

**SPIRITUAL INTELLIGENCE,
THE UNDERPINNING OF LEADERSHIP
IN INDWE RISK SERVICES:
A CASE STUDY**

by

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A field study

submitted to the UFS Business School in the Faculty of Economic and Management
Sciences in partial fulfilment of the requirements for the degree

MAGISTER IN BUSINESS ADMINISTRATION

at the

**UFS BUSINESS SCHOOL
UNIVERSITY OF THE FREE STATE
BLOEMFONTEIN**

SUPERVISOR: PROFESSOR M. J. CROUS

20 November 2014

Declaration

I, Adriaan Daniel Pieter de Villiers, declare that this research is my own work and that it has not been submitted before for any degree or examination at any other University.

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Signed

.....
Date

Acknowledgements

The New Revised Standard Version translates Psalm 23 as follows: “The Lord is my shepherd, I shall not want. He makes me lie down in green pastures; he leads me beside still waters.”

For the last two and a half years, my life’s journey passed through the Business School of the Free State University. When I reflect on this period, it has been a learning journey that has left me enriched and full of gratitude. Therefore, I want to express my gratitude to the following persons who played a leading role in my transformation during this period.

Firstly, to Prof. Helena van Zyl, The Director of the Business School; thank you for some of your statements that made me think twice.

Thank you to every lecturer for the passion with which you present your subjects. Thanks to my fellow students. Each one of you is special. I have learnt something from everyone.

Thanks to the administrative personnel: Elvira Oberholzer, Edna Cox, and Maquida du Preez and the library personnel: Hesma van Tonder and Esti Pretorius. Your support and service was excellent.

To my supervisor Prof. Tienie Crous; thank you for keeping me on track with your comments and insights. It is appreciated.

My gratitude to Dr Luna Bergh and Irene van Schalkwyk, the proof-readers, cannot be expressed in words. You have done an excellent job. Thank you.

I do not know how to thank the Mostert family, my hosts when I was at Bloemfontein. Thank you for your hospitality. I really feel part of your family.

Thanks to Japie Benadé and Louis de Villiers for their friendship and conversations during this time.

Prof. Pieter de Villiers, thank you for your blogs and spiritual guidance.

This field study was conducted in the environment of Indwe. Thanks to the interviewers Jacques Jordaan, Shoki Motau, and Christelle Swart for your time and contribution. Thanks to Giel Muller who granted me permission to do the study in this environment. If there was any doubt whether there is a something like spiritual intelligence, your leadership proved me otherwise.

Thanks to my family - Maresa, P.G. and Doré for your support and patience with me during this time; and our Yorkshire terrier, Gigi, who changed my view of spirituality and loyalty.

Lastly, to Be-er, the Creator, for giving life in abundance and being the inexhaustible source of compassion, peace, and wisdom.

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List of abbreviations used in the text

| | |
|---------------|--|
| Alacrity | Alacrity Financial Services Limited |
| BA Hons | <i>Baccalaureus Artium Honores</i> |
| BSC | balance scorecard |
| CA | Chartered Accountant |
| CCMA | Commission for Conciliation, Mediation and Arbitration |
| CEO | Chief Executive Officer |
| CFO | Chief Financial Officer |
| CSR | corporate social responsibility |
| DBA | Doctorate in Business Administration |
| Dr | Doctor |
| EQ | emotional intelligence |
| Exco | Executive Committee |
| <i>et al.</i> | <i>et alii</i> ; and others |
| FFMQ-SF | Five Facet Mindfulness |
| HonsBCompt | Honours Bachelor's degree in Accounting |
| Hoskens | Hoskens Insurance |
| HR | human resources |
| IQ | cognitive/rational intelligence |
| Indwe | Indwe Risk Services or Indwe Broker Holdings Group Limited |
| IoDSA | Institute of Directors in Southern Africa |
| INSETA | Insurance Sector Education and Training Authority |
| ISIS | Integrated Spiritual Intelligence Scale |
| IT | information technology |
| JSE | Johannesburg Stock Exchange |
| King III | King Report on Corporate Governance for South Africa 2009 |
| King Report | King Report on Corporate Governance for South Africa 2009 |
| Ltd | Limited |
| MBA | Master on Business Administration |
| MD | Managing Director |
| MI | multiple intelligence |
| MLQ-5X | Multifactor Leadership Questionnaire |
| MTh | <i>Magister Theologiae</i> |
| NPO | non-profit organisation |
| NRSV | New Revised Standard Version Bible |
| p. | <i>pagina</i> ; page |
| Pamodzi | Pamodzi Investment Holdings Limited |
| PBT | profit before tax |
| PMSI | PsychoMatrix Spiritual Inventory |
| PresFin | PresFin Financial Services |
| Prestasi | Prestasi Brokers |
| Prof. | Professor |
| Pty | Proprietary |
| QBL | quadruple bottom line |
| Santam | Santam Limited |
| SA | South Africa |
| SAP | social awareness projects |
| SCA | sustainable competitive advantage |
| SISRI-24 | Spiritual Intelligence Self-Report Inventory |
| SME | small and medium enterprise |
| SQ | spiritual intelligence |
| TBL | triple bottom line |
| Thebe | Thebe Investment Corporation (Pty) Limited |
| UCT | University of Cape Town |
| UFS | University of the Free State |
| Unisa | University of South Africa |
| US | University of Stellenbosch |

Abstract

Keywords: *bottom line; compassion; capitalism; Indwe; Giel Muller; King III; leadership; multiple intelligences; peace; spiritual intelligence; spirituality; transformational leadership; sustainable triple bottom line; wisdom*

As from 2010, the application of the King III principles has led to a paradigm shift in businesses in that they had to move away from the traditional “bottom line” to a sustainable “triple bottom line” (TBL). This paradigm shift has been problematised by the concurrent global ecological crisis, an economy of scarcity, a rapidly changing world and a capitalistic system that is destroying itself. In short, it can be said that the paradigm shift involves moving away from greed to altruism.

Businesses need to be all the more innovative and stronger emphasis needs to be placed on leadership in order to realize this sustainable TBL. With the introduction of multiple intelligences by Gardner in the 1980s and the fact that various research results show that cognitive intelligence is responsible for only 20 to 30 % of professional success, leaders and researchers are compelled to delve into the potential of other intelligences for maximal leadership development. One such intelligence is spiritual intelligence (SQ).

Wigglesworth (2011:4) defines SQ as follows: “The ability to behave with Wisdom and Compassion, while maintaining inner and outer peace (equanimity) regardless of the circumstances.” Core concepts in this definition are compassion, peace and wisdom. Although some authors are sceptical about this type of intelligence, there is ample evidence that SQ is a reality.

Indwe is one of the businesses that have maintained sustainable TBL since its establishment in 2006. In this case study, the investigation focused on sustainable TBL at Indwe, the leadership of its CEO - Giel Muller - and whether this leadership is founded on SQ.

The main objective of this study was therefore to determine whether SQ played a role in the leadership of Indwe en route to a sustainable TBL. The secondary objectives involved a theoretical overview of the phenomenon of SQ, a definition for SQ and determining the *hallmark* of SQ. The type of leadership needed for a sustainable TBL was also investigated.

All four goals were covered in the theoretical overview. In the case study it was determined that Indwe reported a TBL during the period under discussion and that the leadership of Muller can be described as transformational leadership built on SQ. This case study thus strengthens the findings of Christ-Lakin (2010) and of Gieseke (2014).

Opsomming

Die toepassing van King III se beginsels het vanaf 2010 gelei tot 'n paradigmaskuif by ondernemings wat moes wegbeweeg van die tradisionele “bottom line” (eindresultaat) na 'n volhoubare “triple bottom line” (TBL) (drievoudige eindresultaat). 'n Gepaardgaande globale ekologiese krisis, die ekonomie van skaarsheid, 'n steeds veranderende wêreld en die kapitalistiese stelsel wat besig is om dit self te vernietig, problematiseer hierdie paradigma skuif. Samevattend kan gesê word dat die paradigmaskuif behels om weg te beweeg van gierigheid na altruïsme.

Ondernemings moet al hoe meer innoverend wees en groter klem moet geplaas word op leierskap om hierdie volhoubare TBL te laat realiseer. Met die bekendstelling van multipel intelligensies deur Gardner in die tagtigers en die feit dat verskeie navorsingsresultate toon dat kognitiewe intelligensie slegs verantwoordelik is vir 20 tot 30 % van professionele sukses, is leiers en navorsers genoop om die potensiaal van ander intelligensies vir maksimale ontwikkeling van leierskap te ontgin. Een van hierdie tipe intelligensies is spirituele intelligensie (SQ).

Wigglesworth (2011:4) definieer SQ soos volg: “The ability to behave with Wisdom and Compassion, while maintaining inner and outer peace (equanimity) regardless of the circumstances.” Kernbegrippe in hierdie definisie is deernis, vrede en wysheid. Alhoewel sommiges skepties teenoor hierdie tipe intelligensie is, is daar wel voldoende bewys dat SQ 'n realiteit is.

Een van die ondernemings wat volhoubare TBL-groei sedert sy ontstaan in 2006 tot op hede gehandhaaf het, is Indwe. In hierdie gevallestudie is daar gekyk na die volhoubare TBL van Indwe, na die leierskap van sy hoof uitvoerende beampte, Giel Muller, en of hierdie leierskap se onderbou SQ is.

Daarom was die hoofdoelwit van hierdie studie om te bepaal of SQ 'n rol gespeel het in die leierskap van Indwe, op pad na 'n volhoubare TBL. Die sekondêre oogmerke was 'n teoretiese oorsig oor die fenomeen SQ, 'n definisie vir SQ en wat SQ se waarmerk is. Daar is ook gekyk na watter tipe leierskap nodig is vir 'n volhoubare TBL.

In die teoretiese oorsig is al vier hierdie oogmerke gedek. In die gevallestudie oor Indwe is bepaal dat Indwe in die tydperk onder bespreking 'n volhoubare TBL gehad het en dat die leierskap van Muller transformatiewe leierskap was met SQ as onderbou. Hierdie gevallestudie versterk dus die bevindinge van Christ-Lakin (2010) en van Gieseke (2014).

Chapter 1 – Overview

1.1 Introduction

Companies need to maintain a sustainable triple bottom line (TBL). To fulfil it, leaders of companies must use all of their abilities, potential and skills to optimise their company's capital. Therefore they must dig, wittingly and unwittingly, into the source of the construct spiritual intelligence (SQ). This challenge is even more difficult in the Western world, which is driven by a capitalist system.

A Shell executive, as referred to by Zohar and Marshall (2004:14) summarises the essence of the issue as follows:

The trouble with corporate life is that it is *essentially* dispiriting. Corporations are about making money. They define work as the pursuit of money. But we human beings are essentially spiritual creatures. We are on a lifelong quest for meaning. So our corporate lives exclude what we really care about.

Although capitalism as economic mechanism generated more material wealth during the last two millenniums than any other economic system in the history, it now is in a deep crisis, and a monster that is consuming itself (Zohar & Marshall 2004:2-6).

Zohar and Marshall (2004:10) claim that modern capitalism has only two basic assumptions about humanity:

First, it assumes that human beings are primarily economic beings, with what Adam Smith called a “natural propensity to truck, barter and exchange.” Second, capitalism assumes that human beings will always act so to pursue our own rational self-interest, or at least our hunches about what will benefit ourselves. In business terms these principles are mirrored by the pursuit of profit for its own sake and by the assumption that every business exists to maximize its own self-interest – the profits of its shareholders measured in quarterly returns.

In this quotation one hears the well-known saying of the economic Nobel Prize winner Milton Friedman (The New York Magazine, 13 September 1970) echo:

There is one and only one social responsibility of business – to use its resources and engage in activities designed to increase its profits so long as it stays within the rules of the game, which is to say, engages in open and free competition without deception or fraud.

Capitalism is mainly driven by egoism and exploits its resources for its own benefits. This conduct of exploiting is no longer sustainable and the “unlimited sources” have come to be not so “unlimited” anymore.

The earth is currently in an environmental crisis. To obtain a sustainable competitive advantage (SCA) in the environmental segment nowadays is quite harsh. Although many companies strive to get their carbon footprint and their landfill as low as possible, companies are still overexploiting the environment. Jooste, Strydom, Berndt and Du Plessis (2012:318) present the following as food for thought. They estimate that the world's 3 000 largest companies' contribution to environmental damage exceed the amount of £1.4 trillion. This damage is mainly through greenhouse gases, air- and water pollution. If that is so, companies must have a greater responsibility with regard to environmental issues in order to create greater sustainability.

Along with this capitalism background and the environmental crisis, Wigglesworth (2006:1-2) emphasises that present life conditions make living on earth very complex and stressful. She also mentions that the worldwide web, social networks, travelling and the television makes the world “small” and that it leads to continuous contact between different cultures and values, which has an effect on each other. The internet promotes changes at several levels of life, such as the social aspect, with the speed of light (Fry 2003:694). Global issues such as climate change, the demand for fossil fuel, other energy sources and water, the increase in the global population and poverty require new paradigms of thinking regarding leadership in businesses.

Moxly (in Fry 2003:694) points out that all of the issues above “...call for a more holistic leadership that integrates the four fundamental arenas that define the essence of human existence – the body (physical), mind (logical/rational thought) heart (emotions, feelings), and spirit”.

Zohar and Marshall (2004:20) emphasise that a paradigm shift is needed; a shift that embraces our basic concepts of wealth and capital themselves and that brings on

board a new living understanding of what a business system is, and how such systems can be managed intelligently. These, in turn, require that we look in some depth at the nature of both business systems and human intelligence.

Klenke (2003:56) explains that, until recently, it was unthinkable that the construct of spirituality will be mentioned within the same sphere as science, politics, business or academia. In recent years, the business and popular presses have been inundated with a flood of books and articles addressing the role of spirituality in the workplace. And when God made the front page of *Fortune Magazine*, 2001, the business community took notice.

When human resource directors in big businesses such as Nokia, Unilever, McKinsey, Shell, Coca-Cola, Hewlett Packard, Merck Pharmaceuticals, and Starbucks use constructs such as spiritual quotient and spiritual capital, one has to sit up and listen (Maralack 2008:v). The same author also mentions that the founder of the John Templeton Foundation spends between \$16 million to \$30 million annually in funding research that explores links between science and God.

Research by Goleman (1998), Hedlund and Sternberg (2000 in Amram & Dryer, 2008:3) found that cognitive/rational intelligence (IQ) abilities account for only about 20 to 30 per cent of professional success. These findings are also supported by studies of Drasgow (2003) and Furnham (2005 in Attri 2012:213). Therefore, leaders looked at other intelligences, such as emotional intelligence (EQ) and SQ, for a higher success rate.

Many companies begin to focus on its people or the so-called human potential or human capital. Rossouw and Van Vuuren (2012:123) mention that it is human capital that creates financial capital over time, while Allameh, Heydari and Davoodi (2012:244) confirm this by describing an organisation's human force as the "...most valuable asset of an organization..." The founder of the Kellogg Company said: "I'll invest my money in people...", and after 100 years it is still their success formula (Bauer 2010:4). Peters and Waterman (in Rossouw & Van Vuuren 2012:123) reason in their book *In Search of Excellence*, that people, if managed properly, can give an organisation a SCA. Organisations have the key to unlock human potential so that it can have positive outcomes for the employee, such as human wellness, finding

meaning and self-actualisation (Rossouw & Van Vuuren 2012:126-132). Rossouw and Van Vuuren (2012:123) summarise this situation as follows: “it remains a mystery that although companies confess that people are their most important asset, people are not treated as such”.

These issues are also true and relevant for South African organisations and the paradigm shift to developing their human capital is necessary. On 1 September 2009, the Institute of Directors in Southern Africa (IoDSA) released the *King Report on Corporate Governance for South Africa 2009* (King III or King Report), with an appliance effect from 1 March 2010 (Wixley & Everingham 2010:1-11).

In 1994, the first King report was published. Its main focus was: “What is corporate governance?” The first King Report was followed up by the second King report in 2002, which focused more on ethics, risk management and sustainability reporting (Wixley & Everingham 2010:9).

King III elaborated more on corporate governance, leadership, ethics, sustainability and stakeholders. The King Report consists of principles that organisations must apply for good governance and to be a responsible corporate citizen. The King Report expects responsible leadership from its leaders. King III, principle 1.1, defines responsible leadership as follows: “Responsible leadership is characterised by the ethical values of responsibility, accountability, fairness and transparency.”

