon, undertaken by many organizations on a regular basis (Whittington, Pettigrew, Peck, Fenton, Martin, 1999; Mayer et al., 2003, 2004;

Whittington et al., 2007; Whittington et al., 2004). Restructuring can be driven by a number of strategic considerations, such as a desire to adopt new, more flexible and modular organizational forms to respond to an increasingly dynamic business environment (Schilling and Steensma, 2001), or the need for more globally integrated ways of working (Rugman and Hodgetts, 2001), or just the need to improve business performance through cost reductions or productivity gains (Balogun and Hope Hailey, 2003). For these new structures to work, the structural blueprints designed by senior managers have to be put into practice by others, since new structures require not just a reorganization of individuals on a structure chart, but actual changes in ways of working for the design principles behind the new structure to become a reality (Porras and Robertson, 1992). Yet the focus on the role of senior managers in change means we know little about the role of these “others” during re-structuring initiatives (Balogun, 2003; Balogun and Johnson, 2004, 2005).

Middle managers in particular are key during re-structuring since they are often those tasked with making senior management plans happen (Floyd and Wooldridge, 1994, 1997) – although in imposed change these managers are as much recipients as they are implementers of senior manager wishes. They have to grasp something they did not design and negotiate the details with others equally removed from strategic decision making. The literature reviewed in this research examines the implementation of a shift in organizational structure from a traditional hierarchy to a more modular organizational form from the perspective of middle managers rather than senior managers to understand the issues involved in operationalizing a new structure in practice. Consistent with the growing field of strategy as practice (Balogun et al., 2007; Jarzabkowski, 2005; Jarzabkowski et al., 2007; Johnson et al.,

2003; Whittington, 2006) it should be understood that actual activities associated with restructuring initiatives builds implications from the managerial practice.

### **2.3 Middle Managers and Change: Their Undervalued Contribution**

Whilst there is a stream of research dating back to Bower (1970) looking at the strategic role of middle managers, most research on strategy and strategic change continues to focus more on upper echelons (Balogun et al., 2007; Jarzabkowski et al., 2007). Thus despite a growing volume of work (for example, Balogun and Johnson, 2004, 2005; Floyd and Wooldridge, 1994, 1997; Huy, 2001, 2002; Rouleau, 2006) arguing for a recognition of the strategic contribution middle managers can make, middle managers continue to be thought of in traditional terms; as “linking pins”, or a conduit, connecting senior managers with the rest of the organization and relaying senior manager orders in an unquestioning fashion. Middle managers are also still subject to much criticism as resistant, foot dragging, self-seeking, saboteurs of change (Balogun, 2003). Thus although we know that these characterizations of middle managers are unfair, and that middle managers do indeed make an important contribution, their role and potential contributions remain undervalued. Given that these managers do indeed play a pivotal role, (something the notion of “linking pin” does at least capture), it is important to understand more about the nature of their “work” in different types of strategic situations, such as different forms of change, and what, therefore, more senior managers can do to facilitate this activity given that it is likely to be critical to the change outcomes achieved.

## 2.4 Change as a Cognitive Reorientation

Whilst new structures might create cognitive order and alignment with strategic organizational goals and environmental shifts for top executives, it also creates a schism between top managers and their subordinates (McKinley and Scherer, 2000). It creates uncertainty for the subordinates in terms of how things are to be done in future, and presents managers outside of the top team with the conundrum of how to make the new structures “work”. In addition, the more radical a new structure, the more it will require a shift in the mental models, or schemata, of organizational members about “the way things are done around here”. Thus, it is difficult to appreciate the true implications of restructuring unless it is seen as a process of “cognitive reorientation”, requiring a shift in not just administrative mechanisms, but also the informal side of organizations, such as assumptions and beliefs about the nature of work (Porras and Robertson, 1992), and therefore individual’s mental models of their organisations. Schemata are the mental models or frameworks in which learning from past events and experiences are stored in memory (Rumelhart and Ortony, 1977). They are data reduction devices which enable us as individuals to negotiate our complex world. Organizational schemata or interpretive schemes (Bartunek, 1984) are simply the frame of reference shared among members of an organization. Whilst individuals within a group may not have identical schemata, some level of shared understanding is likely to exist to enable coordinated activity. If an organisation is to change, the mental representations that individuals share about that organisation also need to change. The process of sense making is central to the creation and change of individuals’ schemata. When individuals experience change, to understand the implications of these changes for

themselves and to make sense of it all, they exchange gossip, stories, rumours and past experiences, and take note of symbolic behaviours and actions (Gioia and Chittipeddi, 1991; Isabella, 1990; Labianca et al., 2000; Poole et al., 1989). Through these means, what is more commonly known as sense making behaviour, individuals then develop new understandings? Thus, when organizations are restructured, individuals engage in active sense making processes to understand the implications for themselves, their teams/departments, and their ways of working with others. Through these means they can come to some form of new, and where possible, shared understanding to enable cooperative working within the new structure and the delivery, where possible, of the new goals set for them. This in turn means that we need to understand the nature of the sense making processes and the schemata change process individuals go through if we are to understand how restructuring occurs.

## **2.5 Practical implications**

A characteristic of the change process is not just that it is imposed top down, but that it is done as a “big bang”. In other words, the new structure replaced the old structure: there is no coexistence of the old and the new other than the continuation, by some, of tasks that would ultimately be passed over to others. These two different ways of delivering structural change – a replacement of the old with the new, as opposed to coexistence and gradual transition of one to the other – lead to different patterns of schema change that the change process needs to be designed to facilitate (Balaogun, J, 2007, p. 81-91). When radical structural change is imposed, forcing a relatively sudden break from the past old schemata are destroyed virtually overnight, and replaced with some sort of experimental

schemata/expectations. These new schemata then have to evolve incrementally from on the job learning, so there is likely to be a lot of confusion and experimentation. Imposing change in a big-bang fashion does, of course, have advantages. There is no going back.

However, senior managers need to consider the synchronization of change process and content schemata. Even when radical change is imposed in a big bang fashion there are still two design choices. Either it is necessary for those leading the changes to engage in extensive up-front design so a complete design can be imposed, or operationalization of a less detailed structural outline falls to middle managers. Typically the latter approach is taken as otherwise there are issues about the length of the design phase and the extent to which it is possible to design all of the detail. This choice, however, raises issues about how the business is kept going in the meantime as we see above. The change process needs to be designed to minimize the potential tensions. Again, there are generic lessons here that can be applied to other restructuring initiatives (Balaogun, J, 2007, p. 81-91). Once a new schema has been imposed, it is necessary to facilitate its subsequent negotiation and evolution. Furthermore, it is necessary to facilitate the development of both the change content and the process schemata, recognizing not only the interdependency of the two and the potential negative impact of one on the other, but also the way they evolve through on the ground experiences rather than senior manager exhortation.

Explicit transition management and transition management resources are needed to help facilitate this change process. Balaogun, J, (2007, p. 81-91) contends that, to design a structure and then just “pass it over” to members of that structure to manage the changes

ignores the realities of implementation, which involves considerable energy and effort to complete the detail of the design, and manage the negotiations over inevitable disagreements (heightened by interests of self-preservation leading to protection of turf), black holes, and lack of clarity as to design intent in some areas remains high issues of concern. Specialist transition management can provide resources to (i) prevent overloading of line managers, (ii) provide continuity through design and implementation, and (iii) take responsibility for resolution of inter unit issues through the facilitation of the intra and inter-unit negotiation process.

Balogun, J (2007, P.81-91) further argued that project management is also required as part of transition management. She argued that there is a need to project manages the timings of different intra and interdivisional change activities, including the provision of milestones for the ending of temporary measures such as business as usual which will otherwise be exploited causing aggravation. This requires recognition of the critical inter-dependencies between the different change tasks. Here, for example, the three divisions could not move forward together, or co-evolve, until the contracts and the new contract management procedures are in place. Such activities should be considered to form a critical path and be planned, managed and resourced to shorten the fractured sense making phase as much as possible.

## **2.6 Middle Managers as Editors of Senior Manager Restructuring Plans**

Balogun, J (2007, p.81-91) provides a brief outlook of organization structure that happened at Utilco in the United Kingdom and noted that middle manager schemata evolved at the company during the transformation phase. She looked at how the cognitive disorder created by the imposition of the new structure resolved. She observed that there were active attempts at communication about the change process from the business directors who attended the vision workshops and conferences when they were organized, and provided informative progress information in monthly team briefs. Yet although this official communication was appreciated, with many positive comments from the staff about the effort put into the communication, it appeared to ultimately have limited impact. She also noted that what shaped the schemata of the middle managers were the behaviours they encountered in others in the course of their daily work when negotiating their job boundaries, the stories and gossip they exchanged with others as they tried to make sense of the changes, and their observations of their senior managers and others. Certainly the inter-business tensions were greatly fuelled by the experiences described above of a lack of co-operation and defence of turf, and disputes over who does what and business as usual. Yet there were also many stories, rumours and gossip circulating about the attitudes of the other divisions, and, for example, stories such as the senior managers not getting on:

“Engineering Director is not giving the same messages as Core Division Director – very aggressive at Engineering Briefing.” Core Division (Balogun, J, 2007, p.81-91).



## 2.7 Conclusions

Balogun, J (2007, p. 81-91) concludes that the advice here may read like a list of common sense –yet it is surprising how frequently this common sense, such as equal attention to the design of interfaces and to the units, and equal attention to content and process, isn't applied. Focus typically remains on within unit content. Similarly it is often argued that it is the job of line managers to implement change. This is indeed true – they have a leadership role in terms of helping their people through change. But as argued elsewhere (Balogun, 2003) the impact of having to simultaneously undertake personal change, help others through change and implement changes in working practices creates a heavy workload that often becomes unmanageable. This issue is compounded by the downsizing that often accompanies restructuring initiatives. Balogun, J (2003) further argued that change creates additional work in the transitional phase, even if ultimately workloads for some individuals should be reduced by whatever new ways of working are being implemented. Thus, when restructuring is initiated not just for reasons of cost saving, to take resources out at the beginning makes little sense in terms of transition management. But yet again, organizations continue to do this and then wonder why those who are left in place stumble under the pressure of the change process, and often ultimately fail to deliver the new ways of working that were supposed to be the foundation of the new structure, or alternatively deliver what was expected, but at a much slower pace than expected. Whilst some organisations have no choice but to take costs out of a business quickly (Balogun and Hope Hailey, 2003), those that do have a choice should not confuse a cost cutting agenda with the implementation of new ways of working. If one (new ways of working) is being used to achieve the other (cost

savings) then the new ways of working should be put in place first and then used to deliver the cost savings. Trying to do both simultaneously is more likely to deliver short-term cost savings in terms of head count at the expense of a longer time to deliver the new working practices. Even worse, organisations regularly find themselves having to take on temporary staff to manage the extra workload associated with the changes having let their own staff go, reducing anticipated cost savings.

Balogun, J (2003) further argue that the failure of new structures to deliver is also due to the way top managers often conceive of restructuring – they neglect the need for the accompanying cognitive reorientation behaving as though giving individuals new job roles and responsibilities on its own will be enough. They treat restructuring a little like a chess game, or an intellectual exercise –assuming that a reorganisation of the pieces will be sufficient even though the outcome is not the same. In addition, restructuring is regularly imposed by top managers (McKinley and Scherer, 2000) with scant regard for the effort required by others to then make these neat, rational and attractive paper structures work in practice.

Politics due to self-interest and defence of turf are realities of change. To design a process for implementing a structure that ignores this makes little sense. Clear direction from the top with clear messages that resistance will not be tolerated (for example, those that do resist are asked to leave or are demoted in some way) are one way round this, although this can also drive legitimate questioning about design flaws underground (Balogun, J, 2007, p.81-91).

## 2.8 Business Process Reengineering

Hammer, M (1993) coined the concept of Business Process Reengineering (BPR). He argued that reengineering the Corporation describes how the radical redesign of a company's processes, organization and culture can achieve a quantum leap in performance; helping corporations save millions more, raise their customer satisfaction still higher, and grow ever more. Hammer, M and Champy, J (1992) defines reengineering, properly, as the fundamental rethinking and radical design of business processes to achieve dramatic improvements in critical, contemporary measures of performance such as cost, quality, service and speed. The two authors believe that Business Process Reengineering isn't about fixing anything; it is about starting all over again in an organization i.e., about reinventing the nature of work and corporate structures from top to bottom.

A powerful argument has been put forward to encourage organizations to undertake BPR within, so as to survive in the competitive environment. Successful companies like IBM Credit, Ford Motor, Kodak, Hallmark, Taco Bell, Capital Holding, and Bell Atlantic had used business process reengineering in order to reposition themselves (Hammer, M and Champy, J, 1992). The authors have suggested following principles of reengineering, which are as follows:

- a) Several jobs are combined into one.
- b) Workers make decisions.
- c) Process has multiple versions.

- d) Work is performed where it makes the most sense.
- e) Checks and controls are reduced.
- f) Reconciliation is minimized.
- g) A case manager provides a single point of contact.
- h) Hybrid centralized/decentralized operations are prevalent.

The two authors emphasized on the crucial and important role information technology plays in business process reengineering. According to Hammer, M and Champy, J, (1992, they contends that BPR involves a dramatic redesign of business processes, organization structures and use of technology, to achieve "breakthroughs" in business competitiveness. They believe that through implementation of BPR, companies can streamline operations, and inevitably cut costs, on the way to creating process excellence in all key aspects of the organization.

## **2.9 New Perspective of Business Process Reengineering**

Hammer, M and Champy, J, (1992 provide new dimension to the word business process reengineering and have claimed that newer definition of the word Operational Excellence needs to be created, which will allow companies to destroy all of their preconceived notions about how business is to be done, so as to start afresh, if the companies want to capture and maintain dominance in the market place. The authors further contend that many companies who do reengineering do not start with the philosophy of break points in their mind. They

saw that most companies in fact start with cost cutting measures and most focus on noncore processes. As a result, Business Process Reengineering forces corporate leaders to take a radical approach to the way their business is positioned, organized and run. The authors recommend that the companies take a new outlook towards people, management and leadership skills, organizational culture, the need for expertise, the need for faster decision-making and instantaneous reaction to marketplace stimuli, asset management and performance measurements. They further suggest that there are certain key drivers for this philosophy which are customers, competition, cost, technology, shareholders. The authors suggested three phases for the basic Business Process Reengineering approach which are:

- a) Discover phase, during which the company creates a strategic vision for dominance or renewed competitiveness in the market place, and determines what can be done to its processes to help achieve that strategy.
- b) Redesign phase, during which the reengineering process is detailed, planned and engineered.
- c) Realize phase, during which the implementation of the redesign happens to affect the strategy.

In conclusion, the authors suggested that since BPR is a radical change, to manage this change, following five aspects are important:

- a) The leader
- b) The business unit leader
- c) The new organization

- d) The transition organization that will lead from the old way to the new way, from functional orientation to the process orientation
- e) The individual within the new organization

Hammer, M and Stanton, A.S (1995) argued that companies do not fail at reengineering because of bad luck or cosmic rays. They fail because they do not know what they are doing. The authors emphasize on the role of leadership and the reengineering team in the whole of reengineering process. The authors also further emphasized on the role of communication in the whole process of reengineering. Hammer, M and Stanton, A.S (1995) suggested various techniques they believe could address intricate certain issues in reengineering through directed questions in the following forms:

- a) How to avoid the most dangerous mistakes in reengineering?
- b) To know whether the management is serious about reengineering and if not what to do.
- c) Creative techniques to help everyone in the field of reengineering.
- d) Whether the organizations have what they require for reengineering?
- e) How smaller companies can make reengineering work for them?
- f) How to prevail at the most difficult part of reengineering: overcoming people's resistance to change?

## **2.10 Business Process Reengineering and the Global Environment**

P. N. Rastogi, P. N (1995, p.124-129) emphasize on the global environment's complexity and uncertainty, which have forced to search for newer ways of facing BPR and that have

resulted in the development of newer concepts like Business process Reengineering/Redesign, Fast Cycle Capability, and Mass Customization. He focused on the importance of BPR leading to continuous and cumulative increments in the productivity and efficiency of work operations. He has also pointed out that in larger government bureaucracies, there are delays in decision making on various policies, projects and programmes leading to substantial increase in cost, loss of effectiveness, and low public image of the government. He advised on the usage of technology/workflow software to solve the problem. He also emphasized on the need of creation of a single window facility for the approval of various proposals in the government with the help of BPR and IT. He mentioned that due to globalization of the economy, survival and growth of organizations will depend on their ability to compete in domestic and global markets in the area of cost and quality and this can be done with the help of BPR. He mentioned that as much as 20% to 40% of the working capital of companies is locked in their inventory which does not earn anything and adds to the burden of interest on firms. Cost of overstaffing, delays and low productivity increase the cost of production.

Waman S. Jawadekar (1998) recommends redesigning to the business by clearly defining its goals, restructuring its people so as to become leaner and sensitive to customer needs. He further argued that in the 20th century, the customer was not a very important component as compared to an entrepreneur and the competition. But due to globalization and liberalization of economies, the parameters of growth, productivity and profitability for the businesses have shifted to speed, response and delivery. Waman, S. and Jawadekar (1998) recommends that the business organizations would require looking at themselves and redesigning themselves

for the 21st century, which begins with defining the business, its goals, restructuring people and the organization so that it becomes leaner and become more sensitive to the customer needs and then it reengineers the processes.

The author has characterized today's business organizations as inflexible, unresponsive, not customer focused, bureaucratic, compartmentalized, higher overheads, delays, longer output cycles, decision makers and others – distributed, power centers, vulnerable to external forces, product oriented, having larger gap between value desired by the customer and the value offered. He stated that the organizations are functioning under the dominance of 5 Ps namely philosophy, pride, policy, procedures and practices, which have a significant influence on their business economics, growth and survival. He stressed upon the fact that the 20th century world was actually supply driven where customers had no choice but to wait for a better product. But in the 21st century, the customer chooses his value options and so he suggest that the organizations will have to be on their toes continuously so as to provide better product and value to the customer. The authors suggest that the business strategies for higher customer satisfaction would require careful selection of the market segment, ascertaining the profile of the customer, designing the product and related processes in such a way that customer loyalty and business leadership is maintained Waman S. Jawadekar (1998, p.35). The author has stressed upon the need for the organizations to change and has recommended BPR as one technique they can look at.



Waman, S. Jawadekar (1998, p.35) defined business process and provided a process model of the organization. The authors have suggested various quantitative and qualitative techniques to measure Business Process Reengineering success, which are as follows:

*Quantitative techniques: Waman, S. Jawadekar (1998, p.105-109)*

- a) return on net assets
- b) market share
- c) value addition
- d) customer loyalty
- e) cycle time/response time
- f) yield/productivity
- g) manpower/capacity utilization
- h) cost: direct and indirect (Ho, S. K (2002))
- i) speed of delivery
- j) cost of servicing

*Qualitative techniques:*

- a) business philosophy from protective to aggressive
- b) culture from complacency to competitive
- c) Thinking from task to processes.
- d) Business approach from slow and steady to fast and responsive
- e) Propensity to change from low to high.
- f) Work atmosphere from autocratic to team spirit
- g) Management from reactive to proactive

- h) Focus of management from supply management to deliverable management
- i) Information from being possessed to shared
- j) Systems from being dumb to intelligent

## **2.11 Innovation and Business Process Reengineering**

Chang, R. Y (1998, p.5, p.16) is of the view that process reengineering is about innovating and changing the way work is done and also changing the way people work together. He defined Process Reengineering as the, the fundamental rethinking and redesigning of existing process tasks and operating structure to achieve dramatic improvements in process performance. He suggested management of step by step basics to perform an effective reengineering effort and also the practical tips and suggestions to plan and gear up for dramatic improvement. This Process Reengineering model which has been recommended by Chang (1998) recommended the process reengineering steps which are as follows:

- a) Determine “New” Process Requirements
- b) Uncover “Breakthrough” Opportunities
- c) Map the “Ideal” process
- d) Redefine Process support requirements
- e) Develop change management Plan
- f) Implement on “Trail Run”
- g) Standardize the Reengineered Process
- h) Evaluate Process Performance on an ongoing basis

Hammer, M (2001) articulates a new and important fact that there is an emergence of the customer focused economy, which makes times tougher for the business with pressures from all the sides. He contends that there is a need for a whole new kit of newer ideas and techniques needed to mitigate the situation. He further argued that the organizations have to start thinking like customers. He suggested nine elements necessary for organizations operating in today`s current environment as follows;

- a) Running the business for the customer for which he suggests that organization should become ETDBW (easy to do business with). It means that from the viewpoint of customer, interacting with the organization for him should be inexpensive and effortless as far as possible.
- b) Delivering MVA (i.e., more value added) where the organizations have to go beyond delivering products and services to the customer, but they have to provide the customers with MVA i.e., more value added.
- c) Creating a process enterprise, where end to end processes create value for the customers.
- d) Key to success is coordination and discipline.
- e) Activities must be done in right order.
- f) The author recommends basing the managing part on the measuring aspect.
- g) Ending the tyranny of the organization chart.
- h) Turning the distribution channels into the communities that work together for common goals.
- i) Streamlining the connections between your processes and those of your customers and suppliers.

- j) Define the company in terms of the processes it perform, and not the products or services they create.

## **2.12 Consequences of Business Process Reengineering**

Hammer, M (2003) writes about reengineering consequences, about its aftermath and its abiding legacy based on observation and projection. He emphasizes on the fact that the key word in the definition of reengineering advanced is process; a complete end to end logical series of tasks or activities that create value for the customer. Four major themes emerged in his discussion that there is need to examine the nature of process centred work and what it means for the people who perform it. The second theme is focussed on examining the new role and nature of the managerial activity. The third theme discussed the issues that shape the agenda of twenty first century business leaders. Whilst the fourth theme explored the effects of process centred organizations on the lives of all who live in societies based on them.

Paul Harmon (2003) found out that in mid-1990's, around 49% of the companies were active in BPR, while in the year 2003, the number had gone up to 83%, of companies that were involved in business process redesign. As a result, he recommended the generic methodology for a significant business redesign effort in which he developed the following steps;

- a) Plan- plan the project
- b) Analysis- document existing process

- c) Redesign – explore alternatives to choose the best redesign process
- d) Development – redesign product and services, develop management and measurement systems, develop new human performance systems, and develop information systems
- e) Transition – implement redesigned process

### **2.13 Recommendations to Focus on Business Process Reengineering**

Hammer, M and Champy, J (2004) recommended organizations to focus on business process improvement so as to gain competitiveness. The author provides all the information that the organization needs to make the transition toward improving quality and productivity while reducing cycle time and cost. The author has laid down the procedure to determine customer needs and expectations and deliver the level of service that satisfies them and also the procedure to establish the processes which drive the business and which one needs to be introduced. Harrington (2005, p.6) recommended 10 rules which serve as a guide to change processes which are as follows;

1. The organization must believe that change is important and valuable to its future.
2. There has to be clear vision that paints a picture of the desired future state.
3. Identifying and removing existing and potential barriers.
4. The total organization must be behind the strategy to achieve the vision.
5. The leaders need to model the process and set an example.
6. Training to be provided for new skills.
7. Measurement systems should be established so that the results can be quantified.

8. Continuous feedback to everyone.
9. Coaching to be provided to correct undesired behaviour.
10. Reward and recognition systems to be established to effectively reinforce desired behaviour.

Harrington (2005, p.248-250) designed what he called 'Wheel of fortune' in which he recommended certain principles that are required to bring about continuous improvement which are as follows:

- a) Customer focus
- b) A well thought plan
- c) management- employee mutual trust
- d) Standardized processes
- e) Focus on processes
- f) Participation of all
- g) Training programs for your employees
- h) 'Us' relationships
- i) Statistical thinking.
- j) Rewards and Recognition.

#### **2.14 Importance of Business Executives and Information Technology in BPR**

Dey B. R. (2005) felt that the business executives need to have a clear idea about BPR and the modalities of its implementation. He laid special emphasis on the role of Information

Technology (IT) as a powerful enabler to reengineer business processes. BPR introduces major changes in the way of doing work, with emphasis on process orientation and teamwork, thereby bringing in strong impact on existing structures, systems and procedures of hierarchical, function based organizations. Dey, B. R (2005) contends that the greatest challenge in reengineering the business processes is change management in an organization. Dey B. R. (2005, 64-82) distinguished the concept of BPR with other management concepts like Total Quality Management, Quality Function Deployment, ISO Standards and Enterprise Resource Planning and concludes that both BPR and TQM are process oriented, cross functional concepts. While BPR attempts to bring about dramatic changes in the existing processes, TQM identifies the root causes of process not performing satisfactorily and removes those causes. BPR and QFD are concepts with focus on customers. The way the voices of the customers are captured is done in more structured manner in QFD as compared to BPR. ISO Standard series represents a set of quality standards. Both BPR and ISO are process oriented. While BPR is concerned with redesign of processes so as to achieve dramatic improvements. ISO focuses on procedures to be followed for compliance with international quality standards. Both ERP and BPR are top- down concepts and are process oriented and cross functional in nature, but the cost involved in ERP is normally much higher than that of a BPR project (Dey B. R. 2005, 64-82).

Dey B R. (2005, 128-142) discussed certain common pitfalls in reengineering processes which are as follows:

- Reengineering too many processes initially
- Inadequate training

- Unclear knowledge of reengineering
- Improper monitoring
- Time wasted in detailed existing process analysis
- Fear of failure
- Non availability of adequate resources
- Limited awareness about BPR to employees
- Inability to quantify improvement
- Complacency of management

On the other hand, Davenport and Short (1990, P.11-27) suggested a five step procedure for the implementation of BPR. The steps are as follows;

Step 1. Develop Business Vision and Process Objectives.

Step 2. Identify processes to be reengineered.

Step 3. Understand and measure the existing processes.

Step 4. Utilise Information Technology as an Enabler.

Step 5. Design and evaluate process prototype.

Kotter, J.P (1995, p.59-67) suggested the following eight steps for the successful implementation of a radical change in any organization:

- Establish a sense of urgency
- Form a powerful guiding coalition



- Create a vision
- Communicate the vision
- Empower others to act on the vision
- Plan for and create short term wins
- Consolidate improvements and produce still more change
- Institutionalize new approaches

Chang, J.F (2006) discusses business management practices and the technology that enables them. He focussed on traditional approaches (older process management practices) advocated by Adam Smith's principle of division of labour, Taylor's scientific management and brought out the difference between modern process management theories and those of TQM (Total Quality Management), Six Sigma, BPR(Business Process Reengineering). He commented on the concept of BPM (Business Process Management), which was introduced in the various articles in mid-1990's and also suggested certain principles of BPM which are on the lines of principles suggested by Hammer, M (2003, p.30-33) in his book "Reengineering the corporation- a manifesto for revolution".

The principles of BPM are as follows;

- a) Processes are assets
- b) Processes should be managed and continuously improved
- c) Information technology is an essential enabler

Chang, J.F (2006) argued that BPM practices are a synthesis of BPR (radical change) and TQM (continuous change) practices. He further described the many technologies i.e., data integration technology, messaging based integration technology, component based integration technology, workflow technology, that converge to form a BPMS (Business Process Management System).

Chang, J.F (2006, p.237-240) outlined the various factors that contribute to problems in BPR implementation and listed as follows;

- As most of the BPR projects are complex and time consuming, it freezes the business processes for the time, the projects have been implemented.
- Another problem is the lack of emphasis on change management.
- Another problem is the lack of executive ownership.

Ho, S.K, (2002) defined BPR as a radical redesign of business as a whole or individual work processes in order to maximize business effectiveness. BPR's primary thrust is to bring change in the processes. However it is necessary to have a climate in the organization that supports BPR before it is attempted. It is necessary for organizations to identify and reform business processes so as to enjoy profitability, market share and goodwill. He concludes that if BPR is carefully implemented, it will enable organizations to meet the challenges of the future. It is necessary to reengineer the processes when the process has a high price of non-conformance attached to it and there is a strong relation between customers defined success factors and the company's weaknesses.

Sameal K Ho, S.K (2002, p.100) further suggested that to enhance business processes in today's time, it is necessary to answer few question in the following three areas;

A. the nature of business—

- What business are we in?
- How fast is our business changing and why?
- What are our strengths and weakness?

B. the critical success factors—

- What are the key success factors customers are looking for?
- What are our current customers asking of us and other suppliers?
- Will they be asking the same in the future?

C. the processes to be improved—

- Where the competition could hurt us?
- How can we effectively apply continuous process improvement?
- Which processes need reengineering?

Samuel K Ho, S.K, (2002, p. 130-132) recommended top down approach to Business Process Reengineering and shows that it involves seven steps, which are reflected here under as follows;

Step 1. Gain top level commitment

Step 2. Identify vision, mission and change required

Step 3. Define measurable objectives as being the quantifiable indicators of success

Step 4. Develop mission in to Critical Success Factors (CSFs)

Step 5. Break down the CSFs in to critical business processes

Step 6. Break down critical business processes in to sub processes

Step 7. Redesign, monitor and adjust the processes

### **2.15 Previous Studies on Reengineering**

Raymond, C. J., Sirkka, J., Stoddard Donna, S. B. (1994, p.233-250) studied the experiences of CIGNA Corporation between the year 1989 and 1993, a leading provider of insurance and other financial services throughout the United States and the world had undertaken more than 20 reengineering initiatives. Each \$1 invested in reengineering brought \$2-3 in returned benefits, operating expenses reducing by 42%, cycle times improving by 100%, customer satisfaction increasing by 50% and quality improvements to an extent of 75%. CIGNA's reengineering has resulted in great benefits and it can help other firms to succeed with reengineering effort. CIGNA success highlights 10 lessons in which reengineering can succeed in the company which are listed as follows;

- Diffuse and leverage learning of BPR from one project to another
- Learning from failures of reengineering
- Fostering commitment and ownership at all levels
- Clean Slate Opportunities
- Tailor reengineering to the characteristics of the environment

- Ascend to higher forms of reengineering over period of time
- Move with lightning speed
- Communicate truthfully, broadly and via multiple forums.
- Select the right people
- Focus on mindset change

Somu, G (2002) studied the adoption of Information Technology in banking sector worldwide particularly from the Indian point of view. Information was gathered from select bank branches on the use and impact of the new technology. She concluded that with the explosion of IT in banking services, banks have been developing intensive, market driven customer information systems. The reason due to which IT is introduced is to speed up the delivery systems. But a major problem is that the new employees in the banks are not taught the IT essentials. They may not have full understanding of what they are doing and why they are doing it. He found out that IT resulted in many banking employees become data input clerks.

He concluded that the implementation of technology in the Banks is to be driven by business compulsions rather than regulatory requirements. The technology implementation is to be drawn up with a clear vision. BPR has a key role to play in IT delivery, and therefore BPR and IT has to be seen as integral components of a strategy to succeed in the business.

## **2.16 Gaps that emerge in the literature review**

The literature on BPR was reviewed and the following gaps were observed:

- a) Most of the literature reviewed was from the point of view of companies and organizations in the foreign countries and not from the Namibian perspective. Namibian environment is much different from their foreign counterparts so what have been the experiences of foreign companies may not be the same on Namibian soil.
- b) Since Namibian companies are practicing and implementing BPR, the literature on how the implementation is carried out and how the companies have adopted BPR and what are the problems faced by the companies during BPR implementation, what is the impact of BPR on the cost and the revenue of the companies, did employees participate in BPR implementation, did employees face any problems, what are the prospects of BPR in the current scenario, remains unaccounted for and needs further investigations. The gaps observed in the literature review encouraged the study to be undertaken.

## **CHAPTER 3**

### **METHODOLOGY & RESEARCH DESIGN**

#### **3.0 Introduction**

The term methodology refers to “a systematic, theoretical analysis of the methods applied to a field of study, or the theoretical analysis of the body of methods and principles associated with a branch of knowledge. The methodology covered concepts such as paradigms, theoretical models, quantitative and qualitative techniques which in the case of this study are the methods and principles in the research.

#### **3.1 Rationale of the Methodology**

This study is quantitative and qualitative research which investigates the merger of consumer education department and corporate communications department at NAMFISA. The positivist research strategy was used for the quantitative non-experimental research survey that includes the gathering and analysis of quantitative data for the study. Welman, Kruger and Mitchell (2005, p.93) stated that quantitative research surveys examine the relationships that occur between two or more variables. The research examined the relationship between two variables that include merger of the two departments and service delivery.

### **3.2 Research Design**

On the quantitative side, a non-experimental research design was used for the research. Maree (2007, p.152) states that non-experimental designs are mainly used in descriptive studies in which the units that have been selected to take part in the research are measured on all the relevant variables at a specific time. There are three non-experimental quantitative research designs that include correlational design, criterion-groups design and cross-sectional design (Welman, Kruger and Mitchell, 2005, p.93). This study used mainly the quantitative survey design. Surveys are done in order to obtain quantitative information that can be used to describe or explore research topics (Maree, 2007, p.152). The descriptive strategy was used to discuss and interpret findings. By using descriptive research strategy, the study intends to describe the relationship between merging the two departments in NAMFISA and the expected performance results of the two departments.

The research also utilized qualitative research approach in that questionnaires were used to obtain views from the participants as well as focus group discussions conducted with NAMFISA staff.

### **3.3 Research Population**

The research population is described by Akpo (2006, p.169) as the entire group of persons or set of objects and events of interest to the researcher. One set of population was targeted for this



research and this included NAMFISA members of staff totalling 80. For the purpose of this study, the target population was 23 members of staff drawn from the population.

### **3.4 Sampling Procedure**

There are two main types of sampling methods that include probability sampling and non-probability sampling (Leedy and Ormrod, 2010, p.205). In this study, simple random probability sampling technique was used to select the sample frame from NAMFISA universe.

Simple probability sampling was used to select 23 information-rich NAMFISA officials for the survey. Welman et al. (2005, P.59) stated that random probability sampling enables each member of the population to have the same chance of being included in the sample. Names from the target population were listed numerically up to the last name on the list. Each of NAMFISA officials on the list had a chance of being included in the study. However, the random number selection was applied to choose a sample of 23 respondents using the Excel spread sheet computer until the desired sample size was selected (Leedy and Ormrod, 2010, p.205). This procedure was used to ensure that each NAMFISA official has a chance of being included in the sample.

### **3.5 The Research Instrument**

A questionnaire format was used to collect the data for the study in a personally administered manner from the desired sample frame. Maree (2000, p.157) emphasises that questionnaires

allow many respondents to complete the questionnaire in a short space of time. This has an advantage since the research used a relatively large sample size of 23 respondents. The research instrument is designed through the Likert Scale Model and Check List Format. These are universal accepted scientific models used to construct questions for eliciting data.

### **3.6 Questionnaire Construction**

The questionnaire used for this research consists of structured questions. The type of questions allowed easy computer analysis of data using IBM SPSS 20 software packages.

The questionnaire used in this research consisted of a list of 25 questions divided into three sections as follows:

- Section A: 4 structured questions on biographical and personal data of respondents.
- Section B: 14 Semi-structured questions on merger of the two departments
- Section C: Working environment at NAMFISA

The Likert rating scales used allowed the rater to assess the behaviour of participants (Welman, et al., 2005, p.159). This is also supported by Leedy and Ormrod (2010, p.189) as they said rating scales are more useful when behaviour, attitude, or other phenomenon of interest needs to be evaluated on a continuum basis. Since merging of two departments constitute service delivery and customer satisfaction, which are behavioural aspects in operations and strategic marketing management, the researcher found it necessary to use the Likert scale in some of the questions in the questionnaire.

### **3.7 Administration of the Questionnaire**

The questionnaires were handed personally face to face to individual respondents at the work-place. Face to face administration of the questionnaire helps to give the chance to clarify some of the questions to the respondent and it also increase the response rate. Each respondent was educated about the purpose and benefits of the research before being asked to respond to the questionnaire. Ethical issues of participants' rights, privacy and confidentiality of information were emphasized to the respondent during data collection.

### **3.8 Data Collection**

The questionnaires were collected personally from respondents at least 30 minutes after being handed over. A checklist was used to make sure that all questionnaires handed over are collected. Each questionnaire collected was checked to find out that all items are answered. If some are not, explanations for clarifying the question was given to make it easier for the respondent to understand the question and to ensure 100% response rate.

### **3.9 Data Analysis**

Leedy and Ormrod (2010, p.257) stated that the important tool for organizing data is the electronic spread sheet, a software program that allows a researcher to manipulate data displayed in a table where the Microsoft Excel and Lotus 1-2-3 are widely used. The responses to all items were classified and tabulated in different categories using the IBM SPSS 20 software. The coded

data was analysed by means of One-Way Anova at significance level of .05 in order to determine the relationship of the variables. Significant variables to the study were identified and interpreted accordingly and where possible linked to literature review to gain a full understanding from both primary research data and secondary research. The findings were presented in chapter four of the research report.

### **3.10 Reliability and Validity**

Two experts were identified and asked to rate the reliability of the questionnaire. The degree of agreement of the two experts determined the reliability of the questionnaire. Welman et al. (2005, p.142) stated that if the research finding can be repeated, it is reliable. On the other note, Maree (2009, p.:215) described reliability as the extent to which a measuring instrument is repeatable and consistent. The inter-rater reliability was used to rate uniformity of the questionnaire.

Maree (2009, p.216) defined content validity as the extent to which the instrument covers the complete content of the particular construct that it is set out to measure. One widely accepted classification consists of three major forms of validity such as content validity, criterion-related validity and constructs validity. Face validity and content validity are the two forms of validity that was used to measure what was to be set out in the questionnaire. The questionnaire was empirically tested for validity and reliability purposes through IBM SPSS 20 software package. A Chrome Bach's Alpha at coefficient of .7 was performed in order to test the reliability and validity of the questionnaire.

### **3.11 Ethical Considerations**

Leedy and Ormrod (2010, p.101) stated that researchers should not expose research participants to unnecessary physical or psychological harm. Leedy and Ormrod (2010, p.102), argued that researchers must keep the nature and quality of participants' performance strictly confidential. This means that ethical issues of participants' rights and privacy need to be considered in a research. The information gathered in the study is confidential and identity anonymous. The researcher applied permission from the relevant authorities to conduct the study and approval was obtained before the study was carried out (Appendix ii).

### **3.12 Conclusion**

This section dealt with the methodology used in this study. The type of the research and the research design have been described and explained. The sampling procedures, the data collection methods and the data analysis used in this study have been elaborated in this section. The type of the research has been described as mixed approach and the adoption of quantitative and qualitative research type has been justified. The methods of collecting data by means of questionnaires have been explained. Finally, the need for ethical consideration when collecting data was also explained.

## CHAPTER 4

### DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

#### 4.0 Introduction

This study focused on the merger of the Consumer Education and Corporate Communications Departments in the Namibia Financial Institutions Supervisory Authority (NAMFISA). The independent variable used in this study was merging of the two departments and the critical dependent variables that affect the merger of the two departments as identified by the SPSS analysis are:-

- Functions duplication
- Operational efficiency
- Employees consultations
- Employees informed about impact of merger
- Employee training
- Consent for merger

This chapter focuses on the presentation analysis and discussion of data collected on the above stated variables. In discussing the research findings, a comparison of the results obtained during the study to the literature reviewed in Chapter 2, was also undertaken with a view to identify similarities and departures from the knowledge gained from other authors.

#### **4.1 Objectives of the Research**

The main objective of the research was to investigate and document the effects of merging the Consumer Education and Corporate Communications departments at NAMFISA.

- To determine the current and future operational efficiency and cost implications of the merger.
- To make recommendations to assist the Executive Management (EXCO) and the NAMFISA Board of directors in making informed decisions concerning the merger of the two departments.

The aim of the study is to investigate the impact of the merger of the Consumer Education and Corporate Communications Departments in the Namibia Financial Institutions Supervisory Authority (NAMFISA).

#### **4.2 Primary Data Analysis**

The aim of collecting primary data was to establish the respondents' views on the implementation of the merger of the Consumer Education and Corporate Communications departments at NAMFISA and use the data gathered to determine patterns and ultimately draw conclusions pertaining to the merger and the service delivery of the merged departments. Capturing of the data was done on the SPSS computer statistical programme and the responses based on the Likert- scale type of questions were coded as follows:-

- Strongly Agree 5
- Agree 4
- Neutral 3
- Disagree 2
- Strongly Disagree 1

#### **4.2.1 Response Rate**

A response rate of 100% was achieved. The high response rate was attributed to the constant telephone calls made prior to the dispatch of the questionnaires and personal follow ups undertaken by the researcher.

The covering letter accompanying the questionnaires assisted in explaining that the study was not only beneficial to the researcher's academic requirements but that the recommendations from the study may also assist the organizations in its endeavours to embrace effective management strategies and reap the benefits associated to strategizing. The cover letter and questionnaire samples are attached to the appendices.



### 4.3 Analyses of Frequencies

**Frequency Table 4.1: Distribution of Gender**

**N= 23**

		<b>Gender</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	<b>10</b>	<b>43.5</b>	<b>43.5</b>	<b>43.5</b>
	Female	<b>13</b>	<b>56.5</b>	<b>56.5</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Information depicted in Table 4.1 above shows that 56.5% of the respondents interviewed in this research were females, whilst 43.5% of the respondents who participated in this research were males. The results suggested that NAMFISA has a female dominated environment.

**Table 4.2: Age Distribution**

**N= 23**

		<b>Age</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 - 30 years old	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>4.3</b>
	31-40 years old	<b>17</b>	<b>73.9</b>	<b>73.9</b>	<b>78.3</b>
	41-50 years old	<b>5</b>	<b>21.7</b>	<b>21.7</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Table 4.2 above reflects that majority of respondents (73.9%) are within the age range of 31-40 years old. This is followed by the age range of 41-50 years which represented by 21.7%. Only 4.3% of the respondents are within the age range of 21 – 30 years. Statistical results presented in Table 4.2 above indicate that NAMFISA has active workforce. In contrast, the results depicts that NAFISA has a substantial number of employees who are closer to retirement age.

**Table 4.3: Level of Education**

**N= 23**

		<b>Level of education</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Grade 11-12	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>4.3</b>
	First degree	<b>12</b>	<b>52.2</b>	<b>52.2</b>	<b>56.5</b>
	Post Graduate	<b>8</b>	<b>34.8</b>	<b>34.8</b>	<b>91.3</b>
	Master`s degree	<b>2</b>	<b>8.7</b>	<b>8.7</b>	<b>100.0</b>
	<b>Total</b>	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Table 4.3 above reflects that 52.2% of the respondents have at least a first degree. 34.8% of the respondents acquired at least a post graduate diploma, whilst 8.7% of the respondents have a Master`s degree. Only 4.3% of the respondents managed to complete grade 11-12. The statistics derived from this picture depicts that the organization has a well-balanced human capital.