King III, principle 1.2, also requires the board of a company to be a responsible corporate citizen. Under this principle, principle 1.2.2 holds: “protect, enhance and invest in the wellbeing of the economy, society and the environment”. This principle is also known as the TBL - economic, social and environment, or otherwise, the three P’s: profit, people and planet. The board is also responsible for sustainable reporting regarding this triple bottom line of profit, people and planet to all its stakeholders.

The King Report (2009:61) defines sustainability as:

Sustainability of a company means conducting operations in a manner that meets existing needs without compromising the ability of future generations to meet their needs. It means having regard to the impact that the business operations have on the economic life of the community

in which it operates. Sustainability includes environmental, social and governance issues.

Organisations are responsible and accountable for sustainability in all three the elements of profit, people and planet. For too long, companies have focused only on its economic performance, but it has become increasingly difficult to be sustainable in this segment without the utilisation of the other two. In fact, companies have had a sustainable advantage in the economic segment at the cost of people and the planet.

For organisations to apply the King III they (and especially JSE listed companies) must be able to have integrated reporting on their TBL. To maintain a sustainable TBL, organisations need to delve deep into their human resources. Organisations need to be more value-driven and undergo a culture change to greater sustainability. However, changing an organisation's culture is one of the hardest things to do.

There are, however, companies that have succeeded in making cultural changes and still achieve a sustainable TBL. One such a company is Indwe Risk Services (Indwe) that will be highlighted below briefly.

1.2 Background of Indwe Risk Services (Indwe)

Indwe is owned 100% by Indwe Broker Holdings Group Limited. Santam Ltd (Santam) has a 100% shareholding in Indwe Broker Holdings Group Limited. Indwe is a product of the 2006 merger between two South African insurance brokerages – Thebe Investment Corporation (Pty) Ltd and Pamodzi Investment Holdings Ltd (Pamodzi) (Indwe Strategy 2011:1).

Thebe Risk Services (Thebe) was the evolution of what began in 1903 as Hoskens Insurance (Hoskens). In 1992, it became the insurance arm of Thebe Investment Corporation (Pty) Ltd, the country's oldest black-empowered financial institution. Its focus was primarily on the insurance needs of corporations (Indwe Strategy 2011:2).

Prestasi Brokers (Prestasi) was established in 1972 and it rapidly became known for its innovative short-term insurance offerings for individuals. It became a fully-

empowered organisation when Pamodzi Investment Holdings bought a controlling stake in Prestasi in April 2001 (Indwe Strategy 2011:2).

After the merge between Thebe and Prestasi, Indwe was struggling financially. Its return on investments was down and the company needed to retrench some employees. Before this retrenchment option, the company told its employees of its intention and that they may look for other jobs. The “best guys” from Indwe got other jobs easily, in the short-term industry. That left Indwe with the more inexperienced employees, but with this intervention Indwe could minimise its rationalising programme.

Indwe gave its employees the opportunity to develop themselves. Quite a few of the employees took advantage of this opportunity and became market leaders in their industry again. With Indwe’s mission, value-driven strategy statement and strategic objectives they turned the boat to become a highly successful company that is not only profitable, but has a sustainable TBL.

1.3 Problem statement

In the South African context, it is expected of companies not only to make a profit, but to have a sustainable TBL as well. Companies need to apply the principles of King III and leaders have a responsibility and accountability to all its stakeholders. This includes its employees and its environment. This is the reason why the bottom-line of profit has changed to the TBL of profit, people and planet. To manage these, leaders need to dig deep into their own capabilities and skills, as well as in the potential of their organisations’ human capital.

As already stated, a leader’s IQ is not enough to guarantee success. S/he must dig deeper into the capabilities of other intelligences, such as EQ and SQ to make a sustainable difference.

Therefore the problem statement is:

Companies need leaders who can change them from a bottom line approach to a sustainable TBL.

1.4 Research objectives

1.4.1 Primary research objective

The primary objective of this study is to determine the role of SQ in the leadership of Indwe towards a sustainable TBL.

1.4.2 Secondary research objectives

The secondary objectives of the study are:

1. To determine the reality of the SQ phenomenon;
2. To formulate a working definition of SQ;
3. To identify the characteristics and traits of SQ; and
4. To describe the type of leadership needed for ensuring a sustainable TBL.

1.5 Spiritual Intelligence (SQ)

1.5.1 The phenomenon of SQ

The term “spiritual intelligence” was first used on 24 January 1958, in the *Christian Science Monitor*. This reference was purely biblical and without reference to any other disciplines (Crichton 2008:2). It was Emmons (1999) and Wolman (2001) who made the term SQ familiar (Crichton 2008:2-3).

According to Crichton (2008:3), the major authors who grounded SQ theory were: Bowling (1998); Emmons (1999); Sisk & Torrance (2000); Zohar and Marshall (2000); Wolman (2001); MacHovec (2002); Beardsley (2004); Mark (2004); Schuller (2005); and King (2007).

SQ is not a religion, cult or ideology, but a new secular scientific paradigm that addresses the fundamental challenges businesses currently face (Salicru 2010:1).

Despite the criticism of Gardner (2000) and Mayer (2000) regarding SQ, there are others such as Emmons, Vaughan, Zohar and Marshall who embrace SQ as the

ultimate intelligence (Howard, Guramatunhu-Mudiwa & White 2009:61). This is a phenomenon that is real and is here to stay.

1.5.2 Towards to a working definition of SQ

The way in which SQ is defined depends mainly on the scholar's approach to SQ. This result led to variety of definitions. The main contributors regarding definitions for SQ are: Bowling (1998); Emmons (2000); Wolman (2001); Vaughan (2002); Fry (2003); Nasel (2004); Zohar (2005); King (2007); and Wigglesworth (2011).

Wigglesworth (2011:4) defines spiritual intelligence as follows: "The ability to behave with Wisdom and Compassion, while maintaining inner and outer peace (equanimity) regardless of the circumstances." The definition of SQ by Wigglesworth will be used as the working definition for purposes of this research.

1.5.3 The characteristics or traits of SQ

Scholars have differing views regarding the traits or characteristics and sometimes they use it as variable terms. Some scholars focus more on the skills, other on capabilities, attributes, dimensions of SQ, and principles that persons can use to enhance their own SQ. Wigglesworth (2006:6) mentions honesty, integrity, authenticity, compassion, peacefulness, patience, wisdom, humility, commitment to servicing others, generosity, and open-mindedness as typical characteristics of SQ. With these characteristics and with Wigglesworth's definition of SQ, the researcher will be more focused on the *hallmark* of SQ. Under the term *hallmark* the researcher understands typical traits and behaviour that is essential to say that a person is using his/her SQ. The *hallmark* characteristics of SQ are compassion, peace and wisdom.

1.5.4 The type of leadership for a sustainable TBL

Bennis and Nanus (1985) stated that "[l]eadership is the most studied and least understood topic of any in the social sciences". They further argued that despite of decades of academic analysis and empirical investigations of leaders, there are no clear and unequivocal about what distinguishes leaders and non-leaders (Verwey, Van der Merwe & Du Plessis 2012:145).

Leadership is about coping with change. Therefore the function of leaders is to set a direction (develop a vision); align and motivate people (Kotter 1999:52-62).

Over the years, leadership has been studied extensively in various contexts and from various theoretical foundations and different leadership theories were developed. Currently, contemporary leadership approaches focus mainly on organisational change. From these contemporary leadership approaches follows that leadership is: transactional (exchange); transformational; transcendental; servant; psychodynamic; and spiritual approaches (Verwey *et al.* 2012:152-161).

According to Verwey *et al.* (2012:100) there is an increasing demand for leaders to focus on the spiritual (purpose) dimensions of businesses. SQ will have an influence on all the contemporary leadership approaches, mentioned above. For this research the focus will be on transformational leadership.

Bass defined transformational leadership as follows: “a deliberate influential process in individuals to create discontinuous change and transformation in the current status and functions of the organization as a whole” (Allameh *et al.* 2012:225). This definition of Bass will be used as the working definition for transformational leadership.

1.6 Research methodology

This field study is mostly a theoretical study of the phenomenon of SQ. The claims and conclusions of the theoretical study are evaluated by a qualitative research component.

Cooper and Schindler (2011:726) describe qualitative research as follows:

Qualitative research is interpretive techniques that seek to describe, decode, translate and otherwise come to terms with the meaning, not the frequency, of certain phenomena; a fundamental approach of exploration, including individual depth interviews, group interviews, participant observation, videotaping of participants, projective techniques and

psychology testing, case studies, street ethnography, elite interview, document analysis, and proxemics and kinesics.

The qualitative research aim is an in-depth understanding of the subject for theory building (Cooper & Schindler, 2011:163). This qualitative research will be in the form of a case study and the researcher will conduct semi structured interviews with the CEO and senior members of Indwe.

Cooper and Schindler (2011:715) describe a case study as follows:

A methodology that combines individual and (sometimes) group interviews with record analysis and observation; used to understand events and their ramifications and processes; emphasizes the full contextual analysis of a few events or conditions and their interrelations for a single participant; a type of preexperimental design (one-shot case study).

Sekaran and Bougie (2013:103) define a case study as follows: “a research strategy that involves an empirical investigation to a particular contemporary phenomenon within its real-life context using multiple methods of data collection”.

Cooper and Schindler (2011:143) mention that although case studies have been maligned as “scientifically worthless”, they play a significant scientific role for two reasons. Firstly, they can falsify scientific propositions by a single counter instance and, secondly, a well-designed case study can provide a major challenge to theory building and be a source of new hypotheses and constructs simultaneously.

1.7 Ethical consideration

Permission was obtained from Giel Muller, the CEO of Indwe to conduct the research in the Indwe environment. Some ethical issues were considered in the research. The participation in the research was voluntary. Participants were requested to consent for their participation in the research study. The interviewees were asked to grant permission that the interview can be recorded for a comprehensive transcription.

1.8 Demarcation of the study

The focus of this study was the leadership of Muller, the CEO of Indwe from July 2006 to February 2014. The interviews were with Muller and other senior managers of Indwe. It was conducted mostly at Pamodzi House, the headquarters of Indwe in Melrose Arch in Johannesburg.

1.9 Chapter layout

The outline of the study is as follows:

Chapter 2, Theoretical framework: for SQ, and Transformational Leadership, presenting a thorough theoretical investigation into the phenomenon of SQ as well as a working definition and the characteristics and traits of SQ. In addition, a literature review of transformational leadership and the role that SQ plays in transformational leadership is also handled in this chapter.

Chapter 3, Research methodology, is an exposition of the case study and how it was conducted. The findings of the case study is evaluated and interpreted in Chapter 4. In Chapter 5, Discussion, the findings are discussed in relation to the research objectives and some recommendations are made.

1.10 Conclusion

This chapter serves as an introduction to the study and also provides the problem statement. In this case study the researcher will look at the phenomenon of SQ, and whether it underpinned Indwe's transformational leadership into their change to a sustainable TBL.

Chapter 2 – Spiritual intelligence (SQ)

2.1 Introduction

Posner wrote that Albert Einstein was supposedly once asked, “If you could ask God one question, what would that question be?” Einstein quickly responded that he would ask God *how* the universe began, because, after that, the rest would all be math. However, after further reflection, Einstein said he would ask God *why* the universe began, because then he would know the meaning of his own life (Giacalone & Jurkiewicz 2010: xi).

The above is an ideal frame for Spiritual Intelligence (SQ), because it is about the question *why* and the search for the meaning of life.

The term “spiritual intelligence” was first used on 24 January 1958, in the *Christian Science Monitor*. This reference was purely biblical and without reference to any other disciplines (Crichton 2008:2). It was Emmons (1999) and Wolman (2001) who made the term SQ familiar (Crichton 2008:2-3).

The construct SQ derives from two words, namely: spirituality and intelligence. Both spirituality and intelligence are independent disciplines. For this reason, a cursory look at these two concepts for a better understanding of these concepts are pivotal, before the phenomenon of SQ can be considered.

2.2 The background of the phenomenon of SQ

2.2.1 The phenomenon of intelligence

The concept intelligence dates back to Ancient Greece. Plato and Socrates were familiar with the concept of intelligence. Plato also used the metaphor of a chunk of wax to describe the human mind. It was only at the beginning of the twentieth century that attempts were made to test the concept of intelligence (Fourie 2010:195-198).

In as early as 1905, Francis Galton used the Stanford-Binet Intelligence scale for a first intelligence test. This first test was originally used to test the intelligence of children and was not suitable for use with adults (Fourie 2010:198). Since then, the debate has revolved around the real meaning of intelligence - how it is to be measured, and how individuals can develop.

Researchers presented a measurement that was a predictor of academic performance and work success. Two different views regarding the structure of intelligence were evident since the beginning. The one view is that of Spearman as early as in 1927, namely one factor, 'g' or general intelligence that accounts for the differential performance between the individuals and human ability. The second is the view of Thurstone about 11 years later in 1938, namely that intelligence is the combination of a set of loosely-related primary abilities that explain different aspects of performance outcome (Attri 2012:213).

It was only until the 1980's with the work of Howard Gardner, *Frames of mind*, 1983 that there was a reference to different intelligences. In this work Gardner (1983) identified different types of intelligence that opened the door for multiple intelligences (MI). In Gardner's follow-up work, *Intelligence Reframed: Multiple Intelligences for the 21st Century*, he laid down the criteria for distinguishing an independent intelligence. It was also in this work that he combined two of his earlier types of intelligences, namely interpersonal and intrapersonal intelligence into EQ. The concept EQ was first used by Payne in 1985, but it was Goleman with his book entitled *Emotional Intelligence* who made the familiar EQ popular (Crichton 2008:2).

Currently, scholars of intelligence acknowledge the phenomenon of MI. For this study, reference will only be made to three kinds of MI, namely IQ, EQ and SQ. From these three intelligences, Zohar and Marshall (2004:2-3) see SQ as the ultimate intelligence. Computers can have IQ, and animals can have EQ, it is SQ that sets humans apart. SQ is not always connected to religion, although it can be. SQ is about compassion, creativity, flexibility, self-awareness, wholeness and the ability to ask why (Attri 2012:214).

2.2.2 The phenomenon of spirituality

What is meant by the concept spirituality? According to Tillich spirituality is *the personal expression of ultimate concern* (Emmons 2000:4). Tepper (2010:145) gives the following definition of spirituality: "Spirituality is the extent to which individuals are motivated to find sacred meaning and purpose in their existence". Vaughan (2002:17) describes spirituality in terms of ultimate belonging or connection to the transcendental ground of being.

Although the three attempts towards a definition of spirituality above could be accepted, it is also important to take note of Waaijman's (2006:1-18) perspective that spirituality is too complex to define. He nevertheless mentions three elements that are present in the concept spirituality, namely:

- 1) It is a relational process between God, the Absolute, and man;
- 2) It is a gradual process; and
- 3) Transformation.

After thorough consideration of these three elements, spirituality can be defined as a relationship between the Absolute and mankind. In this relationship, connectedness takes place that eventually leads to transformation in mankind. Zohar's perspective therefore supports this approach in the following words: "Spirituality is the basic feeling of being connected with one's complete self, others and the entire universe" (Attri 2012:214).

If a single word best captures the meaning spirituality and the vital role that it plays in people's lives, that word is "interconnectedness" (Attri 2012:214). Mitroff and Denton (1999:25) describe this interconnectedness as follows:

Spirituality is the deep feeling of interconnectedness of everything. Not only is everything related to and affected by everything else, but stronger still, everything is part of everything else. The universe is seamless. Although our everyday lives may be compartmentalized and fragmented, the universe is not. The universe is calling out for us to undo the fragmentation and compartmentalization of our daily lives. To be spiritual is to examine the connections between one's products and services and

the impacts they have on the broader environment. This recognition of interconnectedness constantly forces one to expand one's vision.

Spirituality is integrally connected to inner peace and calm. One attains this inner peace and calm by being related to the world, not separate from it. One obtains peace and calm by doing good.

The contribution that spirituality brings to the intelligence debate is the meaning that it adds to the concepts: interconnectedness and transformation. Therefore these two concepts must play a role in the defining of SQ.

With the broader understanding of the concepts of intelligence and spirituality clarified, the focus will now shift to SQ.

2.3 Spiritual Intelligence (SQ)

A variety of scholars works on SQ, of which most employ psychology in their approach, (Crichton 2008:3). On the one hand Natti (2008:100) uses a theistic approach to SQ, while Emmons, (1999); Zohar and Marshall, (2000); Wolman, (2001); Sisk and Torrance (2001); MacHovec, (2002); Newberg (2003); and Mark, (2004) refer to neurobiology and neuroscience and mostly cite Ramachandran and Persinger (Crichton 2008:6-7) on the other hand.