**Table 4.4: Length of Service****N= 23**

		<b>Period of employment</b>			
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Valid</b>	1-6 months	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>4.3</b>
	7-12 months	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>8.7</b>
	13-18 months	<b>4</b>	<b>17.4</b>	<b>17.4</b>	<b>26.1</b>
	19-24 months	<b>3</b>	<b>13.0</b>	<b>13.0</b>	<b>39.1</b>
	25-30 months	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>43.5</b>
	31-36 months	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>47.8</b>
	37 months and longer	<b>12</b>	<b>52.2</b>	<b>52.2</b>	<b>100.0</b>
	<b>Total</b>	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Information derived from table 4.4 above depicts that 52.2% of the respondents have a length of service which is 37 months and longer. 17.4% of the respondents have length of service which ranges between 13-18 months. This is followed by 13% of the respondents with a length of service which ranges between 19-24 months. The remaining statistics shows that the remaining respondents 4.3%, 4.3%, 4.3% and 4.3%, respectively have length of service that ranges from 1-6 months, 7-12 months, 25-30 months and 31-36 months respectively. A good length of service reflects a strong corporate culture. Empirically results depicted from table 4.4 shows that majority of the respondents have a reasonable length of service.

**Table 4.5: Consumer Education and Corporate Communication Merger N= 23**

		<b>Merging of departments</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	<b>5</b>	<b>21.7</b>	<b>21.7</b>	<b>21.7</b>
	Disagree	<b>4</b>	<b>17.4</b>	<b>17.4</b>	<b>39.1</b>
	Neutral	<b>4</b>	<b>17.4</b>	<b>17.4</b>	<b>56.5</b>
	Agree	<b>4</b>	<b>17.4</b>	<b>17.4</b>	<b>73.9</b>
	Strongly agree	<b>6</b>	<b>26.1</b>	<b>26.1</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

There is a mixed view of respondents when it comes to the merger of the two departments, the Consumer education and the Corporate communication Department. Information depicted in table 4.5 above reflects that 26.1% of the respondents strongly agreed about the merger, whilst 21.7% of the respondents strongly disagreed about the merger. 17.4% of the respondents disagreed with the merger, whilst another 17.4% agreed about the merger. The remaining 17.4% of the respondents opted to remain neutral. However, the picture depicted in table 4.5 above shows that the respondents are not in support of the merger. They view the merger as not the best option to pursue.

**Table 4.6: Operations of the two departments      N= 23**

**Consumer education and Corporate Communication department operating well**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	<b>3</b>	<b>13.0</b>	<b>13.0</b>	<b>13.0</b>
	Disagree	<b>4</b>	<b>17.4</b>	<b>17.4</b>	<b>30.4</b>
	Neutral	<b>10</b>	<b>43.5</b>	<b>43.5</b>	<b>73.9</b>
	Agree	<b>6</b>	<b>26.1</b>	<b>26.1</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Information derived from table 4.6 shows that 43.5% of the respondents reserved their opinion on the operation of the two departments. They refused to comment as to whether the merged departments are operating well or not. However, 26.1% of the respondents agreed that the merged departments are operating well, whilst 17.4% of the respondents disagreed and argued that the merged departments are failing to live to the expectations. The same sentiments were supported by 13% of the respondents who strongly disagreed that the merged departments were producing any significant result. The responses derived from table 4.6 above shows that the merged departments are not working at all and that the strategy of merging the two departments was a bad option.

**Table 4.7: Service delivery in consumer education department N= 23**

**Service delivery in consumer education defined**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	1	4.3	4.3	4.3
Disagree	2	8.7	8.7	13.0
Neutral	5	21.7	21.7	34.8
Agree	10	43.5	43.5	78.3
Strongly Agree	5	21.7	21.7	100.0
Total	23	100.0	100.0	

Source: Survey Data

Empirical results depicted in table 4.7 above reflects that 43.5% of the respondents agreed that service delivery in the consumer education department is defined, whilst 8.7% of the respondents disagreed that it is well defined. 21.7% of the respondents remained neutral and they did not want to share their opinion about service delivery in the consumer education department. The results shown in table 4.7 further reflects that 21.7% of the respondents strongly agree that service delivery in the consumer education department is well defined, whilst 4.3% of the respondents strongly disagreed. The general opinion depicted in table 4.7 shows that the consumer education service delivery is well defined.

**Table 4.8: Service delivery in Corporate Communications department****N= 23****Service delivery in Corporate Communications Department, defined**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	<b>3</b>	<b>13.0</b>	<b>13.0</b>	<b>13.0</b>
	Neutral	<b>7</b>	<b>30.4</b>	<b>30.4</b>	<b>43.5</b>
	Agree	<b>11</b>	<b>47.8</b>	<b>47.8</b>	<b>91.3</b>
	Strongly Agree	<b>2</b>	<b>8.7</b>	<b>8.7</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Table 4.8 above shows that 47.8% of the respondents agreed that service delivery in the Corporate Communications department is well defined, whilst 13% of the respondents disagreed and believed that service delivery in the Corporate Communications department is not well defined. The result in table 4.8 further shows that 30.4% of the respondents remained neutral. It further reflects that 8.7% of the respondents strongly disagreed that the Corporate Communications department service delivery is well defined.

**Table 4.9: The Impact of Service Delivery****N= 23**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	2	8.7	8.7	8.7
	Disagree	6	26.1	26.1	34.8
	Neutral	4	17.4	17.4	52.2
	Agree	7	30.4	30.4	82.6
	Strongly agree	4	17.4	17.4	100.0
<b>Total</b>		<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

30.4% of the respondents reflected in table 4.9 above agreed that the merging of the two departments affected the service delivery in NAMFISA. The same sentiments were echoed by 17.4% of the respondents who also strongly agree that the merger affects the service delivery in NAMFISA. To the contrary, 26.1% of the respondents disagreed that the merger of the two departments has any impact on the service delivery in NAMFISA. 8.7% of the respondents also strongly disagreed that the merger has any effect on the service delivery in NAMFISA, whilst 17.4% of the respondents chose to remain neutral. The reflections that emerged from table 4.9 are that there is a split decision amongst the respondents on the issue of service delivery by the merged departments in NAMFISA.



**Table 4.10: Policy Contradictions in the two departments**

N= 23

		<b>Policy in coherence</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>4.3</b>
	Disagree	<b>5</b>	<b>21.7</b>	<b>21.7</b>	<b>26.1</b>
	Neutral	<b>6</b>	<b>26.1</b>	<b>26.1</b>	<b>52.2</b>
	Agree	<b>9</b>	<b>39.1</b>	<b>39.1</b>	<b>91.3</b>
	Strongly agree	<b>2</b>	<b>8.7</b>	<b>8.7</b>	<b>100.0</b>
	<b>Total</b>	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Information derived from table 4.10 shows that 39.1% of the respondents agreed that policy incoherencies or contradictions in the merged departments affect service delivery. The sentiments were supported by 8.7% of the respondents who strongly agree that policy contradictions in the two departments affect service delivery. On the other hand, 21.7% of the respondents disagreed and believed that policy contradictions in NAMFISA affect the service delivery of the two departments. This was supported by 4.3% of the respondents who strongly disagreed that the policy contradictions affected service delivery in the merged department. 26.1% of the respondents remained neutral.

**Table 4.11: Duplication of functions in the two departments****N= 23**

		<b>Duplication of functions</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>4.3</b>
	Disagree	<b>11</b>	<b>47.8</b>	<b>47.8</b>	<b>52.2</b>
	Neutral	<b>5</b>	<b>21.7</b>	<b>21.7</b>	<b>73.9</b>
	Agree	<b>6</b>	<b>26.1</b>	<b>26.1</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Table 4.11 above shows that 26.1% of the respondents agree that there is duplication of functions by the two departments. To the contrary, 47.8% of the respondents disagreed that there is duplication of functions by the two departments. 4.7% of the respondents also disagreed that there is duplication of functions in the two departments. The remaining 21.7% of the respondents remained neutral.

**Table 4.12: Duplication of services in the two departments****N= 23**

		<b>Duplication of services</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	<b>11</b>	<b>47.8</b>	<b>47.8</b>	<b>47.8</b>
	Neutral	<b>6</b>	<b>26.1</b>	<b>26.1</b>	<b>73.9</b>
	Agree	<b>6</b>	<b>26.1</b>	<b>26.1</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Information derived from table 4.12 above shows that 47.8% of the respondents disagree that there is duplication of services in the merged departments. 26.1% of the respondents agreed that there is duplication of services in the merged departments. The remaining 26.1% of the respondents remained neutral. Again, this shows a split response by the respondents.

**Table 4.13: Implications of the merger****N= 23**

		<b>Merging leads to operational efficiency</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	<b>8</b>	<b>34.8</b>	<b>34.8</b>	<b>34.8</b>
	Neutral	<b>4</b>	<b>17.4</b>	<b>17.4</b>	<b>52.2</b>
	Agree	<b>7</b>	<b>30.4</b>	<b>30.4</b>	<b>82.6</b>
	Strongly agree	<b>4</b>	<b>17.4</b>	<b>17.4</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

The results depicted in table 4.13 above shows that 30.4% of the respondents agreed that merging of the two departments leads to operational efficiency. The sentiments were supported by 17.4% of the respondents who strongly agree that the merger leads to operational efficiency. The empirical evidence depicted in table 4.13 further shows that 34.8% of the respondents disagreed that the merging of the two departments leads to operational efficiency. 17.4% of the respondents remained neutral. The results depicted in table 4.13 shows a split decision amongst the respondents on whether the merger of the two departments leads to operational efficiency or not.

**Table 4.14: Employees consultation about the merger**

**N= 23**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>4.3</b>
	Disagree	<b>6</b>	<b>26.1</b>	<b>26.1</b>	<b>30.4</b>
	Neutral	<b>16</b>	<b>69.6</b>	<b>69.6</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Information depicted in table 4.14 above shows that 26.1% of the respondents disagreed that they were consulted about the merger, whilst only 4.3% of the respondents strongly disagree that they were consulted about the merger. It is interesting to note that 69.6% of the respondents chose not to comment. The result reflects that the respondents were not consulted about the merger by the management.

**Table 4.15: Impact of the merger communicated to employees****N= 23**

**Employees informed about impact of merger**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	<b>3</b>	<b>13.0</b>	<b>13.0</b>	<b>13.0</b>
Disagree	<b>9</b>	<b>39.1</b>	<b>39.1</b>	<b>52.2</b>
Neutral	<b>7</b>	<b>30.4</b>	<b>30.4</b>	<b>82.6</b>
Agree	<b>4</b>	<b>17.4</b>	<b>17.4</b>	<b>100.0</b>
<b>Total</b>	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

39.1% of the respondents felt that they were not informed about the impact of the merger. Their sentiments were supported by 13% of the respondents who strongly disagreed that they were not informed about the impact of the merger. Only 17.4% of the respondents agreed that they were informed about the impact of the merger. Table 4.15 shows that 30.4% of the respondents remained neutral since they did not express their opinion.

**Table 4.16: Budget Implications**

N= 23

		<b>Budgetary implications</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	<b>3</b>	<b>13.0</b>	<b>13.0</b>	<b>13.0</b>
	Neutral	<b>8</b>	<b>34.8</b>	<b>34.8</b>	<b>47.8</b>
	Agree	<b>7</b>	<b>30.4</b>	<b>30.4</b>	<b>78.3</b>
	Strongly agree	<b>4</b>	<b>17.4</b>	<b>17.4</b>	<b>95.7</b>
	strongly disagree	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Table 4.16 above shows that 30.4% of the respondents agreed that there will be budgetary implications if the two departments are merged. Their sentiments were supported by 17.4% who strongly agreed that there will be budgetary implications if the two departments are merged. The other 34.8% of the respondents remained neutral since they did not express their opinion. 13% of the respondents disagreed that there will be budgetary implications if the two departments are merged. 4.3% of the respondents supported them by strongly disagreeing that the merger of the two departments would lead to budgetary constraints.

**Table 4.17: Comparison of services offered by NAMFISA to SADC N= 23**

		<b>Services measurable</b>			
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Valid</b>	<b>Strongly disagree</b>	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>4.3</b>
	<b>Disagree</b>	<b>2</b>	<b>8.7</b>	<b>8.7</b>	<b>13.0</b>
	<b>Neutral</b>	<b>10</b>	<b>43.5</b>	<b>43.5</b>	<b>56.5</b>
	<b>Agree</b>	<b>9</b>	<b>39.1</b>	<b>39.1</b>	<b>95.7</b>
	<b>Strongly agree</b>	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>100.0</b>
	<b>Total</b>	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Table 4.17 above shows that 39.1% agreed that the services that NAMFISA provides are measurable to other SADC countries. The sentiments of the respondents were supported by 4.3% of the respondents who strongly agree that the services that NAMFISA offers are measurable to SADC countries. However, 43.5% of the respondents remained neutral since they expressed no knowledge of the comparative analysis of the services between NAMFISA and SADC countries. Only 8.7% of the respondents disagreed and believed that the services that NAMFISA offers are not measurable to SADC countries. This position was supported by 4.3% who strongly disagreed and believed that the services that NAMFISA offers are not measurable to SADC countries.

**Table 4.18: Training of employees****N= 23**

		<b>Employee training</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	<b>3</b>	<b>13.0</b>	<b>13.0</b>	<b>13.0</b>
	Disagree	<b>5</b>	<b>21.7</b>	<b>21.7</b>	<b>34.8</b>
	Neutral	<b>13</b>	<b>56.5</b>	<b>56.5</b>	<b>91.3</b>
	Agree	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>95.7</b>
	Strongly agree	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>100.0</b>
	<b>Total</b>	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Table 4.18 above shows that 21.7% of the respondents disagreed that NAMFISA offers any employee training and other training workshops to members of staff affected by the intended merger of the two departments. The sentiments of the respondents were supported by 13% of the respondents who strongly disagreed that the company offers such training. However, 56.5% of the respondents remained neutral, leaving only 4.3% of the respondents who strongly agreed that NAMFISA offers employee training and other training workshops to members of staff affected by the intended merger of the two departments. This position was supported by the remaining 4.3% who also agreed that NAMFISA offers employee training and other training workshops to members of staff affected by the intended merger of the two departments.



**Table 4.19: Opinion on merger of the two departments**

N= 23

		<b>Want departments to merge</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	<b>12</b>	<b>52.2</b>	<b>52.2</b>	<b>52.2</b>
	No	<b>10</b>	<b>43.5</b>	<b>43.5</b>	<b>95.7</b>
	3.00	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Information depicted in table 4.19 shows that 52.2% of the respondents wanted the Consumer Education and the Corporate Communications departments to merge, whilst 43.5% of the respondents did not want the two departments to merge.

**Table 4.20: Staff Level**

N= 23

		<b>Staff</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Adequate	<b>4</b>	<b>17.4</b>	<b>17.4</b>	<b>17.4</b>
	Acceptable	<b>7</b>	<b>30.4</b>	<b>30.4</b>	<b>47.8</b>
	Too few	<b>12</b>	<b>52.2</b>	<b>52.2</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Table 4.20 above shows that 30.4% of the respondents believed that the level of staff is acceptable. This was supported by 17.4% of the respondents who also believe that the level of staff is adequate. The remaining 52.2% of the respondents believed that the level of staff is inadequate.

**Table 4.21: Pressure to accept merger**

**N= 23**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	5	21.7	21.7	21.7
	Moderate	12	52.2	52.2	73.9
	Low	6	26.1	26.1	100.0
	Total	23	100.0	100.0	

Source: Survey Data

52.2% of the respondents indicated that the pressure to accept the merger by management was moderate. The other 21.7% of the respondents believed that the pressure to accept the merger was very high. The remaining 26.1% of the respondents believed that the pressure to accept the merger was very low.

**Table 4.22: Staff Morale****N= 23**

		<b>Staff morale</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	<b>1</b>	<b>4.3</b>	<b>4.3</b>	<b>4.3</b>
	Moderate	<b>15</b>	<b>65.2</b>	<b>65.2</b>	<b>69.6</b>
	Low	<b>7</b>	<b>30.4</b>	<b>30.4</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Indications of the responses derived from table 4.22 above shows that 65.2% of staff morale is moderate, whilst 30.4% of staff morale of the respondents is low. The remaining 4.3% of respondents indicated that their staff morale is high. The picture that can be depicted from the above table 4.22 is that management need to do something in order to boost staff morale which is currently rated average.

**Table 4.23: Infrastructure****N= 23**

		<b>Infrastructure</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good	<b>6</b>	<b>26.1</b>	<b>26.1</b>	<b>26.1</b>
	Acceptable	<b>10</b>	<b>43.5</b>	<b>43.5</b>	<b>69.6</b>
	Bad	<b>7</b>	<b>30.4</b>	<b>30.4</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

43.5% of the respondents that participated in this research believed that NAMFISA`s infrastructure is acceptable. This position was supported by 26.1% of the respondents who also believed that the infrastructure is good. The remaining 30.4% of the respondents argued that the infrastructure of NAMFISA is bad. Generally, the findings depicted in table 4.23 shows that NAMFISA has good infrastructure.

**Table 4.24: Management Style**

**N= 23**

		<b>Management style</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good	<b>3</b>	<b>13.0</b>	<b>13.0</b>	<b>13.0</b>
	Acceptable	<b>12</b>	<b>52.2</b>	<b>52.2</b>	<b>65.2</b>
	Poor	<b>8</b>	<b>34.8</b>	<b>34.8</b>	<b>100.0</b>
	Total	<b>23</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data

Table 4.24 above shows that 52.2% of the respondents believed that the management style at NAMFISA is acceptable. 13% of the respondents supported this position whilst 34.8% of the respondents believed that the management style of NAMFISA management is poor.

### 4.3 One Way Anova

The analysis of variance in statistics is popularly known as **ANOVA** and this can be used in cases where there are more than two groups of variables. It is used to compare means of more than two samples to determine whether a significant relationship exists between variables (<http://explorable.com/anova>, retrieved 20 December 2013).

**Table 4.25 One Way Anova Statistics Results Summary**

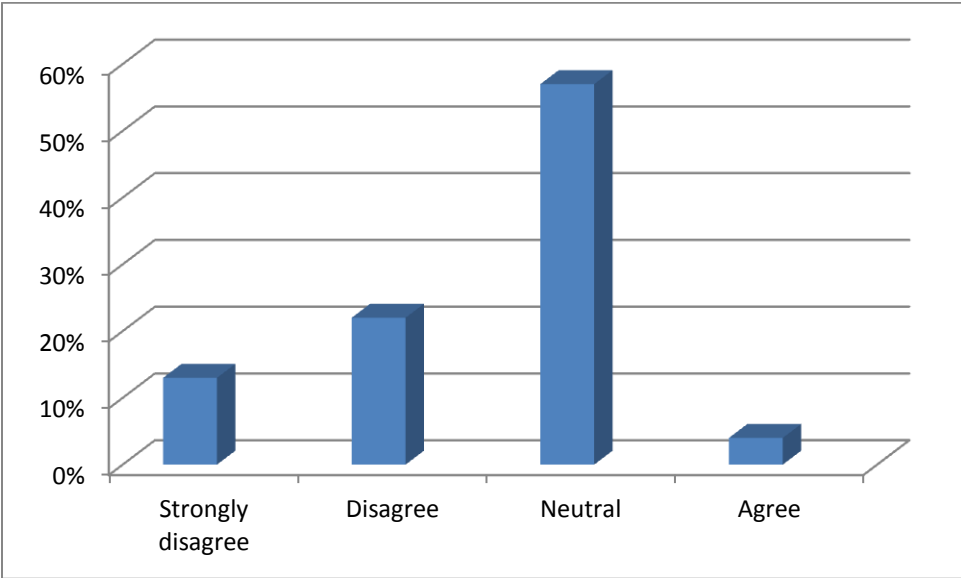
<b>One Way Anova Statistics Results Summary</b>					
<b>Parameter</b>	<b>Sum of squares</b>	<b>Df</b>	<b>Mean Square</b>	<b>F Value</b>	<b>Sig</b>
Duplication function	11.286	4	2.822	6.697	.002
Merger leads to operational efficiency	21.420	4	5.355	12.938	.000
Employees consulted about merger	3.384	4	.846	3.973	.018
Employees informed about impact of merger	10.206	4	2.551	4.817	.008
Employee training	9.267	4	2.317	4.19	.014

				1	
Want department to merge	5.156	4	1.289	8.981	.000

Source: Survey Data

Table 4.25 above is a summary of the variables that have a significant value of 5% and below and are relevant for carrying out a scientific study. The results are explained below.