Persinger (1996) and Ramachandran (1999) independently claim that they have discovered the "God spot" in the brain. The "God spot" is an area in the brain that functions like a built-in spiritual centre located with neural connections in the temporal lobes. They point out that the "God spot" does not prove the existence of a divine being, but they strongly posit that the brain is wired for cognitive constructs that produce meaning-making reflection. They reach the conclusion that humans are naturally predisposed to think in spiritual terms (Howard *et al.* 2009:55).

According to Cowan (2005:9), Zohar and Marshall foresee SQ becoming a form of "hyperthinking," giving rise to "meaning-giving, contextualizing, and transformative intelligence". Within the Zohar and Marshall framework, SQ is a "way of knowing, a way of being, that utterly transforms our understanding and our lives," offering a

“foundation for the effective functioning of both IQ and EQ” and can therefore be seen as the ultimate intelligence. Therefore, the word wisdom describes the construct of SQ best.

Howard *et al.* (2009:62) found that persons with SQ awareness have the potential to increase success in transforming organisations. In addition to this, Salicru (2010:1) postulates that:

SQ is the science of human energy management that clarifies and guides the structure of awareness. The application of this awareness allows access to a full range of human capabilities required to succeed in life and prosper in the current economic environment and social climate.

Salicru (2010:1) is also of the opinion that effective management in successful organisations have four critical domains, namely: data, human energy, material and money. He relates SQ to the regulation of human energy and is the key factor to personal fulfilment and peak performance. It also leads to a more effective and productive workplace and provides individuals with the capacity of sustainable performance.

The question whether SQ is a valid intelligence is not the primary issue. Cowan (2005:27) suggests that it can be called by another name, such as spiritual potential, spiritual intuition, or spiritual energy – just to avoid the intelligence area. However, what it is called does not matter. This is a phenomenon that is real and is here to stay.

2.3.1 Towards to a working definition of SQ

The way in which SQ is defined depends mainly on the scholar’s approach to SQ. For Zohar (2005:46) SQ underpins IQ and EQ and therefore defined SQ as an ability to access higher meanings, values, abiding purposes, and unconscious aspects of the self, and to embed these meanings, values, and purposes towards living a richer and more creative life. Typical signs of a high SQ may include the ability to think outside of the box; humility; and access to energies that come from something beyond the ego and the day-to-day concerns.

Supplementary to the definition above, Emmons (2000:10) identifies five components that a spiritual intelligent person is characterised by, namely the:

1. capacity to transcend the physical and material;
2. ability to experience heightened states of consciousness;
3. ability to sanctify everyday experience;
4. ability to utilize spiritual resources to solve problems; and
5. The capacity to engage in virtuous behaviour.

Howard *et al.* (2009:55) translated Emmons' components into a definition:

SQ empowers an individual to cope with and resolve life-world issues while demonstrating virtuous behaviour such as humility, compassion, gratitude, and wisdom. Thus, he describes spiritual intelligence as a cognitive ability to envision unrealized possibilities and transcend ordinary consciousness through applying basic thought processes that have both temporal and existential meanings.

Other examples of definitions of SQ that is depending on the scholar's approach to SQ:

1. Bowling (1998:217) contends that SQ begins "with a fear of the Lord incarnate in Jesus (wisdom) that communicates cultural values and rituals essential for human production and problem solving in daily living". This definition is from a theological approach and it accentuates wisdom.
2. Sisk and Torrance (2001:9) see SQ as "the capacity for inner experience".
3. MacHovec (2002:4) identifies SQ as "a type of intelligence and personality trait that differs from others by its unique subjective experience, an expansive, transcendent quality manifested cognitively and affectively and conducive to creative and self-expression".
4. King's (2007:¶1) definition of SQ is: "a set of adaptive mental capacities which are based on nonmaterial and transcendent aspects of reality, specifically those which are related to the nature of one's existence, personal meaning, transcendence, and expanded states of consciousness" (Crichton 2008:10-18).
5. Nasel (2004:305) defines SQ as: "the ability to draw on one's spiritual abilities and resources to better identify, find meaning in, and resolve existential,

spiritual, and practical issues... Such resources and abilities, be it prayer, intuition, or transcendence, ought to be relevant to facilitating an individual's capacity for finding meaning in experiences, for facilitating problem solving, and for enhancing an individual's capacity for adaptive decision making." From Sisk and Torrance till here the definitions focus on inner or subjective experience and existentialist (Amram & Dryer 2008:5-6).

6. Wolman (2001:83) defines SQ as: "the human capacity to ask ultimate questions about the meaning of life, and to simultaneously experience the seamless connection between each of us and the world in which we live."
7. Dent, Higgins and Wharf (2005) and Fry (2003): "It is an interconnected configuration of affective orientations intimately linked to create meaning through connecting ideas, events and persons."
8. Rogers (2003) and Yang (2006): "SQ is defined as the ability to construct meaning through intuitively seeing interconnectedness between life-world experience and the inner spheres of the individual psyche." The last two definitions emphasise the concept of interconnectedness (Howard *et al.* 2009:54).

From the above comments and definitions it is clear that any definition of SQ must include something regarding values, wisdom, and compassion, inner and transcendental experience and interconnectedness. Wigglesworth (2011:4) presents the following definition for SQ namely: "The ability to behave with Wisdom and Compassion, while maintaining inner and outer peace (equanimity) regardless of the circumstances."

From the definition Wigglesworth (2006:5-6) explains three aspects:

Firstly, the word "behave" is crucial. With this is meant not just a feeling (to feel good about people). The focus of the term behave is on how the individual actually make decisions, and act in everyday interaction with uncomfortable situations and difficult people.

Secondly, the phrase "Wisdom and Compassion"; refers to an Oriental description of love, namely: "Love is a bird with two wings: one wing is Compassion, the other wing is Wisdom... - if either wing is missing the bird cannot fly." The reason for capitalising the words Wisdom and Compassion is to show its connection to the Higher

Self/Divine. Therefore, SQ people *behave with love* - now defined as Wisdom and Compassion. Wigglesworth further states that: “Wisdom is the most elevated stage of IQ [head] and Compassion is the most elevated stage of EQ [heart]” (Wigglesworth 2006:5).

Thirdly, the phrase “inner and outer peace” represents an inner calmness and stability, non-attachment to the outcomes, while acting with passionate conviction. It also helps one maintain a from-the-distance perspective on the circumstances. This inner peace has other benefits such as less stress, higher resilience, more energy available, and transformational leadership. It also counters burnout (Wigglesworth 2006:6).

The definition of SQ by Wigglesworth will be used as the working definition for purposes of this research.

2.4 The *hallmark* of SQ

Scholars have differing views regarding the traits or characteristics and sometimes they use it as variable terms. Some scholars focus more on the skills, capabilities, attributes; dimensions of SQ, and principles that persons can use to enhance their own SQ.

Zohar (2005:47-50) identified twelve principles namely: 1) Self-Awareness; 2) Spontaneity; 3) Being Vision- and Value-Led; 4) Holism; 5) Compassion; 6) Celebration of Diversity; 7) Field Independence; (8) Humility; 9) Tendency to Ask Fundamental “Why” Questions; 10) Ability to Reframe; 11) Positive Use of Adversity; and 12) Sense of Vocation.

From these twelve principles of Zohar (2005:47-49) five namely: self-awareness, being vision- and value-led, holism, compassion, and ability to reframe are more relevant for this research and the researcher will therefore offer an elaboration on these five principles.

Self-awareness – Spiritual self-awareness means to recognise what I care about, what I live for, what I would die for. It’s to be authentic and to live true to myself while

respecting others (Zohar 2005:47).

Being vision- and value-led – Vision is the capacity to see something that inspires us, something broader than the company vision. It seeks answers to the bigger, more difficult questions, such as what is the solution for a more sustainable lifestyle on earth (Zohar 2005:48).

Holism – In quantum physics, holism refers to systems that are so integrated that each part is defined by every other part of the system. What a person thinks, feels, and values affects the whole world. Holism encourages cooperation, because it helps a person to realize that s/he is part of the same system as everyone else and has a responsibility for their part in it. A lack of holism encourages competition, which encourages separateness. Therefore leaders must foster cooperation and a sense of oneness (Zohar 2005:48).

Compassion – In Latin, compassion is defined as “feeling with.” It is not just recognise and acceptance of another person feelings, but to feel them, regardless who the person is and if s/he hurts you (Zohar 2005:48).

Ability to reframe – Reframing refers to the ability to stand back from a situation and looks for the bigger picture. One of the greatest problems of the world today is the short-term thinking of people (Zohar 2005:49).

Amram and Dryer (2008:8-9) developed the Integrated Spiritual Intelligence Scale (ISIS). They identified seven dimensions with 22 subscales. The seven dimensions are: 1) Consciousness; 2) Grace; 3) Meaning; 4) Transcendence; 5) Truth; 6) Peaceful Surrender; and 7) Inner-Directedness.

From these seven dimensions of Amram and Dryer (2008:8-9) four namely: meaning, transcendence, peaceful surrender, and inner-directedness are most significant for this case study. The subscales under these four dimensions are.

1. Meaning: Experiencing significance in daily activities, through a sense of purpose and a call for service, including in the face of pain and suffering;
2. Transcendence: Going beyond the separate egoist self, into an interconnected wholeness, including a holistic system’s worldview and the nurturing of human relationships, through empathy, compassion, loving-kindness, holism, and I-

Thou orientation;

3. Peaceful Surrender: Peacefully surrendering to higher-self (God, Truth, Absolute, or true nature), including peacefulness; self-acceptance, inner-wholeness, equanimity, humility; and egolessness; and
4. Inner-Directedness: Inner-freedom aligned to responsible wise action, including discernment, integrity, and freedom from conditioning, attachments and fears (Amram & Dryer 2008:8-9).

Wigglesworth (2006:6) mentions honesty, integrity, authenticity, compassion, peacefulness, patience, wisdom, humility, commitment to servicing others, generosity, and open-mindedness as typical characteristics of SQ. With these characteristics, principles, dimensions, and with Wigglesworth's definition of SQ, the researcher will be more focused on the *hallmark* of SQ. Under the term *hallmark* the researcher understands typical traits and behaviour that is essential to say that a person is using his/her SQ. The *hallmark* characteristics of SQ are compassion, peace and wisdom.

2.4.1 Compassion

In section 2.4 there was referred to Zohar's description of compassion. In addition, to this description, Fry and Nisiewicz (2013) elaborate on compassion, as follows. Together with kindness and empathy, compassion forms the essence of other-centeredness. Central to compassion is the process of identifying with others and bringing people closer. Compassion has three components: empathy, caring for the other person, and willingness to act in response to that person's feelings. Compassion is more vigorous and broader than empathy in that it gives rise to an active desire to alleviate another's suffering. Compassion requires knowledge of another's suffering and moves to act. Compassion can strengthen emotional connections and boost one's ability to function as a productive employee. Compassion is not being soft. Leaders must sometimes fire or let people go, even loved ones. Compassion is a form of disinterested love with the potential for a healed outcome that changes the context of the situation and the quality of the experience of those involved. Leaders who are compassionate do more than just sympathise: they act in ways to foster improvement in their companies that endures in subtle but

important ways. Noticing another's suffering, empathetically feeling that person's pain, and responding or acting in a manner intended to ease the suffering are three key elements of compassion. Leaders with compassion will work to implement organisational policy and a shared value of compassion that heighten workers' vigilance for pain and make workers accessible to one another. Compassionate leaders who foster and support this process of noticing, feeling and responding will have employees who feel a heightened sense of membership and belonging (Fry & Nisiewicz 2013:105-108).

2.2.2 Peace

The Hebrew word for peace is *shalom*. The term *shalom* is a multi-dimensional term and it means to live in harmony with yourself, with your fellow humans, with the creation, and with your Creator. Peace manifests on various levels such as social, political, inner and religious levels. Peace is the highest form of happiness and joy. Peace is the inner condition from which we must live. This is the peace that is described in Philippians 4:7: "And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus" (NRSV 2008:1151).

2.4.3 Wisdom

The Hebrew word for wisdom is *hokmah*. Crenshaw (1981:19) has a multifaceted approach to defining biblical wisdom. Biblical wisdom consists of proverbial sentence or instruction, debate and intellectual reflection. Thematically, wisdom comprises self-evident intuitions about mastering life for human betterment. The essence of biblical wisdom is "the ability to cope" (Crenshaw 1981:18). Biblical wisdom starts with the fear of the Lord. The concept "fear of the Lord" correlates also with biblical spirituality.

In the comprehensive work of Sternberg regarding intelligence he devoted the last chapter to wisdom and intelligence. Sternberg (2000:631) starts with a preliminary definition for wisdom, namely: "wisdom is the power of judging rightly and following the soundest course of action, based on knowledge, experience and understanding. Sternberg (2000:637) later follows it up with a comprehensive definition and defines wisdom as follows:

Wisdom is defined as the application of tacit knowledge as mediated by values toward the goal of achieving a common good through a balance among multiple:

1. *interests*: (a) intrapersonal, (b) interpersonal, and (c) extrapersonal in order to achieve a balance among
2. *responses to environmental contexts*: (a) adaption to existing environmental contexts, (b) shaping of existing environmental contexts, and (c) selection of new environmental contexts.

Wisdom is a kind of procedural knowledge – it is about what to do in usually difficult and complex circumstances. Wisdom is also relevant to the attainment of particular goals people value, not just any goals, but rather a balance of responses to the environment – adapting, shaping, and selecting – so as to achieve a common good for all relevant stakeholders. Finally, wisdom is typically acquired with little help from others. One typically learns it from experience, not from formal instruction. Wisdom is probably best developed through role modelling and through the incorporation of dialectical thinking into one’s processing of problems (Sternberg 2000:637-638).

According to Sternberg (2000:646) intelligence and wisdom are closely related, with wisdom being a special part of intelligence. He is of opinion that there must be a greater attention in the developing of wisdom.

2.5 SQ in the workplace

Although workplace spirituality is a new, interdisciplinary field, Delbecq (2010:vii) points out that an ever-increasing cadre of management scholars are exploring bridges between management studies and spirituality.

Giacalone and Jurkiewicz (2010:13) define workplace spirituality as:

Aspects of the workplace, either in the individual, the group, or the organization, that promote individual feelings of satisfaction through transcendence. To elaborate, that the process of work facilitates employees’ sense of being connected to a nonphysical force beyond themselves that provides feelings of completeness and joy.

Referring to this definition, and the self-actualisation of workers, SQ may be a useful tool in workplace spirituality, because SQ also deals with connectedness, joy, peace completeness, meaningfulness, and transcendence.

If a person applied the SQ capabilities of free will, creativity, intuition, responsibility, self-esteem, transforming negative emotional reactions and the integration of intelligences, it will provide benefits like the ability to truly exercise free will and responsibility; a reduction in stress and anxiety, yet an increase in self-esteem, confidence and clarity of a person's purpose; higher levels of creativity and intuition; and the ability to sustainably perform at extraordinary levels (Salicru 2010:6).

In addition to the above the following matters regarding the hypothetical connection between workplace spirituality and the areas of organisational interest were identified by Giacalone and Jurkiewicz (2010:20), and it include recruitment, ethics, creativity and innovation, leadership job satisfaction and motivation and reward systems.

Fairholm (1996:11) stated:

The work community is becoming the most significant community for many people. We are coming to expect our work – were we spend most of our times to satisfy our needs for wholeness and to help provide spiritual support for our deeply held values and our aspirations for personal as well as economic growth.

Fairholm (1996:11) came to this conclusion after he examined the following statements: work has become the centrepiece of our lives; work has become the fountainhead of values in our society; work is the place where most of us find our sense of full meaning; the organisation (community) within which we work is becoming our most significant community; and for some work is replacing family, friendships circles, church and social groups.

There was a significant drop from 40% (1973) to 25% (1994) in the American workforce experience in their work satisfaction. And according to Renesch (1995) “more than 40 million people in the US are seeking a more ‘intrinsically valued’ lifestyle and the numbers are growing” (Fairholm 1996:11). In a study by Mitroff and

Denton (1999:36) regarding what gave workers meaning and purpose in their job, the most frequent answer was: “the ability to realize my full potential as a person”.