**4.4: Duplication of functions**

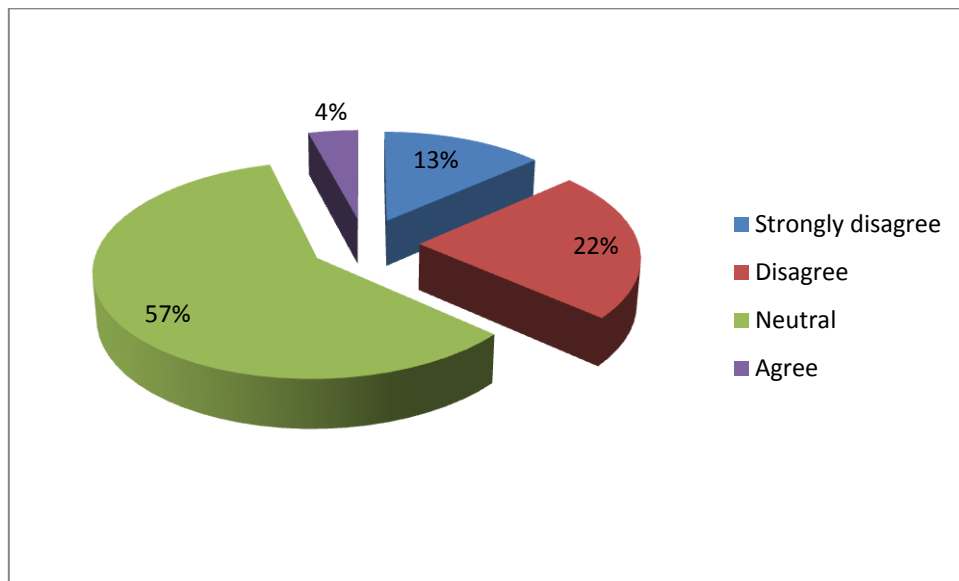


Source: Survey Data

Figure 4.4 above shows that 26% of the respondents agree that there is duplication of functions by the two departments. To the contrary, 48% of the respondents disagreed that there is duplication of functions by the two departments. 5% of the respondents also disagreed that there is duplication of functions in the two departments. The remaining 22%

of the respondents remained neutral. Duplication of services has a strong bearing to the study since the significance value of .002 is less than the critical value of 5% and is relevant to the study as it is statistically significant ( $P < 0.05$ ) refer to table 4.25.

#### 4.5: Merger leads to operational efficiency

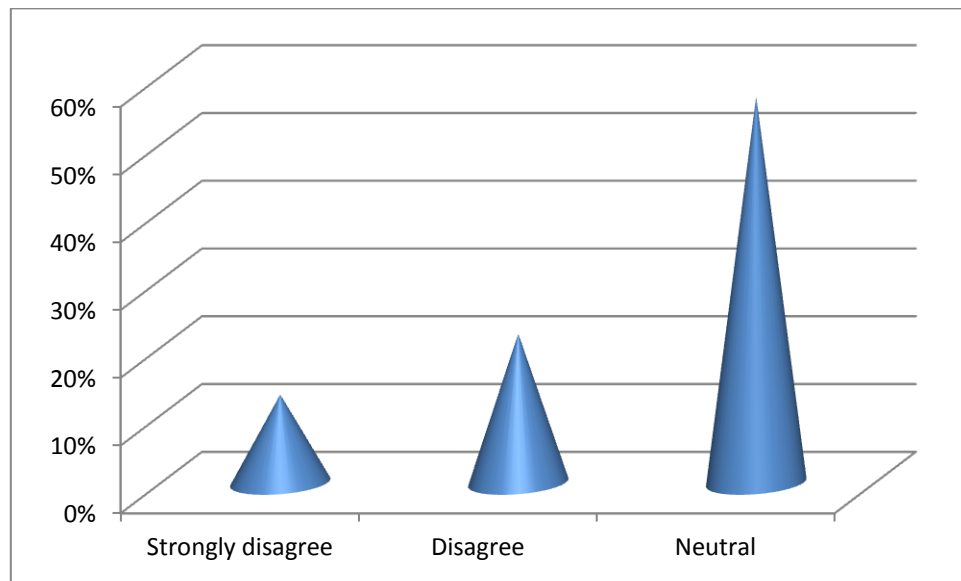


Source: Survey Data

The results depicted in figure 4.5 above shows that 30% of the respondents agreed that merging of the two departments leads to operational efficiency. The sentiments were supported by 17% of the respondents who strongly agree that the merger leads to operational efficiency. The empirical evidence depicted in table 4.13 further shows that 35% of the respondents disagreed that the merging of the two departments leads to operational efficiency. 17% of the respondents remained neutral. The results depicted in table 4.13 shows a split decision amongst the respondents on whether the merger of the two departments leads to operational efficiency or not. The merger leads to operational

efficiency and has a strong bearing to the study since the significance value of .000 is less than the critical value of 5% and is relevant to the study as it is statistically significant ( $P < 0.05$ ) refer to table 4.25.

#### 4.6: Employees consulted about merger

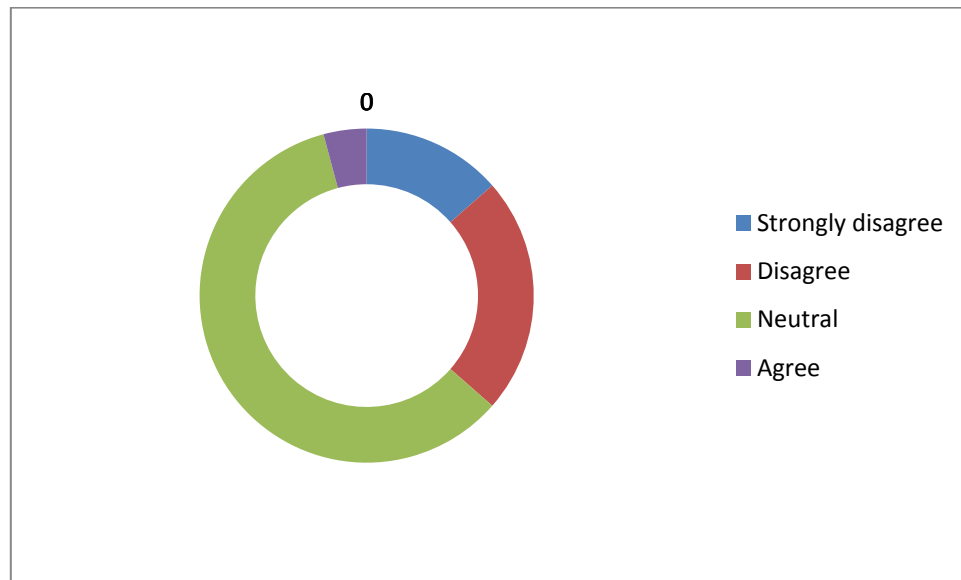


**Source: Survey Data**

Information depicted in figure 4.6 above shows that 26% of the respondents disagreed that they were consulted about the merger, whilst only 4% of the respondents strongly disagree that they were consulted about the merger. It is interesting to note that 70% of the respondents chose not to comment. The result reflects that the respondents were not consulted about the merger by the management. Employee consultation about the merger leads to the success of the merger and operational efficiency and has a strong bearing to the study since the significance value of .018 is less than the critical value of 5% and is relevant to the study as it is statistically significant ( $P < 0.05$ ) refer to table 4.25.



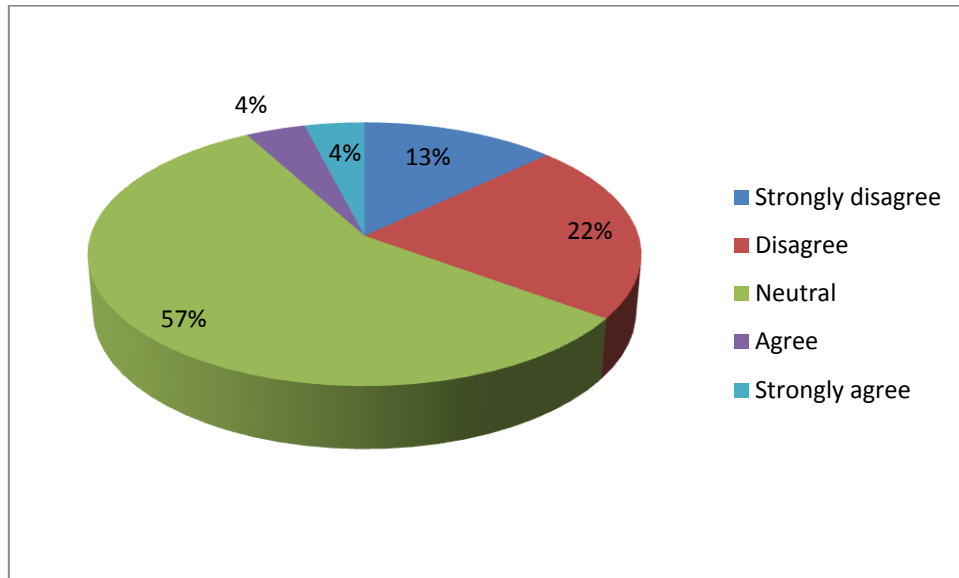
#### 4.7: Employees informed about impact of merger



**Source: Survey Data**

Figure 4.7 above shows that 39% of the respondents felt that they were not informed about the impact of the merger. Their sentiments were supported by 13% of the respondents who strongly disagreed that they were not informed about the impact of the merger. Only 18% of the respondents agreed that they were informed about the impact of the merger. Table 4.15 shows that 30% of the respondents remained neutral since they did not express their opinion. Informing employee about the merger leads to the success of the merger and reduces resistance to change and finally leads to operational efficiency and has a strong bearing to the study since the significance value of .008 is less than the critical value of 5% and is relevant to the study as it is statistically significant ( $P < 0.05$ ) refer to table 4.25.

#### 4.8: Employee training

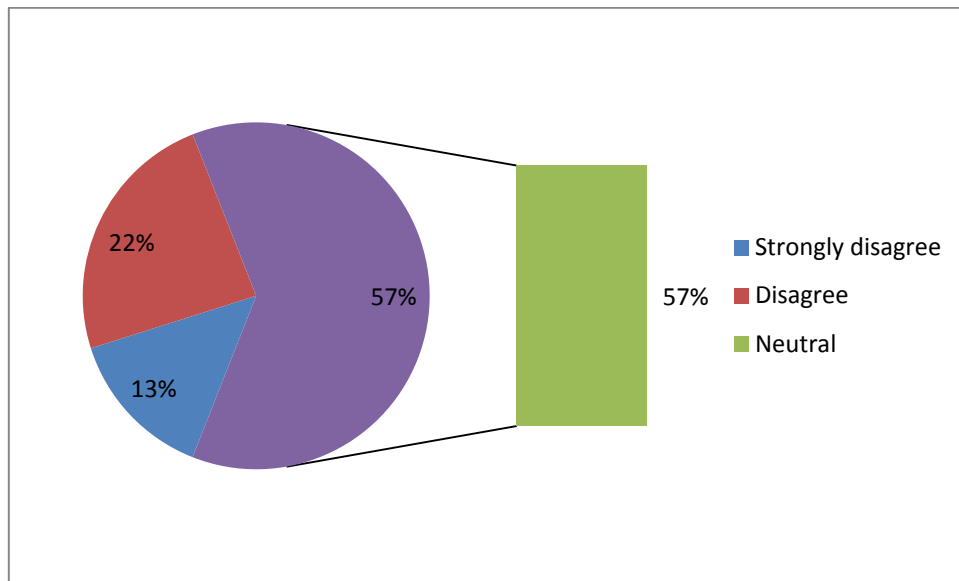


**Source: Survey Data**

Figure 4.8 above shows that 22% of the respondents disagreed that NAMFISA offers offer any employee training and other training workshops to members of staff affected by the intended merger of the two departments. The sentiments of the respondents were supported by 13% of the respondents who strongly disagreed that the company offers such training. However, 57% of the respondents remained neutral, leaving only 4% of the respondents who strongly agreed that NAMFISA offers employee training and other training workshops to members of staff affected by the intended merger of the two departments. This position was supported by the remaining 4% who also agreed that NAMFISA offers employee training and other training workshops to members of staff affected by the intended merger of the two departments. Employee training about the merger leads to the success of the merger and keeps employees informed about the company strategy. It also leads to improved corporate culture and has a strong bearing to the study since the significance value of .014 is less than the

critical value of 5% and is relevant to the study as it is statistically significant ( $P < 0.05$ ) refer to table 4.25.

#### 4.9: Consent for merger



**Source: Survey Data**

Information depicted in figure 4.9 shows that 57% of the respondents wanted the Consumer education department and the corporate communications departments to merge, whilst 22% of the respondents disagreed with the merger and remaining 13% strongly disagreed about the merger. The empirical results showed that majority of employees agreed with the merger and this variable has a strong bearing to the study since the significance value of .000 is less than the critical value of 5% and is relevant to the study as it is statistically significant ( $P < 0.05$ ) refer to table 4.25.

## **CHAPTER 5**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.0 Introduction**

This chapter looks at steps taken in carrying out this research project. The study focused on the investigation into the merging of the Consumer Education and Corporate Communications Departments in the Namibia Financial Institutions Supervisory Authority (NAMFISA). The study attempted to determine whether:-

- The merging of the two departments was the best option.
- There is a buy-in by the management and staff into the merging of the two departments.
- There are alternative management strategies apart from merging the two departments.

The chapter also presents the summary of the study. The conclusions arrived at and the recommendations based on the findings of the study.

The population comprises of 80 NAMFISA employees and the sample size comprised of 23 employees. The reviewed literature was related to the research topic and this enabled the researcher to identify the critical variables that have a strong bearing on the merger through SPSS as already stated in Chapter 4.

## **5.1 Objectives Revisited**

The objectives of the study were:-

- To determine the current and future operational efficiency and cost implications of the merger.
- To make recommendations to assist the Executive Management (EXCO) and the NAMFISA Board of directors in making informed decisions concerning the merger of the two departments.

The objectives have been met and copies of the research project would be sent to the Namibia Financial Institutions Supervisory Authority Namibia, for their consideration.

## **5.2 Summary of Major Findings**

Generally there is much that needs to be done by NAMFISA in order to improve service delivery in terms of the merger of the two departments. Literature review has pointed out the need for the organisation to create employee awareness of the merger of the two departments. With this in mind, much has to be done to ensure efficiency and efficacy of service delivery of the merged departments.

The summary of the major findings are that:

- 53% of the respondents agreed that there is no duplication of services in the merged departments.

- On whether the merger leads to operational efficiency or not, 57% of the respondents remained neutral.
- On the issue of consultations about the merger, 70% of the respondents remained neutral.
- 52% of the respondents agreed that they were not consulted about the impact of the merger.
- On issue of training being offered to employees in preparation of the merger, 57% of the respondents remained neutral.
- On merging of the two departments, 57% of the respondents wanted the two departments to be merged.
- The results showed that 52.2% of the respondents have length of service which is 37months and longer thereby reflecting to a good corporate culture.
- On the issue of service provision by the consumer education department as a stand-alone, 65.1% of the respondents agreed that the services are well defined.
- 56.1% of the respondents agreed that services in the corporate communication department are well defined.
- On issues of comparing services that NAMFISA offers to the region, 33.1% agreed that the services are measurable whilst 43.5% of the respondents remained neutral.
- On the issue of staff compliment in the two departments, 52.2% of the respondents agreed that the staff compliment is too low.
- On the issue of accepting the merger by management, 52.2% of the respondents admitted that management pressure was moderate.

- On issue of staff morale, 65.2% of the respondents admitted that the staff morale is moderate.
- On issue of management style practised by NAMFISA management, 52.2% of the respondents indicated that management style is moderate.

## **5.3 Conclusions**

The conclusions based on the research study findings are:

### **5.3.1 Service Delivery Excellence**

There is no service delivery excellence if departments were merged. Management has an uphill task to put their house in order. The employees who offer the services felt that they are not part of the merger since they were not involved in the initial stages. They felt that the communication of the merger was poor and was meant for selected employees and not all company employees. It only takes proper management and employees training to remedy this perennial problem.

### **5.3.2 Service Delivery in the merged departments**

There is a vast change in customer needs and expectations; as a result NAMFISA should keep in line with the dynamic changes in customer needs and expectations. Flexibility, proactive approach and ability to change with time are some of the ingredients that can be

used to improve the merged departments' service delivery for satisfaction of both expressed and unexpressed public needs. NAMFISA can adopt the change management strategies and apply principles of flexibility and proactive management principles to enhance its service delivery for the satisfaction of its customers.

### **5.3.3 Management Market Imperfections**

There is a lot desired to correct management market imperfections problems. What the employees expect and what the management leaders' promise is far beyond the expectations of the employees. Employees expect to see progress in service delivery in the merged departments, which is contrary to what is happening on the ground.

### **5.3.4 Lack of Effective Performance Oversight**

Lack of effective performance oversight occurs, where formal processes for monitoring and supervision are not followed or enforced and informal processes are insufficient. This includes cases where monitoring and supervision processes are not clearly defined or understood. Crucially, this includes both top-down monitoring and forms of bottom-up monitoring or supervision. There is a lot desired to correct this area and help to speed up service delivery in the merged departments.



### **5.3.5 Employees are well informed**

Employees are not well informed about the merger and a lot of work needs to be done to see to it that systems are put in place to create employee awareness. Employee as the provider and consumers of services should be made aware of the services they should expect to get and provide. It is the duty of NAMFISA management to create employee awareness.

### **5.3.6 Employees have Right of Complaint**

Employees have the right to complain, on paper and not in really terms. Some of the employees end up not complaining due to the biased system which is in operation, where the system tends to favour other staff members and protect other staff members at the expense of others. Much needs to be done to perfect the system.

### **5.3.7 Employees Training**

Employee training is essential at NAMFISA as it helps the staff to expedite the service delivery and work towards delighting the customers. There is need to improve in this area and train staff such that staff members would be fully aware of the merger and handling clients and serving clients in a meticulous manner.

### **5.3.8 Infrastructure**

There is need to improve on infrastructure to enable staff members to discharge their duties efficiently and effectively. Good working space is required for efficiency and effectiveness. Inadequate working space sometimes contributes to inefficiency on dissemination of duties by staff, and hence this would end up affecting clients.

### **5.3.9 Management Style**

Management styles also need to change in line with the customers' expectations. In service training for management is needed if they are to cope with the changing dynamics and are to help towards delighting of customers.

## **5.4 What NAMFISA must do?**

NAMFISA should embrace best practices. Thompson & Strickland (2003) encourage organizations to apply best practices which are:-

- Providing attractive perks and benefits.
- Making sure that the suggestions of employees are valued and respected.
- Creating a work atmosphere where there is genuine sincerity, caring and mutual respect among workers and between management and employees.
- Providing inspiring leadership and making employees feel they are part of doing something very worthwhile in a larger social sense.

- Sharing information with employees about financial performance, strategy operational measures.
- Being flexible on how the organizations approach people management.

## **5.5 Recommendations**

Based on the findings the following are recommended:

- 1) NAMFISA should give careful attention to the entire strategic management processes that is:-
  - Environmental scanning
  - Strategy formulation
  - Strategy implementation
  - Strategy evaluation and control
- 2) The Organisation should provide strategic management training through seminars and workshops to empower employees to be good decision makers.
- 3) Top management needs thorough training on strategic management for them to train others and be able to initiate strategic action and lead by example in their organizations.
- 4) Careful attention should be given to strategy implementation. Strategies that are not implemented no matter how brilliant they may be constitute little more than academic or intellectual exercise. They should build the capacity to implement strategic plans at all levels.

- 5) The organization should have clear set measurable objectives which should be reviewed periodically for corrective action.
- 6) Organizational culture should be mentored to facilitate effective dissemination of services.
- 7) Leadership has a major role to play and should initiate strategic planning actions by giving the vision and direction. Total commitment by management should be expected if strategies are to be successfully implemented.
- 8) Training and staff development is an asset which NAMFISA needs to tackle and to retain the staff they have developed.
- 9) Compensation and reward systems should be put in place to ensure that strategies are successfully implemented. Performance has to be tied to rewards.
- 10) Effective communication channels have to be created to enable smooth flow of information between top management and their employees and to speed up the service delivery process.
- 11) Teamwork building has to be encouraged. There should be dependency upon management and the employees if effective delivery of service has to be done.
- 12) NAMFISA needs to embrace best practices for the organization to flourish.

## **5.6 Directions for Future Research**

Research is a continuous process. This research study recommends that further research should be undertaken to determine other variables not covered in the scope of this study but are relevant and contribute to the achievement of the objectives of NAMFISA.

- Similar research may be conducted in areas not covered by this research.
- A further research with a change of methodology and widening of scope to cover a larger population would be recommended.
- Complimentary study would be recommended.

## **5.7 General Overview**

This research had a worthwhile contribution to NAMFISA and other in SADC region, since most of the institutions also fall short in terms of service delivery. This research would contribute towards service delivery and add new literature to the body of knowledge.

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# **Appendix 1: Questionnaire on Assessment of the Viability of Merging the Consumer Education and Corporate Communications Departments at NAMFISA**

## **Introduction**

My name is Johannes Naanda. I am a Master`s student at the University of Namibia, Namibia Business School (NBS). I am pursuing a Master`s in Business Administration degree.

### **To the Respondent**

Thank you in advance for taking your time to join this survey. This survey is being conducted as a partial fulfilment of the requirements for my Master`s thesis with a view of understanding your views on the viability of merging the Consumer Education department and the Corporate Communications department at NAMFISA. The survey is asking questions on the intended merger of the two departments and all information collected and respondents names will remain confidential. The results will be used only for research purposes and be presented only in aggregate without being revealed by outside firms. The results of this survey will be disseminated to NAMFISA. This questionnaire consists of 3 sections only. Your accurate and frank response is important to the success of this survey.

## Section A: Biographical and Personal Data of respondents

1. Gender (Tick the appropriate box to show your choice)

Male	
Female	

2. Age (Tick the appropriate box to show your choice)

Less than 20 years	
21 – 30 years old	
31 – 40 years old	
41 – 50 years old	
51 – 60 years old	
61 years and above	

3. Department and position **(Fill in your Department and job position)**

Directorate	
Position	

4. What is your highest level of education? **(Tick the appropriate box to show your choice)**

No schooling	
Grade 1 – 7 (primary level)	
Grade 8 – 10 (JSC)	
Grade 11 – 12 (Matric)	
Certificate	
Diploma	
Bachelors/First degree	
Post graduate	

Master's degree	
Doctorate (PhD)	
Other (Specify)	

Specify other .....

**Section B: Merging of the Consumer Education Department and the Corporate Communications Department at NAMFISA**

5. Merging of the two departments is considered the best strategic option at NAMFISA. **(Tick the appropriate box to show your choice)**

Strongly disagree	
Disagree	
Neutral	
Agree	
Strongly agree	

6. The Consumer Education department and the Corporate Communications department are operating well without interfering with each other.

**(Tick the appropriate box to show your choice)**

Strongly disagree	
-------------------	--

Disagree	
Neutral	
Agree	
Strongly agree	

7. Service delivery in the Consumer Education Department is clearly defined and contributing positively to company goals.

**(Tick the appropriate box to show your choice)**

Strongly disagree	
Disagree	
Neutral	
Agree	
Strongly agree	

8. Service delivery in the Corporate Communications Department is clearly defined and contributing positively to company goals.

**(Tick the appropriate box to show your choice)**

Strongly disagree	
Disagree	
Neutral	



Agree	<input type="checkbox"/>
Strongly agree	<input type="checkbox"/>

9. Merging of the two departments affects service delivery

**(Tick the appropriate box to show your choice)**

Strongly disagree	<input type="checkbox"/>
Disagree	<input type="checkbox"/>
Neutral	<input type="checkbox"/>
Agree	<input type="checkbox"/>
Strongly agree	<input type="checkbox"/>

10. Policy incoherence or contradictions in the two departments affects service delivery

**(Tick the appropriate box to show your choice)**

Strongly disagree	<input type="checkbox"/>
Disagree	<input type="checkbox"/>
Neutral	<input type="checkbox"/>
Agree	<input type="checkbox"/>
Strongly agree	<input type="checkbox"/>

11. There is duplication of functions between the Corporate Communications department and the Consumer Education department

**(Tick the appropriate box to show your choice)**

Strongly disagree	<input type="checkbox"/>
Disagree	<input type="checkbox"/>
Neutral	<input type="checkbox"/>
Agree	<input type="checkbox"/>
Strongly agree	<input type="checkbox"/>

11 The duplication of services by the two departments is affecting service delivery in NAMFISA

**(Tick the appropriate box to show your choice)**

Strongly disagree	<input type="checkbox"/>
Disagree	<input type="checkbox"/>
Neutral	<input type="checkbox"/>
Agree	<input type="checkbox"/>
Strongly agree	<input type="checkbox"/>

12 Merging of the two departments will lead to operational efficiency and cost reduction in NAMFISA

**(Tick the appropriate box to show your choice)**

Strongly disagree	<input type="checkbox"/>
Disagree	<input type="checkbox"/>
Neutral	<input type="checkbox"/>
Agree	<input type="checkbox"/>
Strongly agree	<input type="checkbox"/>

13 All employees in the two departments are consulted about decisions to merge the two departments and are happy about the merger.

**(Tick the appropriate box to show your choice)**

Strongly disagree	<input type="checkbox"/>
Disagree	<input type="checkbox"/>
Neutral	<input type="checkbox"/>
Agree	<input type="checkbox"/>
Strongly agree	<input type="checkbox"/>

14 Employees are well informed about the impact of the merger of the two departments and their future in the company.

**(Tick the appropriate box to show your choice)**

Strongly disagree	<input type="checkbox"/>
Disagree	<input type="checkbox"/>
Neutral	<input type="checkbox"/>
Agree	<input type="checkbox"/>
Strongly agree	<input type="checkbox"/>

15 There will be budgetary implications if two departments are merged

**(Tick the appropriate box to show your choice)**

Strongly disagree	<input type="checkbox"/>
Disagree	<input type="checkbox"/>
Neutral	<input type="checkbox"/>
Agree	<input type="checkbox"/>
Strongly agree	<input type="checkbox"/>

16 Services provided by NAMFISA are measurable to services provided by other similar regional institutions in SADC.

**(Tick the appropriate box to show your choice)**

Strongly disagree	<input type="checkbox"/>
Disagree	<input type="checkbox"/>
Neutral	<input type="checkbox"/>
Agree	<input type="checkbox"/>
Strongly agree	<input type="checkbox"/>

17 NAMFISA offers employee training and other training workshops to members of staff affected by the intended merger of the two departments.

**(Tick the appropriate box to show your choice)**

Strongly disagree	<input type="checkbox"/>
Disagree	<input type="checkbox"/>
Neutral	<input type="checkbox"/>
Agree	<input type="checkbox"/>
Strongly agree	<input type="checkbox"/>

18 Do you want the two departments to remain separate?

**(Tick the appropriate box to show your choice)**

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

19. If not, state reasons.

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**20. Please feel free to add any information that you think is necessary for the/or not merger of the two departments at NAMFISA.**

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**Section C: Work environment and Working conditions at  
NAMFISA**

20. In your own opinions, how do you rate the following environmental and working conditions at NAMFISA

**(Circle the appropriate word to show your opinion)**

<b>Feature/Condition</b>	<b>Ratings</b>		
Infrastructure/facilities/Offices	Good	Acceptable	Bad
Management style	Good	Acceptable	Poor
Staff	Adequate	Acceptable	Too few
Pressure from management to accept merger of the two departments	High	Moderate	Low
Staff morale/motivation	High	Moderate	Low

**Thank you very much for participating in this survey.**

## **APPENDIX 2: ONE WAY ANOVA RESULTS**

		<b>ANOVA</b>				
		Sum of Squares	df	Mean Square	F	Sig.
gender	Between Groups	<b>.869</b>	<b>4</b>	<b>.217</b>	<b>.817</b>	<b>.531</b>
	Within Groups	<b>4.783</b>	<b>18</b>	<b>.266</b>		
	Total	<b>5.652</b>	<b>22</b>			
Age	Between Groups	<b>1.271</b>	<b>4</b>	<b>.318</b>	<b>1.418</b>	<b>.268</b>
	Within Groups	<b>4.033</b>	<b>18</b>	<b>.224</b>		
	Total	<b>5.304</b>	<b>22</b>			
levelofeducation	Between Groups	<b>1.778</b>	<b>4</b>	<b>.445</b>	<b>.406</b>	<b>.802</b>
	Within Groups	<b>19.700</b>	<b>18</b>	<b>1.094</b>		
	Total	<b>21.478</b>	<b>22</b>			
periodofemployment	Between Groups	<b>13.236</b>	<b>4</b>	<b>3.309</b>	<b>.767</b>	<b>.560</b>
	Within Groups	<b>77.633</b>	<b>18</b>	<b>4.313</b>		
	Total	<b>90.870</b>	<b>22</b>			
cedandccdoperatingwell	Between Groups	<b>5.554</b>	<b>4</b>	<b>1.389</b>	<b>1.587</b>	<b>.221</b>
	Within Groups	<b>15.750</b>	<b>18</b>	<b>.875</b>		
	Total	<b>21.304</b>	<b>22</b>			
servicedeliveryinceddefined	Between Groups	<b>5.570</b>	<b>4</b>	<b>1.392</b>	<b>1.299</b>	<b>.308</b>
	Within Groups	<b>19.300</b>	<b>18</b>	<b>1.072</b>		
	Total	<b>24.870</b>	<b>22</b>			



servicedeliveryinccdefined	Between Groups	<b>2.206</b>	<b>4</b>	<b>.551</b>	<b>.733</b>	<b>.581</b>
	Within Groups	<b>13.533</b>	<b>18</b>	<b>.752</b>		
	Total	<b>15.739</b>	<b>22</b>			
mergingaffectsservicedelivery	Between Groups	<b>20.030</b>	<b>4</b>	<b>5.007</b>	<b>5.675</b>	<b>.004</b>
	Within Groups	<b>15.883</b>	<b>18</b>	<b>.882</b>		
	Total	<b>35.913</b>	<b>22</b>			
policyincoherence	Between Groups	<b>5.101</b>	<b>4</b>	<b>1.275</b>	<b>1.187</b>	<b>.350</b>
	Within Groups	<b>19.333</b>	<b>18</b>	<b>1.074</b>		
	Total	<b>24.435</b>	<b>22</b>			
duplicationoffunction	Between Groups	<b>11.286</b>	<b>4</b>	<b>2.822</b>	<b>6.697</b>	<b>.002</b>
	Within Groups	<b>7.583</b>	<b>18</b>	<b>.421</b>		
	Total	<b>18.870</b>	<b>22</b>			
duplicationofservices	Between Groups	<b>5.130</b>	<b>4</b>	<b>1.282</b>	<b>2.141</b>	<b>.118</b>
	Within Groups	<b>10.783</b>	<b>18</b>	<b>.599</b>		
	Total	<b>15.913</b>	<b>22</b>			
mergingleadstooperationalefficiency	Between Groups	<b>21.420</b>	<b>4</b>	<b>5.355</b>	<b>12.938</b>	<b>.000</b>
	Within Groups	<b>7.450</b>	<b>18</b>	<b>.414</b>		
	Total	<b>28.870</b>	<b>22</b>			
employeesconsultedaboutmerger	Between Groups	<b>3.384</b>	<b>4</b>	<b>.846</b>	<b>3.973</b>	<b>.018</b>
	Within Groups	<b>3.833</b>	<b>18</b>	<b>.213</b>		
	Total	<b>7.217</b>	<b>22</b>			
employeesinformedaboutimpactofmerger	Between Groups	<b>10.206</b>	<b>4</b>	<b>2.551</b>	<b>4.817</b>	<b>.008</b>
	Within Groups	<b>9.533</b>	<b>18</b>	<b>.530</b>		

	Total	<b>19.739</b>	<b>22</b>			
budgetaryimplications	Between Groups	<b>1.884</b>	<b>4</b>	<b>.471</b>	<b>.363</b>	<b>.831</b>
	Within Groups	<b>23.333</b>	<b>18</b>	<b>1.296</b>		
	Total	<b>25.217</b>	<b>22</b>			
servicesmeasurable	Between Groups	<b>2.986</b>	<b>4</b>	<b>.747</b>	<b>.968</b>	<b>.449</b>
	Within Groups	<b>13.883</b>	<b>18</b>	<b>.771</b>		
	Total	<b>16.870</b>	<b>22</b>			
employeetraining	Between Groups	<b>9.267</b>	<b>4</b>	<b>2.317</b>	<b>4.191</b>	<b>.014</b>
	Within Groups	<b>9.950</b>	<b>18</b>	<b>.553</b>		
	Total	<b>19.217</b>	<b>22</b>			
wantdepartmentstomerger	Between Groups	<b>5.156</b>	<b>4</b>	<b>1.289</b>	<b>8.981</b>	<b>.000</b>
	Within Groups	<b>2.583</b>	<b>18</b>	<b>.144</b>		
	Total	<b>7.739</b>	<b>22</b>			
staff	Between Groups	<b>3.884</b>	<b>4</b>	<b>.971</b>	<b>1.873</b>	<b>.159</b>
	Within Groups	<b>9.333</b>	<b>18</b>	<b>.519</b>		
	Total	<b>13.217</b>	<b>22</b>			
pressuretoacceptmerger	Between Groups	<b>4.007</b>	<b>4</b>	<b>1.002</b>	<b>2.594</b>	<b>.071</b>
	Within Groups	<b>6.950</b>	<b>18</b>	<b>.386</b>		
	Total	<b>10.957</b>	<b>22</b>			
staffmorale	Between Groups	<b>2.051</b>	<b>4</b>	<b>.513</b>	<b>2.106</b>	<b>.122</b>
	Within Groups	<b>4.383</b>	<b>18</b>	<b>.244</b>		
	Total	<b>6.435</b>	<b>22</b>			
infrastructure	Between Groups	<b>1.423</b>	<b>4</b>	<b>.356</b>	<b>.555</b>	<b>.698</b>

	Within Groups	<b>11.533</b>	<b>18</b>	<b>.641</b>		
	Total	<b>12.957</b>	<b>22</b>			
managementstyle	Between Groups	<b>3.530</b>	<b>4</b>	<b>.882</b>	<b>2.488</b>	<b>.080</b>
	Within Groups	<b>6.383</b>	<b>18</b>	<b>.355</b>		
	Total	<b>9.913</b>	<b>22</b>			

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**APPENDIX 3: FOCUS GROUP DISCUSSION**

**NAMFISA**

**FOCUS GROUP DISCUSSIONS**

**11 DECEMBER 2013**

**Focus Group One Pgs 1-48**

**Focus Group Two Pgs 48-80**

**Audio Recording**

**(Duration 01:21:10)**

**&**

**(Duration 01:00:26)**

## **FOCUS GROUP ONE**

MODERATOR: To begin with the discussion will take between forty-five minutes to ninety minutes. That is the ideal time standard for focus groups. It can be less depending on our discussion, but we expect people to be open. I am sure you are all aware of the two departments which is the what, the Corporate Communications Department and the Consumer, do you call it a Consumer Financial Education Department?

NUMMBER 6: Just Consumer (intervention)

MODERATOR: The Consumer Department is it not?

NUMBER 6: Consumer Education.

MODERATOR: Ja, so and I believe that maybe some of you are from that background of the two departments or you might not be there, but you have an understanding of how they function. So we would like to know whether you have been involved in the operations of the Consumer Education Department during your career in NAMFISA. If you can tell us if you have been involved or not and what you have been doing.

NUMBER 6: Maybe I can start Doctor.

MODERATOR: Ja, ja, we just (intervention)

NUMBER 6: I have been involved or my department have been involved in the Consumer Education Department, not in terms of us physically being, working in the department, but involvement in terms of we identify the certain themes for the year in terms

of areas with which we would want to interact with the consumers for the year and so what would then happen is it would then be the department's responsibility to craft that specific consumer education intervention. It goes through the different levels of authority within the department and then afterwards we then give it through to Consumer Education for them to have the final editing, the final editing and then to publish it, either in the quarterly bulletin of NAMFISA, because we are having a quarterly Consumer Education Bulletin or then we publish it in the, in the newspapers. So that that has been our involvement throughout the years.

MODERATOR: Okay. Thank you number (intervention)

NUMBER 6: Six.

MODERATOR: Six. You are welcome. Any other contribution. It is a free discussion. Yes.

NUMBER ?: Number 4.

MODERATOR: Yes.

NUMBER ?: Four or number three?

NUMBER 6: No, number three.

NUMBER ?: Number three ja.

MODERATOR: Number three.

NUMBER 6: Sandra is number seven.

NUMBER 3: Oh okay. Okay, I have been involved like (indistinct) my department has also been involved where we, we

get a plan from the Consumer Education that your department needs to contribute during these quarters. So what you do then is through the comments you receive from the industry or from the stakeholders, consumers you craft some topics that you want to have in the Consumer Education Bulletin for their education so then you will also contribute an article to that Consumer Education Bulletin. So I think with that we have been widely involved, although the final product it is their department that consolidate all the articles from different departments and, but yes, we (indistinct).

MODERATOR: Okay. Thank you number three.

NUMBER 1: Number one.

MODERATOR: Number one.

NUMBER 1: Okay, I am actually an education officer for Consumer Education. I joined the industry maybe only three months ago. I only found Mr, okay the manager alone in both departments, if there has just to be a combined, now it means it was only just two departments with only one, okay, only one leader and there are no followers. Okay so I am the second person, so we are only two in the department. Actually when I came in I came in as a, on the Department of Consumer Education although my manager is heading both departments, so I could also not understand the setup of the structure itself whereby we have, somehow we have a manager, but we do not have people to be

managed underneath. So, and my role as an education officer somehow is extended to the corporate communication, because there are certain things that have to be done and the manager has to make, issue the things to be done to someone who does actually not exist and the department is too narrow, has got only two people, but are two departments in one and as the other, is it now number three and number six have said that they are contributing somehow to the consumer education they do, but what I am looking at, what is contributed is only the articles that have to, the Consumer Education people who are setting up the articles that want the departments to contribute to and then they are going to contribute that information. Sometimes if they have pending issues in their departments that they want maybe the public to be alert of or so also they are forwarding to the Consumer Department and then we are combining that bulletin that they are talking about and probably by last year there was nothing much that was going on in the department, because there was no manpower so they were focusing more on the bulletin, but this year, I mean from next year, actually I was busy with setting up everything that we have to be, that has to be done, but only on the Consumer Education. And so we put a lot of things and we got ourselves in the curriculum of the schools and a lot of things that have to happen and probably if



the departments could expand probably we will do a lot, but for now I do not know how much we are doing.

MODERATOR: Okay. Thank you very much number one. Any other contribution?

NUMBER 5: I think just on what my other colleagues have said we contribute in the same manner, that is the Long Term Insurance Department, we said what we need to talk about with the Consumer Education and we write about it and then we publish it in the newspapers. That is what we do. Maybe personally what I have done is I used to work in the department going to translate (indistinct) whenever they have got consumer education (indistinct) for City of Windhoek I used to escort the manager to then translate what he says in English just to put it in the, one of the local languages. That is our contribution we have made so far.

MODERATOR: Okay. Thank you very much number five. Any other contribution on the first point or we will move on to the next?

NUMBER 1: I think we have (indistinct).

NUMBER 6: I think Doctor, if I may (intervention)

MODERATOR: Yes.

NUMBER 6: Other involvement with Consumer Education is also the fact that Consumer Education is the interphase between the department and the media. So that means that if anything needs to be placed out there we need to go through Consumer Education.

We cannot go out there on our own. So typical issues where we would then involve Consumer Education is for example if we now issue notices of cancellations, our regulated entities, they are not compliant with their registration conditions then we would then place that notice in the local newspapers via Consumer Education. Again we give them thirty (30) days, calendar days within which to make representation to the Registrar. If they do not respond then we will then issue the final cancellation again in the media again through Consumer Education. So they, they are also that interphase between us and the media.

MODERATOR: Okay.

NUMBER 1: There was another thing that I wanted to, ja, the other thing in terms of the media generally, but if we also want to caution the people in the, the general public about anything then we would also then issue cautionary notices. So it is, it would not be specifically Consumer Education *per se*, (intervention)

MODERATOR: Yes.

NUMBER 6: it will be a cautionary notice to tell the people you know, be on the lookout for this and this scheme, because we would not want you to get involved in that issue.

MODERATOR: Okay. Thank you very much. Yes, number one.

NUMBER 1: You know from the look of things the two departments are so closely linked in such a way that we could not just put a

thin line in between. Like when she is referring to the media release of issues, I thought that could be corporate communication, but there could be corporate communication, but not a Consumer Education as such. Another thing also that I have been thinking of when I joined is the whole institution does not have a marketing department. So I thought like when we are releasing the bulletin we are somehow also marketing the institution, because there is no other way, there is no other platform the institution is being marketed, unless maybe I am not aware, but I was questioning about that. Probably we can talk about Consumer Education, Corporate Communication, marketing, only once.

MODERATOR: Thank you very much number one. Now we can move on to the next item. Now that we have briefly talked about the Consumer Education Department, maybe if you would highlight the major functions of the Consumer Education Department. What do you think are the major functions or the core functions of the Department?

NUMBER 8: Number eight, I do not know the other one, (indistinct) the department that separate, initially the Consumer Education used to work quite well with the Complaints Department and they used to refer these matters to us as Union and what we then do is at the same time as giving legal advice would also notify Consumer Education the fact that so many,

there are so many complaints about A, B, C and they should focus on A, B, C. And what would happen that they usually would have these outreach programs, I remember that still going to Otavi and Grootfontein. The (indistinct) service they have a camp, a camp there. What happened is that we used to, we went to talk about (indistinct), Consumer Education, what your role is, what the institution of NAMFISA does, what our role is. In that we got so we, we, when this outreach program, but our part was only confined to the legal aspects of whatever topic was raised.

MODERATOR: Okay. Thank you very much number 8. Any other contribution on the major functions of the (indistinct)?

NUMBER 3: Number three.

MODERATOR: Number three yes.

NUMBER 3: I, my understanding of the function of the Consumer Education is basically to educate our consumers who are, who is the public at large and the other consumers of the products of the industry that it regulates. So it is to basically educate them so that they can become literate in terms of understanding this financial (indistinct). So I think that is the core function of Consumer Education. I think it does not involve the marketing of NAMFISA for example to say what does NAMFI, okay maybe somehow, because they should know about us, so partly maybe it is that, but it is basically to improve their lack of

interest, because I think it is also enshrined in our, is it the financial strategy.

MODERATOR: Okay. Thank you very much. Any other contribution on this?

NUMBER 2: Number two.

MODERATOR: Number two yes.