According to King III, organisations need to maintain a sustainable TBL. To maintain a sustainable TBL, organisations need to delve deep into their human resources. Organisations need to be more value-driven and undergo a culture change to greater sustainability. However, changing an organisation’s culture is one of the hardest things to do.

For changing an organisation’s culture from a bottom line approach to a sustainable TBL, one needs leadership for it. Jeff Immelt (in Kreitner & Kinicki 2010:212) report in one of (GE) General Electric’s annual reports that: “[d]eveloping and motivating people is the most important part of my job. I spend one-third of my time on people.” Therefore, there is a need for leaders that can direct, align and motivate employees.

2.6 SQ and leadership

Zohar (2005:51) makes the following comments regarding transformation:

If we want to transform a company, we have to change human behaviour. But human behaviour is not so easily changed. To achieve real transformation, we have to change the motivations that drive behaviour. That is the prime responsibility of a visionary leader. Today business, politics, education, and society in general are driven by four negative motivations: fear, greed, anger, and self-assertion. When we are controlled by these negative emotions, we trust both ourselves and others less, and we tend to act from a small place inside ourselves.

Employees can change their motivations to more positive ones if they were inspired to do so. Zohar (2005:47) identified twelve principles, discussed in section 2.4, and she claims that spiritual intelligent leadership can be fostered by applying these twelve principles.

Over the years, leadership has been studied extensively in various contexts and from various theoretical foundations. Five broad approaches related to leadership theories

have emerged in the twentieth century namely: trait; skills (power-influence); style/behavioural; situational; and integrative (contingency) approach. The information age and rapid organisational change led to contemporary leadership approaches. Contemporary leadership approaches are transactional (exchange); transformational; transcendental; servant; psychodynamic; and spiritual approaches. In Table 1 of Addendum 1, the key differences between the different leadership approaches are highlighted. These leadership approaches, however, did not evolve on a contingent line as indicated in this table (Verwey *et al.* 2012:145-161).

SQ may have an influence on transactional, transformational, transcendental, servant, psychodynamic, and spiritual leadership approaches. For this research there will only be focus on transformational leadership. What is transformational leadership?

The principal idea of transformational leadership belongs to Bronze who considered transformational leadership as a process in which leaders enhance their followers to higher levels of behaviour and motivation. After Bronze modified the theory, Bass developed its main concepts, namely ideal influence (attributed and behaviour), inspiring motivation, mental persuasion (inspirational motivation) and personal consideration. Bass also defined transformational leadership as "...a deliberate influential process in individuals to create discontinuous change and transformation in the current status and functions of the organization as a whole" (Allameh *et al.* 2012:225). In addition to this Dobbs and Walker (2010:9-10) mentioned that it involves five skill sets, namely: to build a culture; improve spirit de corps; communicate issues and actions; change the financial results; and leave behind a cadre of future transformational leaders.

According to Verwey *et al.* (2012:21) one of the important roles of leadership is to manage and lead the employees who report directly to them and argued that the different type of leadership levels had different focuses regarding their functionality and objections. They stated that the aim of transformational leadership is:

The work of transformational leaders is to navigate between current certainty and the best preferred futures, in which certainty and there are no guarantees. The only thing employees can rely on is the integrity of their

leaders, as demonstrated by the way they lead employees into the future (Verwey *et al.* 2012:22).

Transformational leadership broadens leadership to include the growth of followers. It places strong emphasis on morals and values. The value that the followers of transformational leaders the most appreciate are integrity. The weaknesses of the transformational leadership approach is: the approach lacks conceptual clarity; it is sometimes seen as elitist and undemocratic; it suffers from an 'heroic' leadership; and it has the potential to be used counterproductively and in negative ways by leaders (Verwey *et al.* 2012:4, 154).

According to Howard *et al.* (2009:57), transformational leadership plays a critical role in the development of an organisational vision by facilitating, coordinating and supporting the access and process of meaning.

Fry (2003:702) stated that the most important role of a transformational leader is:

To paint a vision of a desired future state and communicate it in a way that causes followers to believe and have faith in the vision of organizational transformation to make the pain of change worth the effort.

The most critical attributes of transformational leadership, according to Salicru (2010:5) is the ability to articulate an inspiring vision; to be able to connect with others; promoting holism; integration and collaboration; show compassion; be committed to causes in pursuit; and committed to transformation. The ultimate symbol of their commitment and pursuit is the point of sacrificing their lives for their vision.

Therefore, leaders with SQ are leaders who move people. They move them emotionally (inspiration, feeling touched or changed in a deep way) as well as physically (to action) and mentally (to new ideas about how to be in the world) (Wigglesworth 2006:6). Zohar (2005:47) claims that SQ is the ultimate intelligence of the visionary leader, while Wigglesworth (2006:13) argues that SQ plays an integral role for the leader as strategist. The strategist can create visions, and encourage personal and organisational transformations; handle conflict and people's resistance

to change for the better - their overall focus is the survival of the planet; and they use both Wisdom [head] (IQ) and Compassion [heart] (EQ). (Wigglesworth 2006:13).

Wigglesworth (2011:4-5) identified 21 skills, which can be divided into four quadrants. (See Table 2: *Wigglesworth’s Model of SQ skills.*) No skill is considered “required” and no skill is considered “finished” because there is always room to grow. The first two quadrants are awareness quadrants, quadrant I, Self-awareness and quadrant II, Universal Awareness. From there it moves into the Higher Self/Ego Self-mastery, quadrant III, and to finally arrive at quadrant IV, the Social Mastery and Spiritual Presence. If the leader arrives in this quadrant, s/he has the ability to influence others with his/her calming and healing presence (Wigglesworth 2006:9).

Table 2: Wigglesworth’s Model of Spiritual Intelligence (SQ) Skills

| | |
|--|---|
| I Higher Self/Ego Self-awareness | II Universal Awareness |
| <ul style="list-style-type: none"> 1) Awareness of own worldview; 2) Awareness of life purpose (mission); 3) Awareness of values hierarchy; 4) Complexity of inner thought; 5) Awareness of Ego self / Higher Self; | <ul style="list-style-type: none"> 6) Awareness of interconnectedness of all life; 7) Awareness of worldviews of others; 8) Breadth of time/space perception; 9) Awareness of limitations/power of human perception; 10) Awareness of Spiritual laws; 11) Experience of transcendent oneness; |
| III Higher Self/Ego Self-mastery | IV Social Mastery / Spiritual Presence |
| <ul style="list-style-type: none"> 12) Commitment to spiritual growth; 13) Keeping Higher Self in charge; 14) Living your purpose and values; 15) Sustaining your faith; 16) Seeking guidance from Spirit; | <ul style="list-style-type: none"> 17) A wise and effective spiritual teacher/mentor; 18) A wise and effective change agent; 19) Makes compassionate and wise decisions; 20) A calming, healing presence; 21) Being aligned with the ebb and flow of life; |

Source: Wigglesworth (2006:8)

Wigglesworth (2006:9) also mentions the following point:

Absolutely essential to the development of SQ is the ability to hear and act from Higher Self, an increasing sense of interconnectedness to all life, (and therefore all people) and adeptness at seeing the worldview of anyone - even someone who has acted to harm you. As these skills

develop, a person automatically becomes less ego-driven (in the common use of the word) and more interested in being of service to others. Humility is a natural outcome of this process, as is courage, patience and perseverance. Judgements about other people give way to deep insight, compassion and an ability to say and to do the right thing to help move people forward into a healthier place.

From the discussion so far, for a leader to be a transformational leader, it is essential to delve into the leader's ability of SQ. S/he can improve SQ by developing skills according to Wigglesworth's model of SQ skills as stipulated in Table 2.

2.6.1 Studies regarding SQ, transformational leadership, and change.

In a DBA study conducted by Christ-Lakin (2010), she found a positive correlation (0.40) between transformational leadership and SQ. The study was completed in a non-profit organisation (NPO) - an Armed Forces Reserves Center. She used the PsychoMatrix Spiritual Inventory. This was the first quantitative study that supported other theoretical studies on this matter (Chris-Lakin 2010:iv). However, the definitions that Christ-Lakin used for transformational leadership and SQ differs from the researcher's definitions and his *hallmark* of SQ.

Gieseke (2014:2) conducted a study regarding the relationship between SQ, mindfulness and transformational leadership among higher education leaders. To conduct this study, she used the Multifactor Leadership Questionnaire (MLQ-5X); The Spiritual Intelligence Self-Report Inventory (SISRI-24); and The Five Facet Mindfulness (FFMQ-SF). She found a statistically positive relationship between SQ, mindfulness and transformational leadership. The correlation between SQ and transformational leadership was 0.432 (Gieseke 2014:116). Although different questionnaires were used by Christ-Lakin (2010) and Gieseke (2014), their results were more or less the same. Regarding this two quantitative studies the conclusion can be made that there are a positive correlation between SQ and transformational leadership.

Rooke and Torbert (2005:71) refer to a study by the Harthill group on ten CEO's of six different industries. They investigated how successful they were in a

transformation programme. All ten CEO's hired a consultant to assist them and the study was done over a four-year period. They found that the transformation was more successful by the five companies where the CEO was a strategist. Their companies' overall profitability, market share and reputation improved. Only two of the other five CEO's were successful in a transformation programme, despite the help from consultants. This study highlighted the fact that strategists are transformational leaders and they are instrumental in their organisation's change.

There are already institutions who practices with a quadruple bottom line (QBL). The Findhorn Foundation is an example of an institution that practices a QBL. The Findhorn Foundation in partnership with PricewaterhouseCoopers proposed a 'Developing Emotional and Spiritual Intelligence in the Workplace' programme, assuming that more EQ and SQ will assist people to be: able to create more meaningful work and working environments, for themselves and others; more able to respond to the needs of the moment and therefore be more effective; more aware of their responsibility to themselves, their colleagues and the planet; and able to live more meaningful and fulfilling lives (Salicru 2010:4-5).

The aim with this programme is to set new corporate performance criteria, for QBL. Businesses that want to apply the QBL need to be economically viable, environmentally sound, socially responsible and spiritually intelligent (Salicru 2010:4-5).

2.7 Conclusion

Companies need to grow from bottom line to a sustainable TBL. For this conduct, companies cannot rely only on their natural resources, but must delve deeper into their human resources potential. For this conduct, companies need leaders who can help workers reach their full potential.

Transformation takes place in a person when s/he is connected to something that is bigger than her-/himself. Connectedness for the employee in a company takes place when s/he is engaged in an organisation's values and strategy.

For companies to conduct this change from bottom line to sustainable TBL, its employees must be transformed to greater self-awareness for which one needs transformational leadership, which in turn delves into everyone's SQ capabilities.

Therefore, as conclusive comment from the theoretical framework of SQ and transformational leadership: It appears so far that for the transformation of companies and transforming from a bottom line to a sustainable TBL, one needs transformational leadership, specifically transformational leadership underpinned by SQ.

Chapter 3 – Research methodology

3.1 Introduction

Research is one of many different ways of knowing or understanding. It is different from other ways of knowing - such as insight, divine inspiration, and acceptance of authoritative dictates - in that it is a process of systematic inquiry that is designed to collect, analyse, interpret and use data (Mertens 2010:2). Research can therefore be defined as follows: "...an organized, systematic, critical scientific inquiry or investigation into a specific problem, undertaken with the objective of finding answers or solutions thereto" (Sekuran & Bougie 2013:398). Scientific research should be marked by purposiveness, rigour, testability, replicability, objectivity, generalizability, parsimony, precision and confidence (Sekuran & Bougie 2013:19-23).

Research has different paradigms including positivism, post-positivism, constructivism, critical realism and pragmatism. There are also different traditions regarding orientation to data and analysis. These traditions build on qualitative, quantitative or mixed methods. Qualitative research uses approaches such as phenomenological research, grounded theory, ethnographic research, participatory research, clinical research, focus groups and case studies (Mertens 2010:230-241). In addition, different ways of collecting data, such as interviews, focus groups, observation, examination of documents and systematic analysis could be used. In collecting data, various methods can be used, such as unstructured interviews, semi-structured interviews and open-ended observation (Rule & John 2011:ix). Constructivism will be the research paradigm for purposes of this research, in the tradition of qualitative research and the approach will be a case study.

3.2 A case study

"Case studies place more emphasis on a full contextual analysis of fewer events or conditions and their interrelations" (Cooper & Schindler 2011:142). Some

researchers have described case studies as malign and as “scientifically worthless”. Regardless of such criticism, case studies play an important role. Firstly, they can falsify scientific propositions by a single counter-instance and, secondly, a well-designed case study can provide a major challenge to theory building and be a source of new hypotheses and constructs simultaneously (Cooper & Schindler 2011:142).

The purpose of a case study is to gain insight into the details of what is happening (Thomas 2011:37). A case study can be seen as “a systematic and in-depth investigation of a particular instance in its context, in order to generate knowledge” (Rule & John 2011:4).

In general, case studies are the preferred method when “how” or “why” questions are being posed; the investigator has little control over events; and the focus is on a contemporary phenomenon within a real-life context (Yin 2009:2). This is the characteristic that distinguishes a case study from other types of research (Yin 2009:2). Case studies allow investigators to retain the holistic and meaningful characteristics of real-life events (Yin 2009:3).

3.2.1 Defining the case study

Yin (2009:18) produced the following comprehensive, twofold, technical definition of a case study.

A case study is an empirical inquiry that investigates a contemporary phenomenon in depth and within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident.

The case study inquiry copes with the technically distinctive situation in which there will be many more variables of interest than data points, and as one result relies on multiple sources of evidence, with data needing to converge in a triangulating fashion, and as another result benefits from prior development of theoretical propositions to guide data collection and analysis.

This definition shows how case study research comprises an all-encompassing method - covering the logic of design, data collection techniques, and specific

approaches to data analysis. This definition of Yin will be used as the operational definition for this case study.

3.2.2 The pros and cons of case studies as an approach to research

Case studies can be conducted and used for various purposes. The most obvious is to explain the presumed casual links in real-life interventions that are too complex for the survey or experimental strategies. A second application is to describe an intervention and the real-life context in which it occurred. Thirdly, case studies can illustrate certain topics within an evaluation, again in a descriptive mode. Fourthly, case studies can be used to enlighten those situations in which the intervention being evaluated has no clear, single set of outcomes (Yin 2009:19-20). Finally, it can be used for teaching purposes to illuminate broader theoretical and/or contextual points (Rule & John 2011:7).

Criticism of case studies includes a lack of rigour. The first reason for this is probably that there is confusion between the case study as a teaching tool and the case study as a research approach. Case studies as teaching tools are generally used to reflect and contemplate on a certain case to determine what went wrong, or what was right, and what can be learn out of this case. Therefore researchers often tend to think of case studies as such, and do not understand its intrinsic research value. Secondly, case studies provide little basis for scientific generalization, but it is not the aim of a case study to generalise. The third complaint against case studies is that they often take too long and result in massive, unreadable documents (Yin 2009:14-15).

Regardless of this criticism a good case study can offer important evidence to complement experiments (Yin 2009:16). Therefore, for an exemplary case study, it must meet the following requirements: It must be significant, completed successfully, considering alternative perspectives, must display sufficient evidence and be composed in an engaging manner (Yin 2009:185-190).

3.3 Case study design

A research design is a “blueprint” for the research study and deals with at least four problems:

- ♦ what questions to study;
- ♦ what data are relevant;
- ♦ what data to collect; and
- ♦ how to analyse the results (Yin 2009:26).

For case studies, five components of a research design are especially important, namely the study questions; its propositions, if any; its unit(s) of analysis; the logic linking the data to the propositions; and the criteria for interpreting the findings (Yin 2009:27). The unit of analysis for this case study is the leadership of Muller, the CEO of Indwe. The design of case studies need to maximise the quality thereof through four critical conditions related to design quality, namely construct validity, internal validity, external validity, and reliability (Yin 2009:24). There are four types of case study designs namely: single; multiple; holistic; and embedded. Following a two by two matrix, the first pair consists of a single case and multiple case designs. The second pair, which can occur in combination with either of the first pair, is based on the unit or the units of analysis to be covered – and distinguishes between holistic and embedded designs. Among these designs, most multiple case designs are likely to be stronger than single case designs. Case studies can also be part of a larger mixed methods study (Yin 2009:24). This field study will be based on a single case study design.

For case studies, theory development as part of the design phase is essential, irrespective of whether the ensuing case study’s purpose is to develop or to test theory (Yin 2009:35). In chapter two, there was a theoretical study regarding SQ and transformational leadership.