NUMBER 2: I think since the merger happened, in my own opinion, is that we do not see much of the Consumer Education happening, because I feel the merging of it became maybe a big thing. If it could fall under Corporate Communication, but with its own division or department so that we see the difference in between, but now since they have merged the two it is like it is one thing in one department and then we do not see the functionality of it. So if they can just separate the two departments to say okay maybe the structure can be the GM, they have managers for two departments, then it will really serve a purpose, because to me the only link that I see in terms of Consumer and Corporate is the major part, but when it comes to other functions like okay the Corporate Communications talks more of NAMFISA in terms of what it has to do on a structure level and then the Consumer itself it talks about how to educate the public out there. So I think the link there it becomes a problem.

MODERATOR: Okay. Thank you number two.

NUMBER 8: I think to tie up with what number two said Consumer Education Department used to be visible. You knew that they are going out, they are going to have these activities, they are on the radio, they are on the television, but since they have merged it ties with what number one said that the Bulletin has now become the main product of Consumer Education. It seems that actually it has been trying to hand out on time and (indistinct) a factor that is as opposed to the radio and so on, that one is still powerless to get.

MODERATOR: Okay. Thank you very much number 8. Number four.

NUMBER 4: I do not know what the functions are currently of either of the (indistinct) functions.

MODERATOR: On before.

NUMBER 4: Well I can only talk about what it should be or what it should have been. Consumer Education, as everybody said, is to interphase with the consumers and to educate them about financial products, financial services and also about NAMFISA, what we do, why we do it and if you have a problem how do you complain to us if you can complain to us, to NAMFISA. That is the role of Consumer Education. Corporate Communications is communicating on behalf of NAMFISA at various levels and that does not only involve Consumer Education, it involves other functions, it involves this, whatever the CEO wants to communicate to the public with the Minister, with Parliament,

with whichever stakeholders we have, that is the role of Corporate Communications. Corporate Communications can communicate on behalf of regulatory departments or supporting departments. Some of us are in support, legal is supporting, we in Policy Advice we are also supporting. We are not the core function. The core functions is with the regulatory departments, they are the ones who are supposed to do whatever is needed to protect the consumers and Consumer Education is an extension of that, not of Corporate Communications. And that ties in with what number one is saying that if you could have a marketing function at NAMFISA which you would not, because it is, this is a public institution, it is not a private entity, and you would not call it marketing as such, but that is, Corporate Communications is the one which needs to go out there and tell people about whatever is going on here, but about the products, telling them about the services and educating them. Education is a two-way thing. Somebody learns, you educate them. You give them information, they take it in and they understand. Corporate Communications is you put out information out there, whether you understand it or not, people just do it. I mean Corporate Communication, you have it from every company, from Government, you can go to websites, that is just communicating. So, so that is the distinction for me as far as the rules should be.

MODERATOR: Yes number one.

NUMBER 1: Okay. Okay from the look of things okay it looks as if Consumer Education is not visible, was half or halfway visible or has been visible, but not anymore. So what actually the role of the, what we are supposed, actually what we are supposed to do is that we, when we are talking about Consumer Education the word it speaks for itself, just to educate, but probably the question is supposed to be how are we reaching our consumers. And there are lots of consumers there that need to be protected as we are actually an institute that is protecting the interest of the society, but do they know that there is someone who is standing there waiting for them to protect them, because we lack that marketing whatever, we do not have the marketing department, people are sitting there with their problems, they do not know that there is an institution that has to protect them and we as a Consumer Education we have to go out there to tell them that we are here to protect you and we are going to protect you in these regards and these are your responsibilities and these are your rights. That is the reason why somehow I am linking this Consumer Education to marketing as we do not have marketing department and secondly the role of Consumer Education, what was done by Consumer Education successfully as I have gone through the information, the files and everything that was done in my absence, because I joined



recently, they had road show and a road show is a kind of a marketing also, because at least now people know that there is a NAMFISA somewhere else. They had SMS line where the complainants can come up with their, maybe if they have issues that they want to inquire we also, and it was actually a toll free line or something like that. They had those radio sessions where they went through different types, I mean through different types of radios, they have the bulletin that seemed to be actually more visible. They visited the trade fairs, all different types of, I mean trade fairs in the regions and during the trade fairs they can explain more what is NAMFISA, what is the role of, actually now what is NAMFISA is just NAMFISA as a whole and also to educate people now about their rights and responsibilities. They had, I have seen something quite interesting, the, is it a trailer advert. They had another thing that was a trailer advert, it can be put somewhere on the trailer in Shoprite Checkers or wherever and if you could read there it is written different types of products which can be offered by NAMFISA which is actually a marketing way and also probably also educating people and they used to visit the workplaces like Havana Seafood or wherever.

NUMBER ?: City of Windhoek.

NUMBER 1: City of Windhoek, educating people about NAMFISA and also about their rights and responsibilities. Now when I came

in, because I came from the educational background and I was also involved with the curriculum of the schools, developing the books of the schools and the curricular, the curriculum issues. So I made an appointment with NEAT, that is an institution that is developing the education material, so that we could see where we can incorporate the NAMFISA itself and its role so that it can be taught in schools. And the people were, they were very positive. We put our input (indistinct) in the curriculum and probably the next curriculum panel will be sitting next year which means that we are actually trying to educate and now everyone in the street, even the school learners will be able to know what NAMFISA is. Probably I do not know whether it is just education or actually just marketing, so actually that is what the NAMFISA is, I mean the Consumer Education is doing, although probably people that are not in the department do not know how much actually, what is happening.

MODERATOR: Thank you very much number one. Maybe we will move on to the next item. Now that we have talked more of Consumer Education Department many of you would want to, would like to hear a little bit on the Corporate Communications Department, your involvement in that department. I know your discussions were bringing both Corporate and what, but if we can have some specific highlights of the Corporate Communications Department.

NUMBER 8: Number eight.

MODERATOR: Yes number eight.

NUMBER 8: (Indistinct) the legal department we sometimes have to look at our, just go through the statements that are about to be issued, that they are legally correct and factually correct and once we have reviewed that we give our comments or and then we send it back to the (indistinct) Corporate Communications who then make the changes or discuss it with us and then take it up to the public.

MODERATOR: Thank you very much number eight. Number seven.

NUMBER 7: As it was mentioned the area that normally when we deal with the Communication Department we normally when we are issuing the, like the cautionary notice or public notice when we are deregistering an entity which is registered with NAMFISA and ja, when they like, when they are like published, the public notice in the newspapers or ja, normally that would be where we are involved with the Communication Department.

MODERATOR: Okay.

NUMBER 7: From the Operational Departments.

MODERATOR: Okay. Thank you very much number seven. Any other contribution here?

NUMBER 3: Number three. I think our involvement with the Corporate Communications is through our statistical, statistics. We provide them with statistics for the quarterly statistical,

quarterly bulletin and also for the annual reports also at the time.

MODERATOR: Thank you very much. Now maybe briefly what do you think are the specific functions of the Corporate Communications Department? What were, maybe, ja, specific functions of the Corporate. You can reflect maybe before the merger.

NUMBER 8: Number eight. I think it is like Corporate Communications is that we will tell the public or the stakeholders what is happening. What would happen that for example thinking legally that (indistinct) litigation or someone, we have (indistinct) and then we tell the public why we do this specific step or what is happening or it could be that someone makes a statement about NAMFISA which we feel is not correct actually then we would, if you are saying then to counter that (indistinct) or to put the facts right, but it is more to do with to tell the outsiders what is happening. If there are changes, the change of board members, Corporate Communication is supposed to do the changes of managers, do those kinds of things.

MODERATOR: Thank you very much number eight. Any other contribution? Yes number one.

NUMBER 1: May I ask that probably we, if we could just sum up the Corporate Communication in one or two words would we say it is a mouthpiece of the institution? It is a mouth, because it

is a, it is actually, what is happening in the institutions in order to be corporated, I mean to be communicated to the outside world has to go through the Corporate Communication whether it is a media release, whether it is complaint, whatever has to go to the public has to go through the Commu, I mean the Corporate Communication.

MODERATOR: Thank you very much number one. Yes number four.

NUMBER 4: Just, she took the words out of my mouth. This Corporate Communicating is really just all about, it has had nothing to do with educating anyone, but just sending information out and communicating that which can be communicated. As somebody said there are certain things that you would never communicate. If we are about to apply for a curatorship or for financial institution (indistinct) it never goes out to the public. You do not tell anyone until it becomes a court case and then it hits the public domain. So and thereafter Corporate Communications can tell the public why we have brought this application, because people will not naturally from Opuwo come to court and hear or read the documents to see and make out for themselves why this application was brought by NAMFISA to close an institution with which they had been dealing with. That is the lawful code.

MODERATOR: Thank you very much number four. Yes number (intervention)

NUMBER 6: Six.

MODERATOR: Six.

NUMBER 6: Doctor, in terms of my understanding of the functions of Corporate Communication is also they are the custodian of our website, the NAMFISA website, and they are also the coordinator between the department (intervention)

MODERATOR: Yes.

NUMBER 6: the coordinator between the department and then the website developers. So whatever we need to change on the website that information will be channelled through Corporate Communication and they will then give it through to the website developers. So that, for me, is also a very important function in terms of maintaining our website or that image that is being portrayed by the website. Secondly I just wanted to emphasise that Corporate Communications is also, whilst they are involved with communicating messages to the outside world they are also responsible for community, communicating messages inside. So whenever a memoranda or a memorandum of anything is being issued by the office of the CEO then that is also being distributed through the office of Corporate Communications. What they also do in terms of their functions is that if the different departments within NAMFISA if they go out for inspections to regulated entities then the departments then provide the information regarding the inspections conducted to Corporate

Communications and Corporate Communications are then responsible for sending out surveys to that inspected companies to then survey what are their views about the inspections, how did we perform the inspection, how do they perceive the inspectors, as being qualified, as being competent and they are also the ones that are computing the results of that survey. So that is also part of their functions.

MODERATOR: Okay. Thank you very much. Maybe we can move on to the next item. I want you to think back over all the years that you have been either working in the Communications Department or the Consumer Department or not at all and tell us your memory about the similarities or dissimilarities of the two departments. Is there, was there any duplication of work or not? Just think back. Yes number four.

NUMBER 4: Number four. And as far as I can remember none whatsoever. I mean it has always been separate. Consumer Education as we know it has always been involved in consumer activities, being out there, engaged with consumers, educating them, telling them that this is not, education needs to be understood properly, it is not telling people about the role of NAMFISA only, it is telling them about products, what is a pension fund, how we get involved with pension fund, what do you get from a pension fund, why do you have a pension fund, who benefits from it, or medical aid funds, what are they, now how

do you get involved, how do you consume that and so on and so forth. You know that, these are the things, you go through to, into these things and you actually educate them. So this is, this is what we have known about Consumer Education over the years that you go out there, if you cannot do it sitting there at NAMFISA you can try and do it, but you have to consider the literacy in the (indistinct) in the country, you have to understand that oftentimes you can go around and you can ask somebody at NAMFISA, they will not tell you a very great deal about pension funds, but they work here. Now what about people who are not there and who are just ordinary workers who have a pension, they have no idea of what they have. They think it is a favour from their employer. They do not know their rights you know. They do not know that they are a member of this so-called pension fund and that is the role really of Consumer Education. Corporate Communications all these years that we have known, well they have tried to set up a website it has never been done until recently. They have, the ordinary communications have always gone out from the office. We used to do our own, if we wanted to put something in the newspapers, when I was in the regulatory departments we used to do it ourselves. We never went through Corporate Communications. We saw it as it would go to, it would become a mess, because we knew what we wanted to communicate, how to communicate it and what we put in it and at



some point they tried to mess around with our messages and we said no, no, no this comes straight from the law, you cannot come and change it here and there and try to twist the message. That is not what it is all about. And there are different messages that go out, there are messages that go out for the benefit of the public and there are messages that go out for the benefit of financial institutions as well, so they need to be written differently and communicated differently. And that was you know part of what the roles were over the last ten years or so that I can (indistinct).

MODERATOR: Okay. So yes number (intervention)

NUMBER 6: Number six.

MODERATOR: six.

NUMBER 6: Doctor, I would say that in my own view there has always been an adequate segregation of duties in terms of what Consumer Education does, *vis-à-vis* what Corporate Communications does. What I see now that they have merged is that it is nearly as if Consumer Education has disappeared. It is sort of dissolved into Corporate Communications and I personally feel that it should not be like that. Perhaps from, so from a functional point of view there should be that segregation in my view. There should be a clear Consumer Education and there should be a clear Corporate Communications even if it is in terms of separate departments, however what I do not have

intimate knowledge about is whether the merger of the two departments was also as a result of efficiency, you know optimising in terms of resources, that you use, you know, the same resources and maybe it is more efficient and more effective from NAMFISA's point of view to have it together, but I think that purely from a functional point of view it was in my view better when they were separate.

MODERATOR: Okay. Thank you very much number six. Any other contribution?

NUMBER 1: I just had a question that probably, because when number, number six (intervention)

MODERATOR: Number four.

NUMBER 1: number four spoke about certain information, that they used to do their own information, sending themselves to the media, because sometimes they want to change it and it is illegal, whatever. I do not, I just do not know who are those 'they'? (Indistinct). You mentioned about 'they' wanted to change, some person wanted to change. Who are 'they'?

NUMBER 6: Corporate Communications.

NUMBER 1: Is it the Corporate Communications?

NUMBER 6: Ja, yes.

NUMBER 1: Okay, is it the Corporate Communications.

NUMBER 6: Sorry, sorry, ja, okay. Thank you.

NUMBER 1: Okay.

MODERATOR: Thank you number one. Okay we have heard that one.

NUMBER 1: And the last one.

MODERATOR: Yes, number one.

NUMBER 1: I am sitting in the office of the Corporate Communication and Consumer Education. For the three months that I am sitting there I am only seeing Consumer Education being active, but the outsiders are seeing that the Corporate Communication is the one that is acting and the other one is dying in a childbirth, because I am saying even myself, the question of saying that what do you think are the similarities between the two. Me who is sitting in the office I am not seeing what the Corporate Communication is doing or probably because I am only on the consumer side and my manager he knows that I am only for the Consumer, probably he is not enlightening me or informing me about what is happening in the Corporate Communications. Yes, sometimes in his absence when the questions are coming on certain issues of the Corporate I am also left behind, because I have lots of issues these days that I thought if he comes in at least even if I am not a corporate person at least just, just cc so that I should know what is going on, because the questions in the end are coming to me. So that what, from the look of, things at my department is quite hectic.

MODERATOR: Okay, thank you very much number one. Then we move on to the next item. I also want you to think back over the past eight months now after the merger, is it not? Is it eight months? In April, it was merged in April is it not?

NUMBER 1: Ja, in April yes.

MODERATOR: Ja, so it is eight months now is it not? So I want you to think back over the past eight months of the operation and tell us whether the merger of the two departments was the best option. What do you think? Just look back on the operations in the past eight months after the merger and tell us what you think about the merger. Was it the best option?

NUMBER 2: Number two.

MODERATOR: Yes number two.

NUMBER 2: I think it will be very difficult for us to comment whether the merger was a good solution or not, because it was, okay in my own view it was never communicated down to say that okay, we are merging the two departments for these two reasons or one or three or whatever reasons.

MODERATOR: Yes.

NUMBER 2: So we were just told that there is this merger and that this manager we transfer to there and there so we do not know exactly what was the reason behind, whether they wanted to cut costs with that, it was in terms of bringing all the functions or whether there were similarities in terms of

functions and so on. So I think from my side I do not think it will be a good thing to comment on it.

MODERATOR: Yes number four.

NUMBER 4: I mean if there has been no outreach to the consumers in the last eight months then Consumer Education has clearly failed as a result of the transfer and the consolidation of these two functions. So then that would be a measure. If there has been no outreach then clearly we have regressed, we have gone back to pre, when did they start with Consumer Education, pre 2005 or even 2004, whatever.

MODERATOR: Okay, any other contribution on that? Do you think the merger was the best option?

NUMBER 5: Maybe somebody can also, so maybe somebody can also look, I do not know whether I am right, but in terms of unemployment if it has merged and more jobs will be created structure-wise it is good.

MODERATOR: It is good. Thank you number five. Any other? Yes number four.

NUMBER 4: Just, just to answer the question that you are asking (intervention)

MODERATOR: Ja.

NUMBER 4: No knowledge of I mean (indistinct) there have been no benefits I do not think.

NUMBER ?: Has it not created more positions for (intervention)

NUMBER 4: Well I mean creating positions is not what we are trying to, what we should be thinking about is developing the, I mean this is the, it is like this, Corporate Communications will always be there, but who is developing the content of Consumer Education. There is a function that develops. Corporate Communications can be (indistinct) of communicating this information that (indistinct). So you do not necessarily have to have these two things in one. Now if you have them in one the Corporate Communicator only thinks is that person capable of producing the content. Are they able to generate the content, because that is how the content was always coming from the regulatory departments, because they know best what these things are supposed to be all about? Consumer Education we take it, put in some sort of way and so for me as it has been said before after the merger the only thing we receive is the bulletin and the bulletin is not enough. That, that we (indistinct).

MODERATOR: Yes number one. Thank you number four. Yes number one.

NUMBER 1: Okay, I just want to add to what he has just said of saying that, and it looks as if now just only the bulletin nowadays, but actually that is true, because all these things that I have mentioned that the consumer educators used to do like the road show, the SMS line, the radio programmes and all those types of things I think for the past maybe one year or so

the budget was cut completely, there was zero budget for that. So they were only concentrating on the bulletin. I do not know whether it is because the cost, they wanted to cut the cost or because of the manpower, because probably there was only just one person now, the manager only, even me I was not there, it means that a person has to run both departments, but there were no other subordinates. So they cut the post or either the, also the manpower. Now that I came in at least we are two and then we proposed again what, everything that used to be done in the past has to be done again. And that was a proposal we do not know. Even myself when I came in here I thought that somehow I am underutilised, am I going to deal with just this bulletin throughout, but when I looked at what is supposed to be done I thought it is too much again, you understand. So probably the merging of the two somehow have down, have pulled down the Consumer Education in a way.

MODERATOR: Okay. Well we are discussing whether the merger of the two was the best option or not. This is what we are discussing. Yes number (intervention)

NUMBER 6: Number six.

MODERATOR: six, ja.

NUMBER 6: Doctor, I just want to second to what number two was saying that in my view the issues, the underlying reasons for merging the two departments that has never been communicated so

we do not know whether it was as a result of similarities, whether it was as a result of costs, you know, or to get efficiency. So I think that for me was a major weakness on the organisation's side that the reasons, the underlying reasons have never been communicated to us. What we do know definitely is that the manager that used to be the manager of Consumer Education has been transferred to become a manager of one of the regulatory departments, but you know in terms of just the underlying reasons and the thinking and the, ja, the thinking that went into the process we do not know. So it is very difficult to comment (intervention)

MODERATOR: Okay.

NUMBER 6: on the success thereof or not.

MODERATOR: Thank you very much number six.

NUMBER 8: Number eight. I think what has transpired so far given that Consumer Education is a core function of NAMFISA (indistinct) even when you be more alerted in that you act where it is pertinently stated that part of its functions is to (indistinct) Consumer Education whether it is in that department, whether it is part of the merged department or not, it is just that it must be visible. We must be able to be judged that you are not failing any one of your core functions. Maybe it is not so much an issue for (indistinct) that the work must be done.



NUMBER 6: And it must be prominent.

MODERATOR: Okay.

NUMBER 6: Doctor, can I be excused please?

MODERATOR: Ja.

NUMBER 6: Thank you.

MODERATOR: Thank you.

NUMBER 1: Okay, I just want to add something.

MODERATOR: Okay, just, yes number one. Thank you.

NUMBER 1: When I came in I have learned or I heard that the Conveyance Department is one of the largest anyway, but I thought that the one of the departments that has to be as big as that should be the Consumer Education, because having a lot of complaints are going to create more spaces for Complaints Department anyway in large and large, but then you are going to narrow the Consumer Education. If the consumers are educated about their rights and responsibilities and there is NAMFISA somewhere there that is going to protect them and all those types of things probably they will be well-protected in such a way that we are not going to have lots of complaints and then the Complaints Department is going to (indistinct) and then the Consumer Education is going to expand. I thought it was one of my dreams of expanding the consumer education, because automatically it is going to (indistinct) the complaints, because the consumers are now going to be well-educated, well-

enlightened about their rights and responsibilities so probably (indistinct) get into the trap of running up and down for the complaints.

MODERATOR: Thank you number one. Yes number four.

NUMBER 4: My last two comments on this. One is just to further on number one's comment is that it would seem as if the only thing that is really close to Corporate Communications in terms of communication would be Consumer Education, but it is not the case. There are many other things that Corporate Communications would communicate about to the outside world and to us internally, so Consumer Education is not the only one. So why would you want to put this one very close to it, you know. So from that point of view it is a no go. Now secondly if you take for example in South Africa on one specific program, one specific education program when I was there in August they spent or they budgeted twelve million just for one specific program. The broad programs would apparently cost them over twenty million in a year. So they have, what they have done is they used other institutions to be partners with them so they carry part of the cost, (indistinct) carries part of the cost and they bring them in, bring in associations to help them with consumer education, because they cannot reach nine provinces and everybody else on the ground. They use teachers, schools, churches, everybody else that they should as a channel, you

know, to roll out consumer education programs, because if they were to do it themselves they say it would cost them, cost hundreds of millions to run that program. And so what we are sitting here with is Corporate Communications, I mean if, what sort of budget would they have to do this and further than that what we need to do is, Consumer Education as number eight said is a core function of NAMFISA, it sits very close to the Consumer Complaints and we have the Regulatory Departments and these ones are the ones that are supposed to work together to develop the content for Consumer Education. Corporate Communication sits up here somewhere just a mouthpiece talking of whatever these people are saying and nothing else.

MODERATOR: Okay. Thank you very much number four. Then can we move on to the next item. Now suppose that you were in charge or you are in charge of NAMFISA operations, all operations, and could make one change that would make the two departments as a merger viable and efficient. What would you do? Suppose you are the boss of the operations and you would make one change that would make the merger viable, what would you do?

NUMBER 8: Number eight.

MODERATOR: Number eight, yes.

NUMBER 8: Because I said it ties up with Consumer Education being a core function and also because if you do Consumer Education well that the success thereof would make it, would

make, would render less complaints in. I mean we would minimise complaints and in that way, because at the same time even to market the institution people can say that I see NAMFISA is doing its work, you know because of NAMFISA I now first read my contract before I sign or I first take it to the lawyers or, you know, that sort of thing. On that basis I would make sure that Consumer Education is well-funded and also to work with the industry, because industry, these people (indistinct) with the industry, they complain about industry. So you must challenge that in that we are having complaints about A, B, C, what are you guys doing about this. Once you are able to sort these things out then fewer people will complain, but always it is not how much money you throw into education and whatever. At the end of the day it is about responsibilities of the individuals involved. And I think that is also a part of Consumer Education that people must be taught that you are responsible for your action. If you sign a contract you are responsible for that contract.

MODERATOR: Okay. Thank you very much number eight. Any other contribution from the others?

NUMBER 4: Number four.

MODERATOR: Yes number four.

NUMBER 4: I think to, in the current state that it is in, in the merge form if you want to make it successful or viable then

you will have to clearly delineate the duties for Consumer Education and duties for Corporate Communications even if it is within the same unit, whatever that is called, so that the Consumer Education is, has a very clear mandate and Corporate Communications has a very clear mandate regardless of how it is structured. That is the only way that you can make it viable, because further to what number eight said at the current stage where we are in Namibia and again going back to the comments of the (indistinct) literacy levels and levels of knowledge about the products that we radiate, the, what you will probably find more is that the more people become educated more complaints will be received and that will tell us that our Consumer Education is also working, because people who did not know and who could not complain before are now complaining, because now I did not know, I lost my pension, but I did not know. Now I am complaining, because I want to see somebody must do something about it. And that way complaints will probably go up initially and then you will see what complaints, what kind of complaints you are receiving and that will again inform the Consumer Education to say that where is it that we need to educate people. Maybe they bring wrong complaints. We need to educate them. They bring the right complaints we need to just increase it and just say okay, this is, we are doing good, because people

now know. So the separation is important in, within that merged structure to be viable.

MODERATOR: Yes, thank you very much number four. Any other contribution on this one?

NUMBER 2: Number two.

MODERATOR: Yes number two.

NUMBER 2: As I said earlier in order for us to see the visibility of Consumer Education there must be separate functions in terms of departments so that okay if they are saying that okay once the consumers are educated they will know their rights and complaints will reduce and also it will focus specifically on it's function like to educate the consumers. So because now it is dying out it might be okay for, in the long run it might be swallowed by Corporate Communication, so they must be separate in terms of functionality.

MODERATOR: Thank you very much. Anything else?

NUMBER 5: I do not know, I do not know whether number eight talked about the budget constraint, did you, is that what you spoke about?

NUMBER 8: I spoke about the (indistinct). I do not know what the constraints are (intervention)

NUMBER 5: Oh I think one of the, one of the whatever, one of the problems is that the Consumer Education is not, is not doing much of what it is supposed to do, it is also a budget

constraint or whatever whereby like this year they did not go to any show, because apparently there was no money. So if proper budgeting can be done that can also, you know, make them rich by (indistinct) much better, the general public.

MODERATOR: Thank you number five. Yes number four.

NUMBER 4: Number four's last comments. If we want Consumer Education to work, the one thing about regulation, because this is a regulation that we must understand is that the better educated consumer you have the better you can also (indistinct), because it serves as an additional, you know, if I have educated people, because I know I mean I do not need NAMFISA to really protect me, but if it comes to that I have also laid a complaint here and what the financial institution that I complained about to NAMFISA said was no, I cannot complain to NAMFISA, because I work here, it is a conflict of interest. An advocate sitting in South Africa telling me this. So I called him and I asked him if you are a police officer and you have been assaulted you should not go to the police to lay a complaint, where do you go. And then he kept quiet. And then the next day my money was paid out. I said why did you even go to school if he gave me reasons like that, you know. And this is the sort of thinking. It is a tool that we can use to have educated consumers we can do better. That is (indistinct).

MODERATOR: Okay. Okay, thank you very much on this line. Then we move on to the next item.

NUMBER ?: Now we are finishing.

MODERATOR: Ja, we are nearing the end now. Of all the things we have talked about, merging of the two departments, what do you think can be done to ensure successful integration of the two departments? We have talked more of the merging of the two departments is it not? So we are saying that what do you think should be done to ensure successful integration of the two departments.

NUMBER 8: Number eight.

MODERATOR: Number eight.

NUMBER 8: Given the fact that you say that is has been said (indistinct) that the functions of the two must be quite clearly delineated and separated I do not know if it makes sense to merge them. You can probably have an overall department of communication and part of that you have Corporate Communication as one arm and Consumer Education as the other arm, but both operate, not they fit a bit into each other, both have clear mandates that you are here to educate consumers, you get a specific budget, tell us what you want to do, is it road shows, go to TV and so on and (indistinct) accordingly. We do not necessarily look at the whole communication group and say that well why do you need so much while Corporate Communication does



not need that much, because those two have two different functions.

MODERATOR: Okay. Thank you very much number eight. Any other contribution? Yes number five.

NUMBER 5: I am just thinking, maybe, I do not know whether it is (indistinct), but what I am thinking is that can we not compare with other regulators the problems they are going through from their experience.

MODERATOR: You can.

NUMBER 5: So what can we do, what can be done to make the, to the merger like proper integration whatever. I think we should also (intervention)

MODERATOR: Ja, to make it successful yes.

NUMBER 5: Ja, we should, maybe we should also compare with other SADEC regulators that have merged, what problems did they experience and then we learn from them to do it properly, to make a proper decision.

MODERATOR: Okay.

NUMBER 5: It is just a suggestion.

MODERATOR: Okay. Any other? Maybe we move on to the, oh yes number on).

NUMBER 1: Maybe, maybe just one thing. I mean if integration of what has been done instead of separate (indistinct) as happening here then one needs to make an assessment of whether

in the assembling stage, state that this function will continue to do what Consumer Education is supposed to do. I am not so concerned about Corporate Communications. It is just there. I mean they communicate when they want to, do not communicate when they do not want to, but Consumer Education is (indistinct), I mean that is something that we need to do. It is not explicit in the mandate as number eight said right now, but it will be in the form that we have drafted, but nonetheless it is still currently a core function and it cannot be somewhere with something where it will not do what it is supposed to do. So if it has to be done then there must be a proper assessment done of what is required, what resources, will it work if we have these resources, both money and people, skills, knowledge, everything that we need for Consumer Education. That assessment must be and again experiences of other regulators if you take them, and not only one or two, but (indistinct), and then also our own unique situation as Namibia. I mean we have a huge country with a small population dispersed all over the place and I always refer to a consumer sitting at Opuwo. I mean this probably one of the farthest places that you can find. I was there in the South, they do not know anything. They do not even know that we are sitting here discussing their future at NAMFISA. They have no idea. They do not even have a cell phone, they do not have a telephone, but yet they are consuming financial services and

paying a little premium and once something goes wrong then the financial product is not there for them anymore. Somebody passes away and then they go to the office and say oh I am here to collect the funeral benefit. They do not know how these things work. No. So if, there has to be a proper assessment of what is needed, what is required to make that function prominent of Consumer Education.

MODERATOR: Okay. Thank you very much number four. May we move to the last one now and, but not least. If you meet the CEO of NAMFISA and he gives you one minute to say something about the merger what would you advise him? Maybe you meet him in the corridor or anywhere, then he tell you oh are you aware of the merger of the two departments and he gives you half a minute to say something what would you say to advise him. Yes number one.

NUMBER 1: I just want to ask something, but probably it is not the right time. I would have made a research. So these two departments, they were two separate departments which just managers, so the Corporate Communication, a manager without whatever and another one on its own. Okay.

MODERATOR: Okay, that was a reflection, but coming back to our point now, what would you advise if you are given one minute to say something about the merger. What would you say?

NUMBER 8: Number 8.

MODERATOR: Yes number four, oh number eight, sorry.

NUMBER 8: Number four go.

NUMBER 4: Okay. I would tell him to reverse the decision to put the two together for one reason and one reason only, that one the Consumer Education is a separate function, a core function and that Corporate Communications only needs to communicate about, but not control albeit two separate things.

MODERATOR: So you would tell him to separate them.

NUMBER 4: Yes.

MODERATOR: To go back to the old situation.

NUMBER 4: To what it was yes.

MODERATOR: Thank you number four. Yes number eight.

NUMBER 8: I would also most likely tell him to do the same and also, especially place a lot of emphasis on the importance of Consumer Education and what it would mean to the institution to be visible, because by educating the consumers you are visible, you are not going there as a non entity. You are going there and saying that me as the regulator of NAMFISA I am giving education of A, B, C so that whoever comes there or attends these courses would say ja, these people of NAMFISA were here and I did not know that you could actually do that or you had the right to do this and that, therefore someone, whoever, that person will pass this by word of mouth to somebody and say look ja, NAMFISA can do this for you or go there to NAMFISA. Therefore that (indistinct) would say the whole of Corporate, of

Consumer Education is very important. The Corporate Communication does not really need to be a department, because in a sense that you communicate when you want to, you do not have to. Some, someone can say something nasty about me in the newspaper, you do not have to respond thereto (indistinct). I am not going to respond to every allegation laid about NAMFISA. No-one forces you, but on Consumer Education it is a must. We do not have a choice.

MODERATOR: Okay. Thank you very much number eight. Any other contribution? What would you tell the CEO? Number two.

NUMBER 2: Number two. I would tell him the same, to separate the department and not really like on that high level, but the department so that we see the visibility of Consumer Education. At this moment it is dying slowly and also he must be injecting more money in Consumer Education, because we need the consumers there to know what NAMFISA is and what their rights are.

MODERATOR: Thank you very much number two. Number one.

NUMBER 1: Probably also I can confer with the other suggestions of separation and I am going to tell him that Consumer Education is supposed to be actually the leading department in the whole institution, because a well-informed nation it is quite, it is a rich nation. So it, the, so probably it has just joined to be leading, but now from the look of things it is the least in the whole institution.

MODERATOR: Okay. Yes number five, what would you tell him, the CEO? If you had one minute to tell the CEO about the merger what would you advise him?

NUMBER 5: I do not know why he did it so I will not be a partner to that. (Indistinct).

MODERATOR: Okay. Alright. So I think so far so good and then lastly the last one is that we have talked a lot about merging and so forth and so forth. Is there anything that you might want to say which you might have omitted in this discussion?

NUMBER 1: Probably it is (intervention)

MODERATOR: Yes.

NUMBER 1: Maybe probably this is not part of the (intervention)

MODERATOR: The recording.

NUMBER 1: the, what are the (indistinct) question.

MODERATOR: Oh okay.

NUMBER 1: What, as it was said already, what was the reason of making the two and probably is it as speaker number five said something of seeing there maybe to make a research on how the other countries or other institutions are doing. Was it really, is it, was it really proper to merge the two? Is it only those two departments that have to be merged? Are they the ones that are working hand in hand? Are they more close or they were merged, because they were, both of them they were lacking

manpower or all those questions. I think maybe we have just to make a research.

MODERATOR: Okay. Yes number four. Thank you number one.

NUMBER 4: If I can venture to answer that, but I think, I do not know how peoples' minds work and how they feel. Thinking is something that needs not to be taken lightly. And the thinking that is going behind this is probably to say that Corporate Communications are, it is just communicating, is it not, after all, just communication. What did this guy do? He goes out there and he communicates with people (intervention)

NUMBER 5: To keep it in.

NUMBER 4: No you are not supposed to look at it. This is confidential. (Indistinct). Is that the communication aspect was taken into, in both of these functions and (indistinct), but why is it separate, put them together, both of them communicate. All of us communicate at NAMFISA. Regulatory Department is also communicating in their own space you know, because every regulatory letter or supervisory letter does not go through Corporate Communications, it goes to the department straight to the (indistinct) institution. So that is where we do not need Corporate Communication. So there is a certain function for Corporate Communication so I think it was the communication aspect that was taken and not the rest of what was under

Consumer Education. So they just need to be separate and we need to focus on educating our consumers.

MODERATOR: Thank you number four. Any other contribution? Now that if we do not have any other contribution it is my single honour and on behalf of Mr Naanda to thank you very much for taking part in this focus group and want to assure you at the same time that the outcome of this discussion or the research will be communicated to NAMFISA and to, they have to see what the recommendations for Mr Naanda in this regard with the study and I know it will benefit both the organisation as well as the scholar. So please be assured of my highest consideration and I thank you.

NUMBER 5: Thank you.

MODERATOR: Thank you very much. Okay.

#### END OF FOCUS GROUP ONE DISCUSSION

#### **FOCUS GROUP TWO**

MODERATOR: Morning ladies and gentlemen once again and welcome to the focus group. Now the first item, we know that we have merged the Consumer Department, Education Department and the Corporate Communications Department, is it not, to one. So maybe before we go into detail into the merger maybe if we would hear from you your experiences either in the Consumer Education



Department or in the Corporate Communications Department before the merger. What was your experience in that? Maybe in other words how was, what were, what you were actually doing in the department before the merger.

NUMBER ?: We are not in the department.

MODERATOR: Yes.

NUMBER ?: I think she is the only probably person in, none of us in that department.

MODERATOR: None of you are in that department. She is the only one in (intervention)

NUMBER ?: No actually, no I thought she was. None of us are in that department.

MODERATOR: But you have heard of the Consumer Education Department.

NUMBER ?: Yes.

NUMBER ?: Ja.

MODERATOR: You are aware of the Corporations Department, Corporate Communications Department. From your experience in the organisation what do you think these departments are all about?

NUMBER 1: I think the (intervention)

MODERATOR: This is number one.

NUMBER ?: One.

MODERATOR: Yes. Yes number one.

NUMBER 1: That is not really my name. No, I think the challenge is that personally I, from a distance, could pick up was that there was no clear demarcation of who is to do what. And this ended up in some functions or some objectives that was on the scorecard remained dormant, because of that (intervention)

MODERATOR: If you can for the purposes (incomplete)

NUMBER 1: Ja, I said some objectives on the scorecard remained unattended to, because of the, that confusion on who was to do what. And that was the one challenge that I, that I picked up when the two departments were still operating as separate entities or divisions for that matter.

MODERATOR: Okay. And from others, what is your experience of the two developments and their functions?

NUMBER 2: Maybe just to add on to what number one has said.

MODERATOR: Yes.

NUMBER 2: The two departments were initially one. It was only one department. I do not know at that time what it was called, but, and then they decided to split them. Now when they decided to split them I think there were difficulties in the split. It was not quite clear what to put where and I guess that is why eventually in the end as well they decided to put them back together, but, and the unfortunate thing, I do not know if it is unfortunate or fortunate, is that when they were initially one

department when they were split the person who headed up that one department also left. So we only had one, the, only the Consumer Education was actually functioning and when they recruited somebody for Corporate Communications they also then shortly thereafter decided to merge them back again which, so they did not really sort of simultaneously exist, because the other one was vacant when this one was filled and when this one was filled the other one was either disbanded or did not exist.

NUMBER 5: If I may add to number two.

MODERATOR: Thank you number two.

NUMBER 5: Can I add to that (intervention)

MODERATOR: Yes number five.

NUMBER 5: I just want to add a bit there. What number two mentioned is that also when they merged them or split then Consumer Education was only run by, only had one person and Communication then wrapping two people in one person, so even though they were together they were separate, but were run by individuals and that Consumer Education was I think like therefore almost a year or two being alone.

MODERATOR: Okay.

NUMBER 5: So now I, ja.

MODERATOR: Okay, thank you number five. Yes number four.

NUMBER 4: I just from my experience through the years was that Corporate Communication was there, but very silent. I think it

was also establishing the department everything. Consumer Education was from day one very active. It was well-known and my personal experience with the merging was that Consumer Education died. Currently there is Corporate Communication, but still it is not that active as it is supposed to be, even the staff (indistinct) now, it is still not what it is supposed to be, but Consumer Education it really died when the (indistinct) of two departments.

NUMBER 3: Maybe just to add onto number four.

MODERATOR: Yes number three.

NUMBER 3: With regard to Consumer Education dying off it, you know, when the department was created I also noted really quite a lot of activity nationwide literally and then I do not know what happened, whether it was possibly funding, but it just went quiet up until basically now. The only thing that is currently just still running is the Consumer Education Bulletin, but everything else just went totally quiet.

MODERATOR: Thank you very much number three. Yes number five.

NUMBER 5: Number five. Oh ja, I am going to add to number three. It is unfortunate that it happened, because in the past we had the Windhoek show, education-wise Consumer Education people would get to know, learning more about NAMFISA. It is no longer there. All the shows, whether it is Ongwediva or Okakarara and the public out there they were more familiar with

NAMFISA as to what are the happening, what is happening at NAMFISA, because Consumer Education then was also educating the public about the financing, how do they say, what should they do and what they should not do when it comes to reckless lending and so forth. So maybe, my opinion, going back to merging as part of the together with the con, what is it, the Corporate, I do not think it is a good idea. I obviously think that it should rather remain the way it is, because so that the voice could be heard again. Even though they are together or they are planning on to be merging somewhere, somewhere there is miscommunication, maybe who has to do this and who has to do what, but if you take them back the way it was I think it will be a progress for, a way forward, a better progress for NAMFISA in terms of educating the public out there.

MODERATOR: Okay. Thank you number five. Yes number six.

NUMBER 6: Okay just to add on what she is saying about, I mean number five is saying about the Consumer Education dying out. I think as a nation we still have a long way to go, because people out there think NAMFISA borrows people money. Ja, I get those questions a lot. So I think we probably still have a long way to go and it would be good if it was more active before it was merged for it to be separated, because we still have a lot to do. I do not think we are at a stage where we can actually kill out the Consumer Education (intervention)

MODERATOR: Okay.

NUMBER 6: yet.

MODERATOR: Thank you number six. Any other contribution? Yes number one.

NUMBER 1: Just to add to the discussion. The one issue that I also had a concern with was the timing of the merger itself. For me you had a department I was running which had projects, in the pipeline if I may call it, which was led by a person who was appointed to head that, those projects and all. And suddenly you merged it into another department with another person who had to take over then with the result being that even though the person might pick up the projects the other person was already done with it, so continuity thereof would have been smooth if you had left it with the other person, but now you had to appoint or to give it to another person. Consequently the person who was also heading the, that department was appointed away from, you know, the support function they call it, he was given another department. So that continuity was a bit also affected in the process there.

MODERATOR: Okay.

NUMBER 3: Maybe (intervention)

MODERATOR: Yes number, thank you number one. Yes number three.

NUMBER 3: Maybe also just, just to add to the discussion, I do not think it is so much so the individual, I think funding plays

a very imperative role as well, because irrespective of the divisions being merged or separated if there is no funding it does not matter, it just will not run as it used to run, because while they were separated funding was taken, maybe minimised or taken away and it died out. Now they merged funding is still not there. We will still not hear of Consumer Education as it used to be if funding is not brought back into the picture, because only with funding can respective directives actually be implemented, whether merged or separate. And I also just wanted you know, because number two mentioned something about the different, the different, with regards to the different functions and how either merged or brought to, merged or, you know, divided these different functions were not very clear. So whether it is merged or separate when the right funding comes in it is also a possibility that as they clarify each function, you know, progress can actually be maintained.

MODERATOR: Okay. Thank you number three.

NUMBER 2: Number two.

MODERATOR: Yes number three.

NUMBER 2: I just want maybe to come in, because specifically in this case even before the merger it was not *per se* a matter of funding, because the department actually had, what do you call it, surplus for the year. So it was not, the activities did not die out of funding, the activities I think died out, because

priorities changed. There was a decision taken to create a Consumer Education Department to place an emphasis on consumer education and to make sure that the activities are taking place and there was quite a lot of investment, there were surveys conducted, there were materials developed, there was quite substantial funding provided for the department, but somewhere during, I think this department existed for two years or is it three years, it did not exist for long, so then the focus changed, I think Consumer Education was then seen not to be one of those things that we need to focus on anymore and even before the merger the activities were stopped, but it is not because there was no money, it is just I think it was a change of focus, because the money was definitely there.

MODERATOR: Thank you very much number two. Maybe as we proceed maybe it will be important if we can highlight some specific functions of the two departments. Maybe we will start with the Consumer Education Department that if you can tell us their major functions just briefly, maybe one or two to say the major functions of this department is supposed to be this, this and that and then we will move to the major functions of the Corporate Communications Department so that we know what each department was doing before the merger. I know you are not from those departments, but we just, we can have an idea.

NUMBER 2: I can (intervention)



MODERATOR: Yes number two.

NUMBER 2: try. Consumer Education was focused on educating consumers on products and their rights. At least that is what I was seeing. That was what (intervention)

MODERATOR: A major consumer.