3.4 Ethical considerations

It is standard practice for research conducted in academic institutions to comply with sets of ethical requirements. Research ethic requirements flow from certain standard

principles, namely: autonomy, non-maleficence; beneficence, respect, and justice (Rule & John 2011:112).

Preparation for a case study involves, *inter alia*, the process of attending to ethical issues by gaining informed consent from all participants in the case study and ensuring the participants of their privacy, confidentiality and safety regarding of the case study (Yin 2009:73).

Some ethical issues that had to be considered in the research included that the participants, who were interviewed for the case study must grant their permission, and that the interview may be recorded for a comprehensive transcription. All four participants gave their permission that the interview may be recorded.

3.5 Demarcation of the study

In July 2013, the researcher contacted Muller, the CEO of Indwe and requested permission to conduct this MBA field study regarding SQ and leadership in the Indwe environment. He gave permission for the research, but was in the process of retiring.

The retirement of Muller changed the initial focus of the research that should initially be on leadership in Indwe. The focus of the case study then changed to the leadership of the CEO of Indwe for the period July 2006 to February 2014. Initially the focus was very broad because it involved an investigation regarding SQ in the senior management of Indwe. With these specific dates, when Muller was the CEO of Indwe, makes the study a more demarcated unit.

Indwe moved from a bottom line to a sustainable TBL company, with the research focusing on investigating the leadership role of Muller in this transformation process.

The method for data collection was mainly semi-structured interviews, with Muller as the CEO, as well as Jacques Jordaan (Executive Head, Operations); Shoki Motau (National Trainer and Graduate Internship Coordinator); and Christelle Swart (Regional Manager, Western Region). The Interviews were conducted in Melrose, and Florida in Johannesburg and at Tygervalley in the Western Cape. A transcription

of the recording of the four interviews is attached as an Addendum 2 to 5 to the case study. The questions for the semi-structured interviews are attached in Addendum 6.

The next chapter will reflect on these interviews. The findings of the interviews will be integrated in the sustainable TBL and the organisational culture that Indwe has established. The leadership of Muller will be investigated, and see if it was transformational leadership that was underpinned by the *hallmark* of SQ.

Chapter 4 – The Findings

4.1 Introduction

This chapter will reflect on the interviews, Addendum 2 to 5, and on Indwe's strategy document regarding Indwe's incorporation; its strategy; its sustainable TBL and the organisational culture what Indwe has established. Further will there be an investigation into the leadership of the CEO of Indwe, Giel Muller. The investigation will look to see what type of leadership he presented and if that leadership was underpin by the *hallmark* of SQ.

4.2 Indwe Risk Services (Pty) Limited (Indwe)

4.2.1 Introduction

Indwe is owned 100% by Indwe Broker Holdings Group Limited. Santam has a 100% shareholding in Indwe Broker Holdings Group Ltd. Indwe is a product of the 2006 merger between two South Africa's insurance brokerages – Thebe and Pamodzi (Indwe Strategy 2011:1). Indwe is a premier insurance brokerage offer tailor-made home, vehicle and business insurance products through a network of 33 offices throughout South Africa and representing in excess of 120 000 individual, commercial and corporate clients (Miningmx 2010:1). Giel Muller was the CEO of Indwe from July 2006 to February 2014. During this period has Indwe a sustainable TBL.

4.2.2 Indwe's Incorporation

Indwe was founded in 2006 as a result of a merger between Thebe and Pamodzi. Thebe was the evolution of what began in 1903 as Hoskens. In 1992, Thebe became the insurance arm of Hoskens, the country's oldest black empowered financial institution. Its focus was primarily on the insurance needs of corporations. In April 2001 Pamodzi bought a controlling stake in Prestasi. Prestasi was established in

1972 and rapidly became known for its innovative short-term insurance offerings for individuals and small and medium enterprise (SME) sectors (Indwe Strategy 2011:1).

The risk service industry was sceptical against this merger and nobody in the industry gave this merger any chance of success. Although both were in the risk service industry, their clients were different and their organisational culture differed. Thebe was a lay commercial broker company and Prestasi mostly focused on the civil services sector. But Muller with his team managed this merger well and took Indwe to a higher level. In the process Indwe became a recognised professional company in the risk service industry. By the end of 2008, this merger process was completed and a success, with most of its initial objectives being fulfilled. The total value of Indwe's assets were more or less R120 million at the beginning of the merger and the workforce plus/minus 400 employees.

4.2.3 Indwe's Strategy

On March 2011 Indwe employed the services of Christo Nel, a strategy consultant, to revisit and review Indwe's strategy that was put in place in 2008 with the assistance of Peter Laburn of Peter Laburn International. Indwe was in the position to embark upon the next phase of strategy development. The broad pillars of their strategic intent were summarised as follows:

- ♦ Deliver the best cost and be the highest efficiency provider of services and products in our sector.
- ♦ Create and keep more customers by marketing ourselves assertively and making sure people know we offer the best options in the market.
- ♦ Attract, retain and develop our people as our key strategic advantage (Indwe Strategy 2011:2).

Indwe's vision, values and mission are compiled in Addendum 7. In Addendum 8 are Indwe's strategy statement and their value proposition. In 2012, Indwe aligned this strategy statement with a Balance Scorecard (BSC). This BSC is presented as a business strategy tree. Indwe's Business Strategy Tree is presented in Addendum 9. In the next paragraph there will be an elaboration on Indwe's Business Strategy Tree.

A BSC combines four perspectives namely: financial; customer; internal processes and innovation; and organisational perspectives to help leaders look at the organisation from an interrelationships perspective (Verwey *et al.* 2012:128). Indwe's values of innovation, nurturing, driven, willingness, and eagerness are the nutrients for the roots of the tree. These values describe who Indwe are and what they offer their clients to satisfy their insurance needs. The roots symbolise Indwe's learning and growth perspective of the BSC. The roots were described as learning and growth, incorporating values, developing the staff, and attracting the best people. It is also in this phase that talent management and sustainability took place. Indwe's business strategy tree leads to a new vision. The roots culminate in to the trunk, which are Indwe's internal processes and systems. This feeds the leaves, being customer experiences; and fruit results (Addendum 9). The conclusion can be made that Indwe's values underpin their strategy and it is therefore a value driven company.

Indwe's Business Strategy Tree leads to a new vision. Indwe vision is now: "Focussed on the empowerment of the best talent with world-class technology and processes to exceed customer expectations, whilst delivering shareholder value" (Addendum 9). The focus to empower its employees may be the reason that Indwe could make the paradigm shift from a bottom line approach to a sustainable TBL.

4.2.4 Indwe's Sustainable Triple Bottom Line (TBL)

According to King III (2009), companies need to principle 1.2 being a responsible corporate citizen. For this companies must be transformed from a bottom line approach to a sustainable TBL. Therefore the focus cannot be financial capital alone, but must be expanded to include human and social capital. At all three of these levels Indwe has a sustainable growth.

4.2.4.1 Financial Capital

On the profit level, Indwe experienced exceptional growth. The total value of Indwe increased from R120 million with the merger to R520 million when Santam took it over at the end of 2010. It can also be mentioned that when Muller took over at Prestasi in 1998, its value was R13 million; 100 million shares at the price of thirteen cents per share. Its revenue increased from R260 million, in 2007/8 to R1 billion in

2011/12. Its profit before tax (PBT) increased from R64 million in 2007/8 to R300 million in 2011/12.

4.2.4.2 Human Capital

Regarding human capital, Indwe empowered and developed its employees. Out of Indwe's strategic intent Indwe considers its employees as a strategic advantage and therefore they must be developed and empowered. From Indwe's Business Strategy Tree the conclusion can be made that the perspective of learning and growth has a high priority in their strategy. Even in their new vision their focus are to empower their employees.

Indwe's objective regarding its employees was that they must become the best in their field, and if they are the best in their field, Indwe will be the best. If they are the best, they will always be in demand, regardless of whether they are at Indwe or not. Indwe did much regarding talent management and to enhance the skills of its employees. Indwe created opportunities for its employees to get better qualified. Indwe trained their staff by hiring external persons for training. It also had internal graduate programmes and internships to develop its staff. Indwe also used internal coaches and mentors to enhance the skills of their staff. If it was necessary, they used psychologists and made use of rehabilitation programs.

Indwe created a climate and opportunities for its employees to develop themselves. The three employees the researcher interviewed grasped this opportunity to enhance their skills and become better qualified. They all started at entry level and with the opportunities they received and qualifications they obtained, they are now in senior positions, in the organisation and have become experts in their respective fields.

4.2.4.3 Social Capital

Regarding King III (2009:6) every company has a corporate social responsibility (CSR). This CSR should manifest in tangible and reportable programmes and results. Issues relating to a company's CSR are transformation, human capital, human rights, the environment, social capital; safety and health. There is no uniform or applicable approach to companies' CSR programmes. Therefore, it is the responsibility of each company to develop its own policy to guide its activity.

Regarding Indwe's CSR policy in 2006, it was compulsory for its employees to invest one hour per week of their time into community service. This action has a twofold advantage, because it helps Indwe comply with its CSR, and also develop its employees into better citizens.

Currently Indwe expands its CSR to social awareness projects (SAP). Most of Indwe's branches are involved in SAP's. For example, the Indwe's Western Cape branches have a monthly contribution towards First Car Care College. First Car Care College is an academy who was founded by a group of panel beaters to train new panel beaters. They have different courses that stretch over one to three years. First Car Care College mainly focus on the unemployed and the disadvantage persons, to help them to get a qualification in this industry.

4.2.5 Indwe's Culture

Fields in (Kreitner & Kinicki 2010:77) remarks:

Culture eats strategy for breakfast. You can have the best plan in the world, and if the culture isn't going to let it happen, it's going to die in the vine.

One of the toughest challenges is to change an organisation's culture, but according to Kotter (1996:155) "...cultural change comes last and, not first." Changing the culture is the main objective, but it must never be the main focus. If an organisation use Kotter's model for changing and it went through the first seven phases successfully, its culture will be transformed.

In the merging between Prestasi and Thebe, two different cultures had to be integrated into a new *Indwe culture*. A new value-driven culture was created at Indwe and was so well established that employees spontaneously took to the Indwe family. In its recruitment program, Indwe uses its culture to align the new employee's values with the Indwe value system.

Indwe became a big family. People cared for one another. And in the words of Peter Olyott, the new CEO of Indwe, he experienced "this thing" [call it family, cohesion or connectedness] in Indwe never before. To create this culture, a certain type of

leadership is necessary, namely transformational leadership. From here on the leadership of Muller will be under scrutiny.

4.3 A brief career analysis of Muller

4.3.1 A profile of Muller

Muller holds a HonsBCompt (Unisa), 1977; CA (SA) 1980; and Advanced Certificate in Leadership (UCT), 2002. (See Addendum 10). As a CA he was involved in the South African Financial Services Industry for more than 34 years. During this time he held various positions and also acted as a Trustee to Trusts and Pension Funds. He has vast experience in corporate governance, start-up and turn-around strategies and; is dedicated to leadership, strategic and human capital development.

4.3.2 Muller's involvement with Prestasi

Muller joined Prestasi in 1980 as General Manager Finance. He took up the position of General Manager Marketing and New Business in the same year to establish a national branch network.

After the successful expansion and accelerating the growth and profitability of Prestasi Muller established PresFin Financial Services (PresFin), a financing broker in the Prestasi stable 1984. He established a profitable branch network in all the major cities and PresFin soon generated decent profits as a preferred partner of Santambank.

In 1987 Muller resigned at Prestasi and returned to the Free State where he grew up and studied. He expanded his part time farming activities, established a practice as chartered accountant and acquired and consolidated three short term insurance brokerages. During the period between 1987 and 1992, he remained actively involved in the main stream financial services industry as shareholder of PresFin and non-executive director of both PresFin and Prestasi.

When the opportunity presented itself in 1992 to get involved in one of the first empowerment initiatives in the South African Financial Services Muller returned to

Johannesburg. PresFin joined forces with prominent black leaders to form XB Brokers, a black empowerment insurance brokerage. XB Brokers with Muller as MD played a leading role in the acquisition of the Life Insurance License if the IGI Insurance Group with the Thebe Investment Corporation and Fedlife.

Muller resigned from the Board of Prestasi when it listed in 1992 as a result of the potential conflict of interest. Muller sold his share in XB Brokers in 1995 and became a minority shareholder/consultant to various black empowerment initiatives.

In 1998, Prestasi experienced extreme financial difficulties, and Muller was approached by its listed holding company, Alacrity Financial Services Limited (Alacrity), to turn the group around. He was appointed MD of Prestasi and Executive Director of Alacrity. Under his leadership Prestasi and the listed Alacrity turned around from making a loss R16, 9 million in 1998 to deliver record profits from 2002 onwards.

Muller was instrumental in delisting the Group, selling off non-core business and recapitalising the business. Restructuring included a transaction that saw the empowerment group, Pamodzi, acquiring a majority stake in Alacrity in 2000. Alacrity changed its name to Pamodzi.

At the time (1998) Muller had no ambition to become a corporate manager. His passion was to turn around the boat. In the traditional bottom line environment you must be clinical, emotionless and unaffectionate. You must take tough decisions. You are driven by numbers and have no passion for people. In this type of environment, Muller thrived. In the analysing Prestasi situation Muller's realised that Prestasi problem was not with the employees. He believed that these employees have the potential to turn the boat around. The reason for Prestasi being the in dire straits was bad decisions by its shareholders.

With Muller's return, Prestasi had functioned as a paperless company. A dispute with an IT company led to the fact that the IT Company switched off their systems. Overnight on 17 December 1998, Prestasi lost its database of 92 000 clients. The only data, regarding its clients, that Prestasi had after this incident were the magnetic band of monthly debit orders they summited earlier to the banks. But the employees

of Prestasi tackled this crisis and solve it. In that holiday and festive season, they literally worked 24 hours, in shifts of eight hours. During business hours they collected the information and at night they captured it. In this process, they lost plus minus 10 per cent of their clients, regardless of the fact that the IT company gave their database to an opposition company, who targeted their clients with better quotations on their short-term insurance.

With Prestasi delisting in 2001 some of its employees were retrenched. To minimise this retrenching effect, Muller gave the employees the opportunity to apply for jobs in other companies in their industry.

In 2002 Muller and the CFO of Indwe, Yolande van Esch, enrolled in an executive leadership course, at the University of Cape Town. This course enhanced his leadership skills.

4.3.3 Muller as CEO of Indwe

Muller became the CEO of Indwe in July 2006 after the merger of Thebe and Prestasi. His greatest challenge during these early years of Indwe was successfully managing the process and ensuring success. He had to integrate two different cultures and in the process created a new unified culture for Indwe that would differentiate the new company from rivals. Looking back the success Muller achieved is obvious.

A motorbike accident and ten days in hospital gave him time to reflect, resulting in new insights regarding the purpose of life.

In February 2014, he resigned as CEO of Indwe and become the MD of Aquamat. The 15 years at Prestasi and later Indwe was the longest time in his career that he was tied to a single company. During this period his leadership style transformed from a numbers-driven approach to a person who was driven by the development, empowerment and success of his employees. He realised that his passion was to develop people and created an environment that they can develop in.

4.4 Muller's leadership

In this section, Muller's leadership will be investigated firstly as described by himself and then by the interviewed employees.

4.4.1 Muller's leadership as described by himself

Muller described his leadership philosophy as it is stated in the John Quincy Adams quote: "If your actions inspire others to dream more, learn more, do more and become more, you are a leader". His main objective is therefore to create an environment where employees can develop with his support.

He described himself that he was a hands-off leader. As a leader it was not his task to control his employees. He considers each employee as a unique individual with his/her own talents and skills. As a leader it is his task to create an environment where his personnel can develop their talents and skills. He recognised a lot of engaged and loyal personnel at Indwe. Therefore he contemplated that his main challenge as leader at Indwe was to add experience and new skills to the personnel loyalty. In other words, it is to inspire and empower the engaged personnel.

4.4.2 Muller's leadership as described by the interviewed employees

One of the interviewees described the leadership style of Muller as participating autocratic. By that he meant the following: on the one side there were things which were not negotiable. These non-negotiable issues mostly related to his values and the experience he had. But on the other hand he gave you the freedom to experiment, to innovate, and to make mistakes. He would never interfere, but his employees had to take responsibility for their conduct and they had to learn from their mistakes.