NUMBER 2: what they were doing.

NUMBER ?: Increasing awareness.

NUMBER 2: Ja, increasing awareness, but on, my understanding of what Corporate Communication is supposed to do, which I am not sure if they do it, but what Corporate Communication is suppose to do it is actually supposed to be focused on sort of creating an image for NAMFISA out there and managing that image for NAMFISA and also managing the interaction between NAMFISA and its other stakeholders, be it the regulated sector, be it the Ministry, but they are NAMFISA's voice and Consumer Education is supposed to educate their consumers on these are the products, these are your rights, this is what you do if something is not coming right. That to me would be what should the rule, what the rule should be of the two.

MODERATOR: Okay. Thank you number two. Anything other contribution on that? Yes number eight.

NUMBER 8: Ugh.

MODERATOR: Ja, we are not using names, you have come in (intervention)

NUMBER 8: Thank you.

MODERATOR: so we have quoted everyone. You are welcome.

NUMBER 8: Ja, I think that NAMFISA'S main role in function in terms of the NAMFISA Act is to make sure that the consumers are (indistinct) and one of the ways in which we performed that actually was to make sure that we made the public aware of their rights, because it (intervention)

MODERATOR: So that is the Corporate Communication (intervention)

NUMBER 8: Ja, the Consumer Education.

MODERATOR: Oh it is the Consumer Education.

NUMBER 8: Consumer Education yes.

MODERATOR: And the Corporate (indistinct) okay.

NUMBER 8: Yes, that to me was a very important role so I am not, at the moment I think it is, it was not getting the priority like she said the focus maybe shifted a little bit, but with the Corporate Communication I see that as a mouthpiece of the, any organisation, because that is where you do your corporate branding, you know you can make (indistinct) in the media of who you are, there is an issue, if there is things said against the company you will find out, you give media releases and all those things.

MODERATOR: Yes.

NUMBER 8: So for now I think the two are a bit mixed, but they are completely different.

MODERATOR: They are completely different.

NUMBER 8: Yes.

MODERATOR: Okay. Any other contribution?

NUMBER 3: Maybe if I can contribute.

MODERATOR: Yes.

NUMBER 3: So Consumer Education is focusing mainly on the stakeholder most especially the client of nonbanking financial services and then Corporate Communications would be more obligated to focusing on the company itself. And ja, a merging of the two it really, it does change the focus.

MODERATOR: Okay.

NUMBER 3: It could actually become very, very biased and confusing later on.

MODERATOR: Thank you very much number three. If you may allow me we may proceed to the next item. I want you to think back over all the years that you have been working in NAMFISA and tell us your memory about the similarities or dissimilarities of the services provided by those two departments. Just one or two, not more than that.

NUMBER 1: The similarity is that they are both communication.

MODERATOR: So similarity is that they are both communication.

NUMBER 2: Yes.

MODERATOR: Okay, thank you number two. Any other, yes number eight.

NUMBER 8: I think they both use the media as the platform to reach out.

MODERATOR: So (intervention)

NUMBER 8: That is the only common thing I see between the two.

MODERATOR: Okay, thank you number eight.

NUMBER 5: The both, number five, okay.

MODERATOR: Yes.

NUMBER 5: They are both to, hopefully, to educate the public out there. They communicate what number eight has just mentioned.

MODERATOR: Okay. Thank you number five. Any other contribution on the similarities/dissimilarities? Okay, given the discussion we have started so far I also want you to think back over the past year of the operations, not even past year, the merger started in April is it not? Which means think back over the past eight months there and tell us whether the merging of the two departments was the best option. Just tell us, you know, just think back. We have been examining what happened before the merger is it not and they merged and we want you to look back into that period and then just tell us was the merger of the two departments a best option. What do you think?

NUMBER 5: Okay.

MODERATOR: Yes number one.

NUMBER 1: You see for me to provide an insight into that I need to have other supporting information that I do not have. With that I mean I need to see what is it that they have (indistinct) for me to be able to comment to the (indistinct).

MODERATOR: Ja.

NUMBER 1: In absence of that it will be very difficult for me to comment on that score.

MODERATOR: Ja, thank you very much number one. We were saying, you know, in our discussion, we are trying, we try, we opened it by looking at the functions of the two departments and how they have been performing and so forth and we moved into the merger. Now we want to see if this department was doing this and this was doing this and these are similarities and dissimilarities. Is, was it a best option for the company to bring the two departments together? It is like, ja, this is where we are now, trying to find out. So that is why I am saying I want you to look back at the past year or eight months after the merger and tell us do you think the merger or the coming together, combining of the two departments was the best thing to do by management.

NUMBER 5: If I am (intervention)

MODERATOR: Yes.

NUMBER 5: Number five.

MODERATOR: Number, number five, yes. So welcome number nine.

NUMBER 9: Thank you.

MODERATOR: We are using coding.

NUMBER 9: I understand Sir.

MODERATOR: Okay. Okay number five.

NUMBER 5: If I understand the question properly I would say the merging was not good for the reason that then the Consumer Education was speaking out. Now I could say they are voiceless. The activities that they were conducting then somehow is being minimized or not existing at all and as to the other department maybe the activities that they are conducting they are not doing as broad or as, they are not reaching everybody as they should have been the way that Consumer Education, when it was on its own, was doing. The people do not know what is really happening.

MODERATOR: So was it best option or what?

NUMBER 5: I would say it is not the best option.

MODERATOR: Thank you number five. Yes number three.

NUMBER 3: I concur with number five. I also do not think it was the best option. I personally feel that all parties concerned are being, you know, it is just a dis, I do not know if the terminology is right, a disservice to everybody concerned. The person that has got to run this merged is really split, you know, because it is not focused. The company at

large is also being disserved, because if you do not have a focus on that the functions become, you know, confused and so on and then there is no clear cut communication pertaining to, you know, also the stakeholders at large that need to be included by the respective divisions.

MODERATOR: Thank you number three. Yes number four.

NUMBER 4: I also feel the merger was not a good idea. For one I think they are understaffed currently also to fulfil all duties and definitely Consumer Education became silent and Corporate Communication still are in the growing process, they are not there yet. So I think additional activities and job to perform, it, they are not equipped to do it.

MODERATOR: Okay. Any other contribution? Yes number one.

NUMBER 1: I would beg to differ with the group on that one. I would not say the merger was not a good thing. Probably the execution of it and the planning that went into it was not properly carried out and then the, and then the whole process not being good.

MODERATOR: Okay, thank you number one. Yes number two.

NUMBER 2: I just want to add something else. I would actually think that from, just from a functional point of view it will probably not, Consumer Education is much more closer related to other areas than Corporate Communications and it would probably fit in much better in another area than in Corporate

Communications. And that is why to me I would think it was really not the best option. I think it was simply an issue of it is a communication issue, but we did really not think about the functionalities of it. And also it will, it is actually quite a lot of confusion and you might struggle to differentiate your marketing message from a contact that comes from Corporate Communications with your education message that come, that should be focused, that should not be aimed at promoting NAMFISA if they are coming from the same mouthpiece, but for me if I were to merge Consumer Education with something I would have probably merged it with Complaints, because they are much more related. They are both consumer focused and they can actually benefit from each other, because there are things that you get from complaints that you can use in Education and there are things that you do in Education to assist your Complaints Department and it comes, if it comes from the same voice it is all said in the same context. So I would have said I would rather have merged it with Complaints than with Corporate Communications.

MODERATOR: Thank you very much number two. Yes number nine.

NUMBER 9: Yes, I would also just really want to echo what number two has just said. I also feel this Corporate Communications Consumer Education for me are two distant things and merging them will blur the distinction between the two of



them. You cannot quite distinguish when you are sending out, like she said, a Consumer Education message and a Corporate Communications message. And that she also indicated it would have been a better option to merge it rather with Complaints, because even if you look at other jurisdictions where they usually have Consumer Protection, that is where they talk about Consumer Education and that is also where they talk about Consumer Complaints. I have also seen some jurisdictions where they have it together, Corporate Communications and Consumer Education, but I have not see that a lot. Most of the other jurisdictions really, if they have the two of them together it is usually with Consumer Complaints. And also like she indicated there is just not enough staff also. So the same staff that needs to attend to Corporate Communications is the same staff that needs to attend to Consumer Education and with Consumer Education as the structure was previously they were already struggling in terms of staff and then a person was seconded to that department and then there were two people that were struggling with Consumer Education, now you have two people that are doing Consumer Education and Corporate Communications. So I also do not think it was really the best move.

MODERATOR: Thank you very much number nine for your comments. Any other comment which, if I may ask, okay yes, you want to say something.

NUMBER 9: Ja, I also just think merging the two also it shifts the focus and it will, it might, to some it might look like you do not perhaps think maybe Consumer Education is important enough. You lump it together with Corporate Communication as if it is just another platform to talk, but really for me it is a very powerful tool and it really loses focus and meaning when you put it together with Corporate Communications.

MODERATOR: Okay. Thank you very much number 9. Yes number three.

NUMBER 3: Maybe I might contradict what I have commented on earlier, but just as a thought maybe the organisational structure pertaining to Consumer Education, Corporate Communications, if possibly that could also be looked at there could also be a possibility to maintain the merger if that could maybe be changed. Ja, I just wanted to throw that in.

MODERATOR: Okay, thank you number three. Any other contribution on the, on this merger? Okay, we will move on to the next item. Suppose that you were in charge of the operations of NAMFISA and could make one change that would make the two departments viable and efficient, what would you do? I repeat again that suppose that you were in charge of the operations, that is the whole operation of NAMFISA and could make one change that would make the two departments, the merged departments, viable and efficient, what would you do.

NUMBER ?: Split.

MODERATOR: You are the boss of operations and you know there is that merger. What will you do to make only, you can make one change to make them efficient and what (intervention)

NUMBER ?: Not merge them.

MODERATOR: and viable, what would you do? Yes number nine.

NUMBER 9: I think based on what I have said already the answer would be obvious. I would obviously split them or not have merged them, but on the other side I would also think of allocating sufficient budget to Consumer Education, because I think Consumer Education also suffers in terms of the budgetary allocations.

MODERATOR: Thank you number nine. Yes number four.

NUMBER 4: I will definitely equip them with more staff.

MODERATOR: That is all? Thank you number four. Any other contributions? Yes number (intervention)

NUMBER 6: May I just add (intervention)

MODERATOR: number seven.

NUMBER 6: No, number six.

MODERATOR: Oh six ja.

NUMBER 6: Okay just to add, it is the same thing they said, I think it is to allocate more funds, because, okay even though Consumer Education has silenced out a bit I think if there are

funds something can be done in terms of staff and the activities that they can do to carry out the Consumer Education function.

MODERATOR: Okay, thank you number six. Yes number five.

NUMBER 5: Ja, I am hope, ja, and maybe to cut the restriction which they had before of certain activities they are no longer allowed to conduct. If that would just be allowed then maybe (incomplete)

MODERATOR: Okay number five. Number two.

NUMBER 2: I would put somewhere, I would put Consumer Education somewhere closer to Supervision. I would not have it where it is currently placed in the structure, because if you see where it is currently placed in the structure it is quite an evolved process for any input to actually filter through to Consumer Education, because when it comes to Regulatory Departments we have got (indistinct) forms as well. So I would put Consumer Education in, I would not put them in the CEO's office. I believe they do not benefit from the rest of the organisation and were not harnessing our resources properly when they are there, because they are so far removed from the day to day operation which actually, from which they should be getting their leads on how to educate people from, on. So I would rather move them somewhere closer to Supervision.

MODERATOR: Okay. Thank you number two. Any other contribution? Yes, number (intervention)

NUMBER 8: I think I (intervention)

MODERATOR: eight.

NUMBER 8: will still go back to my point where I said that that is one of the core functions (indistinct) is protected and if you put it together where it is sitting now in the office of the CEO and I really want (indistinct) attaching to it, for me I would equate it to any supervisory division, because that is one of the big areas that we need to focus on until such a time that, but as the country is right now people still need that information. We are still far ahead you know, so we need to give it the input it deserves, we need to give it the funds, we need to get more staff there and probably get supervisory fundings more involved, because they understand what is going on out there in the (indistinct). You know, other than putting it in the CEO's, it puts a bit of restrictions and ja, so it makes the job harder for the person that has to do the work now.

MODERATOR: Okay, thank you very much number eight. Any other contribution? Yes number three.

NUMBER 3: I would, pertaining to the question that came out, I would, as they are merged, I would just suggest bringing in obviously enough staff, changing the organisational structure pertaining to that. An example having a GM Communications splitting Corporate Communications from Consumer Education and in that split also add on staff and then, because there are

always other forums and ways where Consumer Education can still infiltrate from the respective departments and so on, regulatory departments, and still also get information that they would need from the Supervisory or the Complaints Department. Ja, that would probably be my thought.

MODERATOR: Okay. Thank you very much. Do you have any other contribution on this item? Okay, if not we move forward. Now of all the things we have talked about, the merging of the two departments, what do you think can be done to ensure successful integration of the two departments put together? What do you think could be done? We have talked a lot about the merging, is it not? So what do you think could be done to ensure successful integration of the two departments coming together so that we start operating nice? Yes number eight.

NUMBER 8: Well beef up the staff, because it is a lot of work for Consumer Education. Sometimes we need to do research and, you know, putting together the materials, the travelling into regions, so if, the way it is now I think there are only two people. So that is not enough.

MODERATOR: So you want more.

NUMBER 8: They must have more people in that department and increase the funding.

MODERATOR: And increase the funding.

NUMBER 8: Yes.

MODERATOR: Thank you very much number eight. Any other contribution? Yes number two.

NUMBER 2: If we were to keep them together I would say that what number three suggested would actually be the optimal use, because the risk of having it as it is now is that you have the head of the department who has his strength in one field and when that happens, we have actually seen that with the division, is usually that person will then focus in their area of strength and the area that they are not strong in will suffer as a consequence. So probably it would be to place the functions of Consumer Education and Corporate Communication on a par level somehow, because if you put one under the other, the head, whatever the strength is, will favour that area instead of the other one.

MODERATOR: Okay, thank you very much number two. Any other, (intervention)

NUMBER 1: Ja I think (intervention)

MODERATOR: Yes number one, thank you.

NUMBER 1: very good, all of it has been said, we said already about the funding of it and the staffing of it and if we have to maintain the status quo as it is right now I, you see with the, even with the printing of our Consumer Bulletin right now I understand from the editor's note up to the last the CEO is involved in it. Somehow he has to change or his, air his

opinion into it and you know when you draft a consumer bulletin like that one you have got timeframes. Now the CEO has got his own, you know, schedule of things, meaning that that thing get (indistinct) perhaps. Maybe if somehow you give it that, I want to call it for a lack of better word, to (indistinct) or to, you know, to do some of the things without the office involvement.

MODERATOR: Okay. Thank you very much number one. Any other contribution? Yes number three.

NUMBER 3: Going forward at this point would necessitate that, I mean that people sit around a table and start brainstorming, you know, the best way forward, because a lot of heads can actually add quite a lot of value to this and that other, maybe something similar with regards to other departments, possibly a survey or so also be conducted, an internal survey, just and maybe an external one, if funding allows, just to allow opinions to come out and advice or suggestions to come out and this will really allow, you know, more information coming out in order to see what will best work so that one person's influence and input into everything is taken out, because it will, Namibia is, ugh NAMFISA is larger than any, you know, individual present here and we need to take that into cognisance, because we do not just serve the two million people in Namibia, you know, it is the entire SADEC region, Africa at large and then the world that we also need to take into cognisance.



MODERATOR: Thank you very much number three. If I may ask, maybe we are almost at the end of our session, the, this process of the merger, were you involved or were you consulted as employees, ja, in the merger.

NUMBER ?: No.

NUMBER ?: No.

MODERATOR: If you can say it we will (incomplete)

NUMBER 5: No we were not.

MODERATOR: That is number five. Thank you.

NUMBER 8: I just picked up a call one day and I was looking for somebody that used to be assistant to (indistinct) and I was told oh I no longer work there, I am now with, so I mean we did not know.

MODERATOR: Thank you (intervention)

NUMBER 8: even after non-one was told.

MODERATOR: Thank you very much number eight. Yes, any other?

NUMBER 3: I do not even think some of the people involved in the departments knew.

MODERATOR: Thank you very much number three.

NUMBER 4: The first time I heard about it was an e-mail month after (intervention)

NUMBER 1: Ja (intervention)

NUMBER 4: to inform us this is (intervention)

NUMBER 1: about the merger.

MODERATOR: Thank you very much number 4.

NUMBER 9: I think the answer is probably going to be the same from all of us. I think we were all not involved, nobody was informed. Some of us just had the benefit to know, because we were probably much closer or working closer to the people involved so we knew when it started, but it is not because it was officially announced to the official involved.

MODERATOR: Thank you very much number (intervention)

NUMBER 9: Nine.

MODERATOR: Nine. Okay, now before we finish, if you have met the CEO in the corridor, the Chief Executive Officer, and he tells you that he has got one minute for you to say something about the merger what would you tell him, advise him?

NUMBER ?: Undo it.

MODERATOR: If you have the opportunity to meet the Chief Executive in the corridor and he stops and tells you that he has got one minute for you, you can just say something about the merger of the two departments, what would you advise him? Can we hear at least what would you advise him?

NUMBER 9: Nothing we have not said already. I would basically tell him either he split it, have proper focus on Consumer Education or if he has to keep it there, like the colleagues have said earlier, bring the necessary capacity for someone that

will specifically focus on that that has knowledge on that subject so that it gets the importance it deserves.

MODERATOR: Okay, exactly one minute.

NUMBER 8: Eight.

MODERATOR: Thank you number nine.

NUMBER 5: And number five says to brainstorm a bit further, get the people involved and hear ideas from different people.

MODERATOR: Thank you number five.

NUMBER 6: He also needs to convince the board probably to increase the funding, because I am sure funding also has something to do with the Consumer Education activities slowing down.

MODERATOR: Thank you number six. Yes, can we hear? You are all given chance, one minute to say something.

NUMBER 1: I will tell him to reconsider and then explain why he needs to consider if he gives me more than one minute.

MODERATOR: Thank you number one. Yes number two.

NUMBER 2: I would tell him to rather have a Consumer Department which will be our outwards consumer facing department which will have Consumer Education and Consumer Complaints to create focus.

MODERATOR: Thank you number two. Number three.

NUMBER 3: One minute is too little time to sit and tell him exactly, you know, what to do and how to do it. So that minute I will utilise to tell him that in the presence of many advisors

there is wisdom. So it would be, I would really highly recommend and advise that he, you know, really looks into, what my colleague number five said, really brainstorming, getting more opinion, hearing more voices before deciding.

MODERATOR: Thank you number three. Yes anyone else (indistinct).

NUMBER 8: No, I would say (intervention)

MODERATOR: We are (indistinct).

NUMBER 8: I think that the focus is a bit shifted and he will have to relook at the matter and probably consider, if he has, if, because he has the discretion to, at the end of the day, so I will tell him if he wants to go with the status quo then he would rather get some dedicated personnel and increase the funding although that is going to be very difficult, because you are talking about this one single department getting so much money. So that is going to be difficult in terms of convincing the Board that, you know, it should, because now you combine, so you do not, you probably saw less, what, (indistinct) importance to it, but it should be accorded the money and the resources that it deserves.

MODERATOR: Thank you very much number eight.

NUMBER 8: Eight.

MODERATOR: Okay, I think we have exhausted or is it not?

NUMBER 4: I would tell him that if he looked at the statistics or the performance of that specific department it will explain to himself that it was a bad choice and needs to be (indistinct).

MODERATOR: Thank you very much number four. Okay, now that we have talked a lot about merging or not merging the departments, the two departments is there anything else that you might want to add in our discussion? Is there anything else you want might to add related to the merger? We have talked a lot about that, is it not? Is there anything else you might want to add?

NUMBER 8: I, for me I think at the end of the day he is the man accountable for these decisions so whatever NAMFISA is, so he has the discretion in deciding how he perceives things, but sometimes, like she said, you know, with (indistinct) wisdom it is not to listen, I know he is one person who likes to walk around and talk to the people, he probably, I do not know if they really consult him, maybe it was an (indistinct) decision they discussed and whatever, but at the end of the day if you are really concerned about the public interest some of the things you need to consult, you know, and look at the things you had, what is it, the evidence or whatever you have in front of you, because if you look at the performance of Consumer Education today compared to what it was a year ago really I mean I do not see it, I do not see how it is going to be a success

unless he brings in the people that are really dedicated for that so that we will prove that it was not the best decision. It is fine, it is ja, for me it is a core function and it must be given the resources, the time and the staff, whatever does it need. It is a very important role for NAMFISA. And putting it there I think it is a bit, you know, you are frustrating that function.

MODERATOR: Okay. Thank you very much number eight. Anybody else with anything else to add into our discussion?

NUMBER ?: No.

MODERATOR: We are happy (intervention)

NUMBER ?: Yes.

MODERATOR: with our discussion. Ladies and gentlemen, it is my single honour to thank every each one of you on behalf of Mr Naanda for participating in this focus group and I assure you that the outcome of the write up you will have a hand on it and I hope it will influence decisions and maybe lead to better decisions and turn around in the organisation. I thank you all.

END OF FOCUS GROUP TWO DISCUSSION

## **APPENDIX 4: UNAM CONSENT FORM**