Muller's personnel experienced him as an approachable person and you could always rely on his support. To obtain this conduct he had an open door policy. He tried to create an environment where the employees knew that he would listen to them and that their input was of importance. For this conduct he often had informal conversations with them and many times, in these informal conversations, he asked

them their opinion. Most of the time, they gave him their honest opinion due to mutual respect.

Some interviewees described Muller as a people's person who was really interested in their circumstances. For him they were not a number or a worker at Indwe. Most of the time, he had an ear for their personal circumstances, and gave support where he could. Attributed to this support he was always looking for methods to empower his personnel.

When Muller made decisions he consulted widely, especially where people were involved. Although he had an astonishing knowledge of his industry and was well-informed, he never made decisions before he got the input from others. He had the ability to compile information out of informal conversations and he could link things and was a good analyser. He never made decisions before he got the input from others.

Muller was a person of substance. He had clout in the industry and he was reckoned even in the wider industry. Employees were proud to call him their CEO. One of the interviewees ends his interview with the following: "on the one hand you have the opinion that he was not a people's person, but on the other hand he was a people's person. Yes all and all was he..." And another interviewer: "He was a great man who left a legacy of altruism."

4.5 Evaluation of Muller's leadership

Leadership is about coping with change. Therefore the function of leaders is to set a direction (develop a vision), aligning and motivate people (Kotter 1999:52-62). Kotter is a change expert and although he addresses leadership in general, his accent is more on the fact that leaders must guide the change in an organisation, therefore the three phases of direction, aligning and motivating. These three phases correlates with his eight steps model to change an organisation. After the merge, Muller led Indwe to a sustainable TBL, grounded in the culture of Indwe.

In the evaluation of Muller leadership, the incidents, which played a crucial role in his transformation, from bottom line to a sustainable TBL objective, will be overlooked, the “roles” he played, turnaround expert, as changing agent and as strategist. All these “roles” fall under the functions of a transformational leader. Muller will be evaluated as a transformational leader as well as, if he in his conduct as leader used SQ capabilities, as it is expressed in the *hallmark* of SQ.

4.5.1 Turning points in Muller’s career

Muller was initially driven by numbers and therefore he thrived in the traditional bottom line environment. But with his return to Prestasi, he was transformed more into a peoples’ person. What led to his transforming process?

There are at least four incidents that was a catalyst in the transforming process. These four incidents were the destroying of the data base in 1998; the retrenchment of employees in 2001; the executive leadership course in 2002; and the motorbike accident in 2007.

From these four, it was the destroying of the data base that was the turning point in his paradigm shift, from profit to people. Here Muller realised that the ability to turn the boat around lies in the people, in the human capital of the organisation. He realised that there must be something in the so-called “mystery” that Rossouw and Van Vuuren (2012:123) mentioned. The saying of Jack Welch: “that empowering employees to reach their full potential and own sense of values is not merely benevolence; it is a competitive necessity”, is also applicable (Rossouw & Van Vuuren 2012:135).

The effect of the retrenchment process also played a crucial role in his transformation. In the retrenchment process, he realised the worth of the loyalty of the remaining staff. This loyalty of the employees must be nurtured and grasped and converted to experience and skills. Regarding the remaining incidents, the executive leadership course helped him in align processes and the motorbike accident with reflecting on matters.

Three of these four incidents were negative and disruptive, but through reflecting and serendipity it was managed into a positive outcome. The period at Prestasi prepared Muller to lead the merge successfully, to Indwe with a sustainable TBL.

4.5.2 As a Turnaround expert

Muller described himself as a turnaround expert. Most of his latter career he was in this role. Normally turnaround experts focus on numbers and figures, but Muller focused on people. It was not initially like that, but he was transformed in such a manner that he could say: "it was satisfying to be a turnaround expert". By that he meant to create an environment, where people can develop and can become. The priceless moments in his career were when he saw people develop to their potential that is their real success. According to Rossouw and Van Vuuren (2012:131) real success is when a person's need of self-actualisation is fulfilled.

4.5.3 As a Change agent

Although Muller was a turnaround expert, he was a change agent at Indwe too. There are different models for management change. Collins (1998) categorised from these models as the so-called "N-step programmes" (Van Tonder 2004:194). One of these N-step programmes is Kotter's (1996) model for change.

Kotter's (1996) model consist out of eight phases namely: 1) Establishing a sense of urgency; 2) Creating the guiding coalition; 3) Developing a vision and strategy; 4) Communicating the change vision; 5) Empowering employees for broad-based action; 6) Generating short-term wins; 7) Consolidating gains and producing more change; and 8) Anchoring new approaches in the culture. These eight phases are aligned with eight steps: increase urgency, building the guiding team, get the vision right; communicate to buy in, empower action, create short-term wins, don't let up, and made the change stick (Kotter 2006:1).

For successful change, the process must go through all eight phases, the first four being essential to help defrost the status quo (Kotter 1996:23). Phase's five to seven introduce new practices and the last phase grounds the changes and helps make them stick (Kotter 1996:22). The last phase is the crucial point to determine if the

success was permanent and if the paradigm shift took place in the company's culture and if the transformation is sustainable.

If the merger process is scrutinised, the verdict is that it follows the eight steps of Kotter's model and it was a successful transformation. In the process, Indwe created a new culture, which was based on specific values. According to Kotter's model the merger was successful, because it led to a sustainable new culture. In addition to that, for the researcher, it was a successful merger, because it led to a sustainable TBL. Therefore the conclusion, Muller was a successful change agent.

4.5.4 As a Strategist

Zohar (2005:46) mentioned the following.

SQ is the ultimate intelligence of the visionary leader. It was SQ that guided men and women like Winston Churchill, Mahatma Gandhi, Nelson Mandela, Martin Luther King Jr., and Mother Teresa. The secret of their leadership was their ability to inspire people, to give them a sense of something worth struggling for.

The interviewees described Muller as a visionary leader, as a strategist and another mentioned that what she admired most of Muller's leadership were his values, especially his integrity.

Muller was a visionary leader and a strategist in the Indwe environment. He thought ahead, could see the big picture and foresees possible risks. The graduate program, referred to in Addendum 3, is an example of this. He initiated this notion, long before it was implemented.

4.5.5 As a Transformational leader

Muller was a turnaround expert, change agent and a strategist. These are all different faces of a transformational leader, but in this section Muller as transformational leader will be under scrutiny.

According to the definition of Bass, Muller was a transformational leader because he deliberately inspired his employees and he created change and transformation in their current status and in the functions of the organisation as a whole.

Relating to the functions of a leader from Kotter, Muller set the direction, aligned and motivated his employees. In addition Muller also met Salicru's attributes, and Fry's role for a transformational leader.

Dobbs and Walker (2010:10) mentioned a set of five skills as criterion for a transformational leader to be met. Muller's conduct will be evaluated regarding these five skills. Muller met all five these skills. A discussion of the five skills as well as how Muller met them follows.

Skill one: To build a culture

Muller helped Indwe to build an own culture, which was value driven and employees speak of an Indwe family.

Skill two: Improve spirit de corps

Muller was able to communicate the vision to be a shared vision among to the employees. The researcher experienced that during the interviews the morale was high under the interviewees.

Skill three: Communicate issues and actions

Muller had an open door policy and was an approachable person. He created an environment where the employees experienced respect and where their inputs were important.

Skill four: Change the financial results

Indwe was not only financial profitable, but it had a sustainable TBL under the leadership of Muller.

Skill five: Leave behind a cadre of future transformational leaders

Muller left behind an organisation with more skilled and empowered employees. He had also a well-planned exit strategy and with nomination of the new CEO, Muller foresaw that Indwe may now enter the international market.

According to Verwey *et al.* (2012:154) transformational leaders are strongly value based and the value that the followers from transformational leaders appreciate the most, are integrity. Muller was a person who lived out his values. He walked the talk. You can make money, but the way you make money and how you make money is important. His way of doing business was grounded on integrity and honesty. He was a consistent, conscientious leader and always reliable. The fact that he set such high standards, which he lived by, led to the fact that he had a zero tolerance approach regarding sexual harassment, adultery, corruption and fraud. He said: "If you are not honest to your wife and kids, your most precious connections, how could I expect you to be honest in your work." Although you may add value to the company, but you do not live out the values you must go. On the other hand if you were the victim of for example sexual harassment or an adultery case, you could rely on the support of the company. Muller was great enough to admit when he made a mistake. After admitting, he tried to rectify it.

With the evidence above the researcher can conclude that Muller was a transformational leader. In the studies conducted by Christ-Lakin (2010) and Gieseke (2014) they found a positive correlation between transformational leadership and SQ. From here onwards the study follows an investigation into Muller's use of his SQ capabilities in his transformational leadership.

4.5.6 Muller's use of his SQ capabilities

In Chapter 2, the *hallmark* of SQ was determined under the theoretical framework. It distils into the characteristics of compassion, peace, and wisdom. But how does one measure these characteristics? During the interviews, several examples were mentioned to illustrate the conduct of Muller in various situations. Some of these examples will be presented in view of extracting the characteristics that form the *hallmark* of SQ.

4.5.6.1 Examples of Muller's conduct

Example 1: Zero tolerance, but compassion regarding victims

Muller had a zero tolerance policy against things such as sexual harassment and corruption. But he fulfilled a supportive and helping role towards these victims. When a person needed rehabilitation, the supportive role was always there. Sometimes in

these situations, one must withdraw the support (tough love principle), which he also practiced.

Example 2: Negotiations for the staff

At board meetings, Muller was negotiating the best possible bonuses for his staff, because he knew it is the people who made the company. He was willing to walk the proverbial extra mile for his staff, even at a cost to himself.

Example 3: Looking bad so that the other person may look good

Sometimes when someone had to leave the company, regardless what the reason was, with his contacts and his network, Muller tried to get that person a job in the industry. This type of conduct happened more than once. Sometimes, when a Member of the Board of Directors resigned, Muller was willing to look bad in the eyes of his staff so that person, who was actually fired, may look good. And he was okay with it.

Example 4: Withdrawal of the court case

Shortly after the merger, some of the brokers broke away and “stole” some of Indwe’s clients. Indwe in association with Santam launched a court case against them. This court case was an ideal case, as an example, against people with this conduct. A day before finalising the case, one of the persons approached Muller at a coffee shop and asked him to withdraw the case. Without any consultation, not even with its associate Santam, Muller decided to withdraw the case and was willing to take the responsibility for his decision. This was not his normal conduct in decision-making. Normally he consulted widely, especially when it was a difficult decision and even more so when there were people involved. But here, without any consultation and hesitation, he withdrew the case. Today, these persons are back at Indwe and they are adding value to the company.

Example 5: Association with the man on the street (the broken wing)

Muller has the ability to associate with the man on the street, even knowing that, that person has no value to him, but that he can add value to that person. He would call him a friend. His attitude to these people was the same as his behaviour towards a CEO of a company. That was Muller. He treats everyone equally, with respect and dignity.

4.5.6.2 Reflection of these examples regarding the *hallmark* of SQ

Let's start with compassion. Muller had a heart for people. He treated everyone with respect and dignity. He was willing to support and to help where he could. His passion was the development of people. He had compassion for this, knowing that they could make mistakes, but he was there to guide them on their journey. He stood up for his people and on their behalf, he fought for better benefits. He was willing to use his contacts and network, and help these people to get work, even if they were fired. He would never kick a person while he was lying, but rather helped him up and tried to see what he could do for him. Without doubt, he was a man with compassion - especially during his time with Indwe.

The second characteristic, wisdom, was also present in his conduct. Looking at example four we see that it testifies of wisdom. Without consulting and hesitation, he took the decision regardless of the consequences. As visionary leader and strategist he looked at the big picture and the decisions he made speaks of wisdom. The researcher came to the conclusion that wisdom was present in his conduct.

The same can be said about the last characteristic, peace. In example three we saw it was okay for him to look bad, while the other person looks good. This is only possible when you have peace. One interviewer mentioned that Muller slept well even in difficult times. He could switch off. He said he parked the problem; it can go nowhere and the next day you can tackle the problem again. To sleep well in these circumstances is only possible when a person has peace.

Looking at the evidence in these examples the researcher may come to the conclusion that the characteristics of the *hallmark* of SQ, namely compassion, wisdom and peace were present in Muller's conduct. Therefore, regarding this case we can come to the conclusion that SQ is underpinning transformational leadership.

Chapter 5 – Discussion

5.1 Introduction

This study was primarily a theoretical study regarding the phenomenon SQ and whether it underpinned leadership that ensured sustainable TBL. Chapter 1 served as the introduction to this study and provided the problem statement. Chapter 2 was the theoretical study regarding SQ and transformational leadership. Chapter 3 described the research methodology and Chapter 4 the findings. In this last chapter the findings will be discussed. The findings will be related to the research objectives in the discussion. The discussion will be first around the secondary objectives before it will focus on the primary objective. This discussion will be followed by some limitations, recommendations and a conclusion.

The problem statement was given as follows:

Companies need leaders who can change them from a bottom line approach to a sustainable TBL.

The following research objectives were set:

The primary objective was:

Determine the role of SQ in the leadership of Indwe towards a sustainable TBL.

The secondary objectives were:

Secondary one: Determine the reality of the SQ phenomenon

Secondary two: Formulate a working definition of SQ

Secondary three: Identify the characteristics and traits of SQ

Secondary four: Describe the type of leadership needed for ensuring a sustainable TBL.

5.2 Discussion of the secondary objectives

5.2.1 Secondary objective one: Determine the reality of the SQ phenomenon

Currently, scholars of intelligence acknowledge the phenomenon of MI. Gardner (2000) and Mayer (2000) are the greatest sceptics about the construct of SQ as intelligence. Gardner's (2000:27) main points of criticism of SQ are the lack of empirical evidence and that it is highly affective. Further, it does not meet the criteria Gardner set for an MI (Gardner 1999:35-41). Mayer's (2000:47) main critique of SQ is that it is more of a heightened consciousness than it is a heightened intelligence. For him, SQ is more a consciousness than it is an ability. Emmons (2000:8) argues that SQ meets most of Gardner's criteria for MI. This view of Emmons was also confirmed by Bowling (Crichton 2008:18). According to Emmons, the reason Gardner does not recognise SQ as intelligence is Gardner's narrow definition of spirituality. The researcher has highlighted in this study that spirituality contributes new meaning to the concepts interconnectedness and transformation in this MI debate.

Regardless of this criticism against SQ, a large field of scholars from different disciplines that work on SQ. On the one hand, Natti (2008:100) prefers theistic approach to SQ, while on the other hand Emmons (1999), Zohar and Marshall (2000), Wolman (2001), Sisk and Torrance (2001), MacHovec (2002), Newberg (2003), and Mark (2004) refer to neurobiology and neuroscience and mostly cite Ramachandran and Persinger (Crichton 2008:6-7).

The question whether SQ is a valid intelligence is not the primary issue. Cowan (2005:27) suggests that it can be called by another name, such as spiritual potential, spiritual intuition, or spiritual energy – just to avoid the intelligence area. However, what it is called does not matter. Regarding this theoretical study, the researcher came to the conclusion that the phenomenon SQ is real and is here to stay.

5.2.2 Secondary objective two: Formulate a working definition of SQ

The way in which SQ is defined depends mainly on the scholar's specialised field and his/her approach to SQ. This situation has led to a variety of definitions for SQ. From evaluating these different definitions, it is clear to the researcher that any

definition of SQ must include something regarding values, wisdom, and compassion, inner and transcendental experience and interconnectedness. Wigglesworth (2011:4) presents the following definition of SQ: “The ability to behave with Wisdom and Compassion, while maintaining inner and outer peace (equanimity) regardless of the circumstances.” The definition of Wigglesworth was used as the working definition for SQ.

5.2.3 Secondary objective three: Identify the characteristics and traits of SQ

Scholars have differing views regarding the traits or characteristics of SQ and sometimes they use it as variable terms. Some scholars focus more on the skills, other on capabilities, and other on attributes. Zohar (2005:47-49) worked with principles and Amram and Dryer (2008:8-9) worked with dimensions when they developed the ISIS scale for SQ.

Wigglesworth (2006:6) mentions honesty, integrity, authenticity, compassion, peacefulness, patience, wisdom, humility, commitment to servicing others, generosity, and open-mindedness as typical characteristics of SQ. With the characteristics of Wigglesworth, principles of Zohar and the dimensions of Amram and Dryer together with the working definition in mind, the researcher selected the concept *hallmark*, for the characteristics for SQ. Under the term *hallmark* the researcher understands typical traits and behaviour that is essential to say that a person is using his/her SQ. The *hallmark* characteristics of SQ for this case study were compassion, peace and wisdom.

5.2.4 Secondary objective four: Describe the type of leadership for a TBL

George (2006:2) found that SQ in the workplace is useful in that it provides the deepest inner resources from which come the capacity to care for and the power to tolerate and adapt. It furthermore develops a clear and stable sense of identity as an individual in the context of shifting workplace relationships. In addition, it provides the ability to discern the real meaning of events and circumstances and to make work meaningful. It also helps to identify and align personal values with a clear sense of purpose. Lastly, it helps people live those values without compromise, and thereby demonstrate integrity by example.

According to King III, organisations need to maintain a sustainable TBL. To maintain a sustainable TBL, organisations need be more value-driven and undergo a culture change to greater sustainability. For changing an organisation's culture from a bottom line approach to a sustainable TBL, one needs a certain kind of leadership. Companies need leaders that can transform their employers.

The information age and rapid organisational change have led to contemporary leadership approaches. Contemporary leadership approaches are transformational, transcendental, servant and spiritual approaches (Verwey *et al.* 2012:160). SQ will have an influence on these approaches. The researcher chose transformational leadership as his approach to the kind of leadership that will function in the change to a sustainable TBL.

Bass defined transformational leadership as "...a deliberate influential process in individuals to create discontinuous change and transformation in the current status and functions of the organization as a whole" (in Allameh *et al.* 2012:225). This definition has served as the working definition for transformational leadership.

In the theoretical part of the study, the researcher has met all four secondary objectives set for the research, namely: To determine the reality of the SQ phenomenon; formulate a working definition of SQ; identify the characteristics and traits of SQ; and describe the type of leadership needed for ensuring a sustainable TBL.

5.3 Discussion of the primary objective

The primary objective was set as: To determine the role of SQ in the leadership of Indwe towards a sustainable TBL. To meet the requirements of this objective, the researcher had to clarify what is meant by the concept *a sustainable TBL*. The researcher then had to find a company that has had a sustainable TBL. Under a sustainable TBL, the researcher understood that a company must have sustainable growth at the financial, human and social capital levels. The researcher found that Indwe had a sustainable TBL. Indwe was founded in 2006 and from that time onwards it has had positive growth at all three levels, as shown in section 4.2.4.

In section 4.5.5 the leadership approach of Muller was described as transformational leadership. Christ-Lakin (2010) and Gieseke (2014) found a positive correlation between SQ and transformational leadership. In section 4.6.6.2 the researcher pointed out that Muller's leadership was marked by his SQ capabilities of compassion, peace, and wisdom as it was expressed in the *hallmark* of SQ.

Therefore, the researcher came to the conclusion that he met the requirement of his primary objective: that SQ underpins a transformational leadership approach in the conducting of a sustainable TBL.

5.4 Limitations

Although SQ as an MI is grounded by various theoretical studies, there are currently no valid and reliable tests for SQ. At present there are measuring instruments for SQ such as the SISRI-24, used by Gieseke (2014); the PsychoMatrix Spiritual Inventory, used by Christ-Lakin (2010); and the ISIS test developed by Amram and Dryer (2008). All these instruments are self-reported tests that may be highly subjective. Therefore, the SQ discipline needs a more objective, reliable, valid and standardised measuring instrument for measuring SQ.

5.5 Recommendations

The recommendations will largely be regarding further research in the SQ field. Four recommendations regarding future research in SQ is proposed.

1. The establishment of a standardised measuring instrument for SQ.
2. Determine if wisdom, compassion and peace are the key attributes of SQ.
3. Investigate if SQ can be developed by training or coaching.
4. Determined the impact of SQ on CSR plans.

5.6 Conclusion

This research project involved a case study and its significance is limited. As pointed out in Chapter 3, though, it is not the aim of a case study to generalise, but to

strengthen the findings of other studies such as the study from Christ-Lakin (2010) and Gieseke (2014).

Pierre Teilhard de Chardin once made the remark that: “We are not human beings having a spiritual experience. We are spiritual beings having a human experience”. Maybe this remark is more relevant than that we have thought so far regarding the growing awareness of spirituality in the working place.

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Table 1: Key differences – theories on leadership

| | | | |
|---|---|--|--|
| One best style or trait | Approaches emphasising leadership from the point of view of the leader | | |
| | Trait | Skills | Style / Behaviour |
| | Emphasises the personality characteristics of the leader. | Emphasises the capabilities of the leader. | Emphasises the behaviour of the leader. |
| | Approaches emphasising the follower and the context | | |
| | Situational | | Contingency |
| | Focuses on leadership in different situations. Demand a leader matches style to competencies and commitment of followers. | | Concerned with styles and matches, effectively matching the leader and situation |
| | Approaches emphasising the leadership process | | |
| | Transactional & exchange | | |
| | Conceptualise leadership as a process that is centred around the interactions between leaders and followers. | | |
| | No one best practice | New leadership approaches | |
| Transformational & Transcendental | | Psychodynamic approach | |
| Process that change. Concerned with vision, values, emotions and ethics. Concerned with the performance of followers and developing them. | | Emphasise the importance of leaders obtaining insight into their personality characteristics and understanding the responses of subordinates based on their personality. | |
| Spiritual leadership | | Servant leadership | |
| Defines the transcendent values of spiritual leadership as a focus on integrity, independence and justice. | | Servant leaders primarily lead by serving others. | |

Source: Verwey, Van der Merwe & Du Plessis (2012:160)

Interview with Giel Muller

[This interview was conducted on 11 August 2014 at 346 Discovery Road, Florida Park.]

Pieter: Hoe sal jy jou leierskap styl beskryf?

Giel: Ek het nie op die details gefokus nie. Baie mense het gesê dat hulle mis dit in my as 'n leier, maar ek het nie dat dit my laat verander nie. Ek het gesê jy moet 'n doel hê in die lewe en ek kan niks vir jou doen nie, Pieter. Ek kan net vir jou 'n omgewing skep, waarbinne jy jouself kan uitleef en laat groei. Dit kom terug by my hele leadership filosofie wat ek heertyd ek wil sê amper gepredik het. If you can inspire others. Dit geld vir jou. Dit geld vir die mense om jou. To dream more, learn more, do more and become more you can call yourself a leader. Dit is eintlik die omgewing wat ek geskep het. Mense om te sê: Ek kan jou net As jy daardie droom het moet jy gaan leer om dit te doen. Jy moet leer om dit te doen, en jy moet doen en dan gaan jy become. En dit is eintlik die omgewing baie mense wil eintlik gehad het ek moet instorm vanoggend en sê waar was jy vanoggend en waar was jy gister. Hoekom is jy nie vieruur by die werk nie. Ek het nooit sulke goed gedoen nie. Dit het my nooit gepla nie. Ek was in baie opsigte 'n hands-off leader, maar ek het baie hard probeer om 'n omgewing te skep, waarbinne mense, wat wou groei, kon groei. Ek het hulle ondersteun. Ons het besigheidskole gekry, om vir hulle baie goeie onderbou te gee om te groei. Ek kon dit nie doen nie ek was nie regtig die ou wat dit kon doen nie, maar ons het geld gegee, ons het fasiliteite geskep, waar binne in mense dit kon uit haal, wat hulle wou uithaal. En ek moet sê baie mense, van die mense wat die hardste geskreeu het, ek moet hulle oppas, hulle het dit nie gemaak nie, want Indwe was nie so 'n plek nie. Indwe was 'n plek waar 700 mense, teoreties dit so nooit so kon werk nie, maar die verantwoordelikheid vat om self te groei. Daar is geen manier dat jy as 'n leier van 'n organisasie 700 mense aanhelp om te groei of agteroor te staan en hulle aan te jaag nie. Want jy weet iemand het eendag die goeie kwotasie gegee van Gandhi: wat gesê het: "my people are leading, I must follow them because I am their leader." Jy moet die omgewing skep wat hulle eintlik vooruitloop.

Pieter: Dit is amper innovation nê?

Giel: 700 mense kan in rigtings loop, begin beweeg, waar een ou nie kan gaan nie. Jy kan 700 plekke heengaan. Dit is die ek wil sê amper dis die omgewing wat ek probeer skep het en ek hoop ek het dit reggekry. Wat ek vir jou kan gee op die syfers. Ek dink ek het nog state wat ek vir jou kan bewys of wat ek vir jou kan gee, waar Indwe of die ou Prestasi, daai tyd toe Pamodzi betrokke geraak het, en ek die CEO was, en genoteer op die aandelebeurs. Sy aandele verhandel het 100 000 000 aandele gehad het, verhandel het teen 13 sent. So hy was R13 miljoen werd min of meer. En toe ek weg is of 'n jaar of wat voor ek weg is het Santam 'n 100% gekoop. Toe is daardie waarde geplaas op R520 miljoen, op dieselfde besigheid.

Pieter: R520 miljoen so dit is 4 000%.

Giel: Ja dit is die groei en dit is publieke kennis. Dit was in die pers en orals, want Santam moes verklaar waarteen het hulle verkoop. So dit is nie inligting wat geheime inligting was wat intern gehou was nie. So daardie twee punte, sal ek vir jou baie duidelik die inligting van kan gee. En ek dink dit is maar net die bewys wat kan

gebeur as almal leiers raak in hulle eie omgewing, hulle eie hoedanigheid, as almal hulle eie verantwoordelikheid vat om 'n ding vorentoe te vat.

Pieter: Maar dit is eintlik oor empowerment.

Giel: Maar dit is meer as net empowerment. Dit is om mense te inspireer. Jy empower hulle, maar baie ouens moet jy 'n bietjie aanhelp om self daardie passie en geloof in hulleself te ontwikkel, dat hulle kan groei, dat hulle baie meer wees as wat hulle nou is. Want in 'n outokratiese stelsel is die tegniek wat outokratiese bestuurders gebruik is dat hulle vir mens sê: “julle is niks. So julle kan net beweeg as ek sê nou.” Dan wag mense daarvoor. Hulle glo nie in hulleself nie. Daar kan niks gebeur nie. Daar kan geen groei kom nie. Nou en dan môre sê wat het jy reggekry nie. Ek hoop jy kry wat jy wil hê, maar ek dink die omgewing is geskep.

Pieter: Vir interessantheid ek dink dit is ook ek dink by Toyota op hulle produksielyn, die oomblik dat jy 'n fout sien.

Giel: Ja, ja

Pieter: Dan is jy bemagtig om die produksielyn te stop, want dan kan dit reggemaak word.

Giel: Daai quality cycle.

Pieter: TQM of so iets...

Giel: Ja, ja

Pieter: Maar ook die bemagtiging wat die ou gekry het om te kan sê stop. Want as hy nie daardie verantwoordelikheid kan aanvaar nie, moet die fout eers gesoek word.

Pieter: Hoe het jy jou rol gesien, jou mandaat het hulle vir jou gegee, jou big picture, hoe jy jou leierskap jy gesien het, dan jou missie en passie, en principles en values en dan as jy besluite, moeilike besluite moes neem wat het jy as kriteria gebruik vir die besluite.

Giel: Ek dink kom ons begin eers by my mandaat. Dit was baie maklik toe ek oor geneem het, was die besigheid in die moeilikheid. So ek het eintlik begin of sal ek sê ek is aanvanklik aangestel as 'n omdraai. En dit is wat ek was. Interessant tot op daai stadium, was ek nooit langer as vyf jaar in enige rol, my ervaring en skill, was om 'n besigheid van niks af te begin nie en dan te oorhandig. Ek het geen ambisie gehad om ooit 'n korporatiewe bestuurder of leier te wees nie. Dit is nie vir my nie. Tot op daardie stadium van my lewe het ek goed begin. Ek het een of twee goed suksesvol omgedraai en die oomblik wat dit suksesvol was, gewoonlik drie jaar maksimum vyf jaar, maar gewoonlik 3 jaar, is ek uit. Dan is ek weg. Dan gaan die ouens aan. So jy kom in jy is koud, jy is kil, jy neem harde besluite, jy het nie passie vir mense nie. Jy sny deur dit.

Pieter: Jy kyk die syfers...

Giel: Jy dryf die syfers, soos 'n masjien en wat by prestasie destyds gebeur het, was 'n bietjie iets anders. . . Ek het in die vroeë tagtigs het ek by Prestasie begin. Toe ek begin het was Prestasi 'n baie klein organisasie van ongeveer 14 mense. En ek het eintlik die uitbreiding en die nasionale uitbreiding geïnisieer. So ek was baie betrokke by kantore. Die eerste een was ek Pretoria, Kaapstad toe Durban toe, Port Elizabeth toe, toe Kempton Park waar die kantore te koop en Prestasie se netwerk uit te brei. So in daardie tyd het ek baie goeie mense aangestel. En met die uitsondering van die persoon wat ek in die Kaap aangestel het, het al die ander mense leiers in die versekerings bedryf geword oor tyd. Ek het die regte mense, ek dink miskien was ek gelukkig, maar ek dink ek het die skills gehad om die regte persoon te gaan kies, op te lei en die omgewing te skep, waarbinne hulle suksesvol kan wees, maar ek dink ek het ook suksesvol mense gaan soek. Wat op ander gebiede suksesvol was. So ek het die netwerk uitgebrei. Toe was ek weg. En toe Prestasi in die moeilikheid was, op die rand van bankrotskap,

is ek gevra om terug te kom, om dit te kom omdraai. Dit is toe ek terug is. Dit is toe die aandele op 13 sent gestaan het en ons sukkel om salaris te betaal en...

Pieter: Ekskuus gou Prestasi was op die beurs gewees, Is hy toe afgehaal.

Giel: Eers 'n rukkie daarna. Ek moes eers 'n klomp goed skoonmaak. Ek moes eers 'n klomp filiale af verkoop. Ons het eers so 2, 3, 4 jaar later gedenoteer. Dit was deel van die strategie. Op daardie stadium was ons 'n genoteerde maatskappy, gegaan en moes dit regmaak. Jy weet die blootstelling wat jy het op 'n publieke maatskappy is baie. As jy faal daar, weet die publiek dit. Dit is nie net tussen my en die vorige eienaar nie, maar die beherende aandeelhouer. So dit was 'n groot waagstuk. Dit was nie 'n aantreklike aanbod nie. Dit is iets wat ek eintlik nee moes gesê het voor. Want enige omdraai spesialis nie maklik sou aangevat het nie. Dit was eintlik verby omdraai, maar wat ek besef het toe was dat baie van die mense wat ek aangestel het, 10 jaar terug, 12 jaar terug, was in senior posisies in die organisasie. Dit was nie hulle skuld dat die besigheid in die moeilikheid was nie. Dit was swak besluite deur die aandeelhouers. So ek het besef dat dit wat die mense vermag het in die 80's, kan hulle weer regkry. As ek die geleentheid kry om 'n ruk lank die leier te wees. So ek het gegaan na die vorige uitvoerende voorsitter op daardie stadium was hy die CEO. Ek het gegaan en gesê ek het 'n paar voorwaardes as ek kom. Ek sal dit doen as ek kom, gaan ek nie aan jou rapporteer nie. Dit was die persoon wie verantwoordelik was vir die meeste van die probleme. Ek sal aan die voorsitter van die direksie rapporteer, wat op daardie stadium Hancke Scheepers was, af die afgetrede senior vennoot van PriceWaterhouseCoopers was, wat ek weet 'n man van integriteit was en sal sê wat sy reaksie was. Voorwaarde van direkte van rapporteer en ek het 'n mandaat om dit te doen. Ek het ingegaan, ek het filiale afgekoop. Ek het volle mandaat gehad. So ek het ingegaan en die ding omgedraai. Mense het net soos ek vermoed het, het regtig na vore gekom en dag en nag gewerk. Die maatskappy het 'n ongelooflike unieke situasie te red. Daardie stadium in kort. Dit is 'n storie op sy eie, maar as gevolg van 'n dispuut met die IT maatskappy, en ons het totaal papierloos gewerk, het hulle die stelsel afgesit. So ons het by die 90 000 kliënte se data verloor. Oornag die 17de Desember, net voor Kersfees. Dit was...

Pieter: Watter jaar was dit?

Giel: Dit was 1992, nee ekskuus dit was 1998. Ons het al die data verloor

Pieter: Hoeveel personeel was Prestasi op daardie stadium gewees?

Giel: So 370. So ons het al daardie rekords verloor. So ons totale data basis van ek dink van 92 000. Oor die 30 000 miljoen rekords van karre, adresse. Dit moes opgebou word. Ons het letterlik 'n debietorder band gehad, wat ingedien was op die 7de Desember, 5 de Desember en ons het deur die banke, en 'n bietjie screen scaping was ons kon doen. Ons het hier en daar 'n telefoon nommer van 'n kliënt gekry. Ons sou jou gebel het en ons sou gesê het ons wou net jou polis geverifieer. Kom vat ons net gou hierdeur. Wat se karre ens. Ons moes daardie hele ding opgebou.

Pieter: So al 90 000 moes fisiese gebel gewees

Giel: Almal moes gekontak gewees het.

Pieter: Sonder dat hulle geweet het?

Giel: Ja, maar baie van hulle het geweet. Ons het nou nie 'n groot storie. Ons het nie probeer om dit aan die groot klok te hang nie. Ons het probeer om die minste moontlike, hoe kan ek sê, negatiewe boodskappe uit te stuur en hierdie mense het 24 uur letterlik, hulle het in die dag die inligting gekry en dit oornag gecapture. Ons het in 3 skofte van 8 uur. Mense het aanmekaar in daai proses gewerk. Ons het later. Jy weet ons moes vir 7 maande, daardie selfde debiet order band, ons het niks anders gehad nie, wat geskep was op die 7de Desember, net so

ingedien. So wat gebeur het as 'n kliënt ons gebel het, om te sê het ek wil hierdie kar afhaal van die polis. Dan het ons gesê kom ons gaan net gou deur die polis. Kom ons kyk net wat daar moet wees. So het ons 'n nuwe polis geskep. Ons het 'n dilemma gehad. Ons kon nie sy polis verminder nie. Ons kon nie 'n debietorder band op die stelsel skep nie. Ons het dieselfde debietorder band, aan die einde van die maand. Op die ou einde het ons 'n klomp motorfietse oor die hele land wat iemand 'n dag of twee voor die debietorder band tjeks uitgeskryf, na die kliënt gegaan en gesê ons is baie jammer dat die debietorder wat oor twee dae afgaan, maar hier is die tjek vir die verskil en die bankkoste. Ons is jammer dat gebeur het. Ons hoop nie dat weer sal gebeur nie. So het dit vir 7 maande gebeur, maar ons het op die ou end 10 000 kliënte verloor, maar ons het die oorgrootte meerderheid kliënte behou. Ons het in daardie selfde tyd, het van ons opposisie maatskappy die IT maatskappy saamgespan en hulle het ons inligting gehad en ons kliënte basis aangeval met laer premies. So dit was 'n geweldige storie maar ons is daardeur. Ons het dit omgedraai. Ons het winsgewend gemaak en gegroei van daarvan tot waar die maatskappy meer as 700 mense gehad het, dink ek en meer as R1.5 biljoen se premies hanteer en R500 miljoen rand werd was. So dit was 'n geweldige pad wat ons geloop het. en waar 'n mens. Die ander interessante ding was ek waardeur het wat ook 'n groot uitdaging was. Toe dit gebeur het al ons baie bekwame mense, het opsies gehad. Die hele mark het hulle gesoek. So hulle kon in daardie jare vir R30 000 tot R40 000 meer gaan werk. Dit was groot geld op daardie stadium in daardie jare, by ons opposisie. So ons beste skills, het ons verloor in die proses. Ons het 'n klomp van die leiers met wie ek 'n verhouding gehad het, kon ek oortuig om aan boord te bly. En ons het 'n klomp mense gehad wat nie noodwendig in aanvraag was in die mark nie, wat agter gebly het. Nie die bes gekwalifiseer mense nie. Nie die mees suksesvolle kopers of eise mense nie, maar wel die mense met lojaliteit, en deurstellingsvermoë het gebly. En met dit moet ons die besigheid ontwikkel. So vir my is die uitdaging toe ons dit omgedraai het. In die proses was daar nie tyd om jou te kyk of op te kyk nie. Maar die oomblik toe die hele besigheid omgedraai het, het ek besef dat vaardighede, die skills, die kwalifikasies, in ons besigheid is op 'n baie, baie laer vlak as die opposisie. Maar ter selle tyd het ek besef, ek het 'n geweldige lojaliteit, teenoor die mense wat bereid was om 24 uur per dag te werk om die besigheid om te draai. Ek kan nie nou gaan en nou dat ons geld het en weer hoe kan ek dit sê weer die sterre in die bedryf te gaan koop dat hulle vir hulle gaan werk. So ek het toe besluit net daar. Net daar. Ek gaan met hierdie mense, tussen hulle gaan ek, die mense moet uitsoek, wat tot nou toe net nie in hulself geglo het nie. Hulle het iets ek gaan amper sê hulle het iets onmoontliks vermag. En ek het dit vir hulle vertel en ek het dit vir hulle gesê: julle is baie, baie spesiaal. Dit is ongelooflik hoe dieselfde... So ek het vir hulle gesê julle is baie spesiaal. Julle het die onmoontlike vermag. So dit wat julle gedoen het, kan julle in eie loopbane doen. Die mense wat weggehardloop het, is nie beter as julle nie. So kry julle kop reg. Ons gaan mense intrek. Ons het oor die tyd mense van Kaapstad se besigheidskool, Stellenbosch. Ons het verskillende spesialiste, in bedryf gekry of in te kom, en die mense te help om hulle te ontwikkel. Daar het regtig 'n klomp briljante mense ontwikkel met geen kwalifikasies, het hulleself gaan kwalifiseer en deurgekom en is vandag baie suksesvol. Dit gaan spesifiek met 2 van hulle praat. Die een is Jacques Jordaan wat vandag, hy is 'n six sigma master black belt, wat na al ons prosesse kyk en dit verfyn en effektief maak. Hy is briljante kommunikeerder in die organisasie. Hy is die man wat deur daardie proses gekom het. die ander een is Christelle Swart, wat vandag ons streekbestuurder in die Kaap is. Wat in daardie jaar ek wil amper sê 'n verkoper was, later streekbestuurder in Somerset, die takbestuurder in 'n klein takie in Somerset wes. Wat die geleentheid aangegryp het. Iemand wat 'n ongelooflike spiritualiteit intelligensie. Al twee van hulle, is baie soliede mense. Is baie spiritueel en dit is die tipe mense wat deurgekom het in hierdie omgewing en baie suksesvol geraak van nêrens af.

Pieter: Moet ek daardie gedagte glo in jousef. Dat jy jousef kan bemagtig.

Giel: Ja en dit is absoluut, want hulle het die onmoontlike vermag. Jy weet maar ten spyte daarvan het hulle net die meeste mense maar net gedink wat hulle moes doen. Nie besef wat hulle regtig vermag het nie.

Pieter: Hier is 'n krisis...

Giel: Ja hulle het deur dit gewerk en wat nou, maar jy moes regtig vir hulle laat hoor het hulle is baie, baie spesiaal. Julle is tot baie meer in staat as wat julleself dink. So werk, droom, dream more, kry drome, stel jou drome, jy moet net leer en doen.

Giel: Ja so jy weet dit was 'n geweldige opwindende. Hoe kan ek sê dit was 'n pad wat. Soos hulle sê in die MasterCard advertensies: dit is priceless. Dit was 'n wonderlike ervaring vir my gewees. Ek het nie geld gemaak soos my kollegas in die bedryf nie, maar hierdie was 'n ongelooflike ervaring, wat meer as geld werd was.

Pieter: Mag ek vra...

Giel: Ja wat meer as geld werd was, wat priceless was. Die laaste deel van jou vraag. Ek het nou so baie gepraat.

Pieter: Net as jy die big picture gesien het, mannekrag wat jy hierso het, personeel en hulle kan wel die skip omkeer. Ek bedoel hulle het dit in hulle...

Giel: Ja, kyk niemand anders in die bedryf so dit gekies het op daardie stadium as jy die ervaring in die bedryf net in die skills, die track record in die bedryf langs mekaar neergesit het, so hulle laaste gekies gewees het. maar dit wat hulle vermag het. het hulle in my oë baie spesiaal gemaak. Hulle het die lojaliteit gehad en ek hert die keuse gehad op daardie stadium, ek kon weer die sterre in die bedryf, want ons was op daardie stadium finansiële toe reg gaan haal. Ek het toe 'n besluit geneem ek gaan nie. My lojaliteit lê by hierdie mense wat bewys het lojaliteit is vir my, op daardie stadium is meer werd as al die grade, skills en ervaring en al die track records in die lewe. Ek moes daardie lojaliteit omskep in ervaring en skills. San het jy mos die perfekte kombinasie, want die mense met die skills, ervaring, en al die suksesse het bewys dat hulle is aan niemand lojaal nie, behalwe aan hulself.

Pieter: Jy het netnou by die leierskap. Kan jy net gou weer terug gaan dat jy het die oop beginsel gehad dat hulle moet self die inisiatief neem.

Giel: Ja, ek het die beginsel gehad om die ruimte te skep, hoe kan ek sê in lyn met my leierskaps-filosofie wat gebaseer is op “dream more, learn more, do more and become more”. Waar ek 'n omgewing geskep het en besef het die eerste stap is dat mense moet droom wat hulle kan wees en wil wees. Ek kan nie droom vir hulle nie. Ek kan nie vir hulle sê wat hulle moet doen nie. Jy moet jou eie droom. Ek dink jy is 'n goeie voorbeeld om jou eie droom en dit wat jy nou doen is jy besig om skills bymekaar te maak. As jy hier klaar is moet jy gaan doen. En dan gaan jy word wat jy gedroom het. Dit dit is basies maar wat ek vir die mense naby my gesê het, maar ook gesê het onthou die tea girl in ons organisasie, kan 'n leader wees. Sy moet droom om die beste tee te bedien, van almal in ons bedryf. So as jy in ons organisasie kon kontak lewer om te droom om te doen wat hulle verwag om te doen om te verkoop, of eise doen of tee maak. As ons by Indwe ons kan dit beter doen as enig iemand anders. Dan as ons leer om dit te doen en ons moet dit doen. En so as ons 700 mense kan kry om daardie 10% meer of 15% meer te dan doen, dan het ons ons opposisie 'n probleem met ons, dan gaan ons vir hulle druk. En ek dink dit is die omgewing wat ons probeer skep het, deur al die vlakke van die organisasie. Nie net die ouens wat direk aan my gerapporteer het nie. Ek het vir hulle gesê, ek het elke keer as ek nuwe mense in die organisasie kom het ek vir hulle vertel dit is ons filosofie as jy hier inkom en jy het jy is in beheer. Jy het jou eie klein besigheid. Net soos ek my eie klein besigheid het. Giel Muller corporate. Elke CEO van 'n ander groot makelaar en ek is in dieselfde besigheid. So as ek die beste wil doen in my bedryf moet ek hulle kan out whit, out play, en out perform. Hoe gaan ek dit doen? Ek

gaan dit net regkry as ek meer en meer mense om my het, wat ook so dink. Want jy kan dit nie op jou eie doen nie. Ek praat nie met 'n kliënt nie. Sien 'n kliënt bitter min. Ek hanteer nie 'n eis nie, verkoop nie 'n polis nie. So hoe kan ek die beste makelaars organisasie skep in die land? Dit kan ek net doen as elke ou wat 'n polis verkoop of 'n eis hanteer, 'n brandende ambisie in homself het, om dit beter te doen as enig iemand anders in die bedryf. So ek kan al wat ek kan doen is om 'n omgewing skep waar almal hulle eie klein besigheid meer suksesvol wil maak as hulle opposisie buite die mark. En ek dink dit was ons groot filosofie in die bedryf en besigheid.

Pieter: Wat sal jy sê was jou passie?

Giel: My passie was, hoe kan ek sê my hele denkwyse; dit was vir my die interessante verandering in die lewe is hoe ek begin het in 'n omgewing wat koud en dol was. Wat mense bloot 'n instrument was in my hande en ek kon met hul maak wat ek wil. Ek het daar begin en ek het hierdie klomp briljante mense gehad wat die onmoontlike vermag het. wat my tot ander insigte gedwing het. En besef het dat tegnologie is nie, maar mense. En absoluut mense en net mense my laat besef het. dat ek het in my hele lewe lank iets baie formidabel misgekyk is die krag wat lê in mense in 300, 400, 500, 600 mense. Hoe meer suksesvolle mense jy om jou kan bring. Hoe meer suksesvol raak 600, 700 mense. En daai krag dit het 'n passie by my geword om te sê hoe skep jy waarde nie net finansiële waarde nie. Hoe skep jy, wat is die groot waarde, skep jy waarde waarop mense trots is op hulleself, waar hulle groei in hulleself. Waar mense uitstyg in hulle families en gemeenskappe, in hul land. Ewe skielik gaan dit verby waar mense uitstyg in hulle families en gemeenskappe, in hul land. Ewe skielik gaan dit verby finansiële groei. Maar die oomblik dat jy dit reg kry dan steek jy iets aan wat ongelooflik is en is die finansiële resultate 'n bysaak, wat dit bring. Dit bly nie agter nie. Dit raak 'n baie groot hoe kan ek sê 'n byproduk van wat jy gedoen het. en dit is eintlik finansiële groei in waarde wat eintlik 'n byproduk is van die waardes en die omgewing wat jy skep. Ek dink dit is waar dit aansluit met jou spirituele intelligensie. Ek het vandag. Ek dink nou daaraan. Ek het hiernatoe gery nie hiernatoe nie ek was op pad na 'n ander vergadering bietjie vroeër vandag 13:00, toe praat hulle oor die radio hier net voor twee. Oor die 'n program, Loslip, wat 14:00 begin en toe sê hulle in die inleiding vandag gaan hulle praat oor: die een ou het in gebel en gesê iets wat hom nog altyd pla is die Bybel vers wat sê: "Vir hulle wat het, sal meer gegee word en hy wat nie het nie by hom sal weg geneem word." Die ou bel nou in en sê die geestelike mense quote Bybelversies links en regs aanhaal, hulle praat nooit van die een nie. Hy wil nou weet beteken dit dat hy sal nooit, hy kry swaar, hy sal nooit, hy moet aanvaar hy gaan nooit die vrugte pluk van sy harde werk, eerlike werk, wat hy insit nie. Toe dink ek by myself jy weet die fout wat die ou maak is dat dit wat jy het, wil hy uitdruk in materiële dinge, blink karre en groot huise. Jy het niks as jy dit het nie. As jy, ek het myself in daai tyd gedink, as jy eers besef wat jy het moet jy 'n omgewing se waardes kan verander, of waardes mense kan opbou. Dan het jy iets baie belangrik. Materiële, hoe kan ek sê, vergoeding kom as 'n deel daarvan. Jy moenie dit soek nie. Dit is hoekom die Bybel, ek glo. Toe dink ek toe by myself dit is vir wat dit sê: vir hulle wat het sal meer gegee word en hulle wat nie het nie die oomblik wat jy nie het nie, hoe minder jy het, om vir ander mense om te gee en goed te doen hoe minder sal jy hê. Sommer het dit vir my onmiddellik duidelik geword, waar hierdie ou dit heeltemal verkeerd verstaan, want jy begin op die verkeerde kant kyk. Ek het dit geleer in my tyd.

Pieter: Net om terug te kom Dawie Roodt het nou die dag gesê, en ek sal hom graag wil aanvat wil aanvat daaroor, Bill Gates het meer persone ryk gemaak as was moeder Teresa gedoen het. Die twee kan jy nie met mekaar vergelyk nie.

Giel: Nee, jy kry ryk en ryk.

Pieter: Die rykdom waarvan Dawie Roodt praat en dit wat Bill Gates gedoen het is nie werklik rykdom nie. Goed dit is jou passie. Beginsels, waardes wat vir jou 'n rol gespeel het?

Giel: Ja nee ek dink as jy kyk na ons waarde stelsel. Ek het jou daardie strategie, die boom gegee. Ons hele besigheid was gebou op 'n waarde stelsel van eerlikheid, integriteit. Die goeie ek wil amper sê die waardes wat amper in die tien gebooue. Dit is goeie waardes. Dit is goeie common sense. Dit is universele waardes. Ek dink as jy gaan na ander gelowe, enige spirituele omgewing is op daardie waardes gebou. Word nie altyd reg toegepas nie.

Pieter: Dit is wat King III sê: 'n mens moet dit nie comply with dit nie, maar apply.

Giel: Ja

Pieter: Dit is die verskil. Dit moet deel van jou core wees.

Giel: By ons was daar 'n zero tolerance. Ek moet vir jou sê in my loopbaan het ek van my beste mense senior mense wat goed soos sexual harassment, zero tolerance. Ek het van hul ontslae geraak, al was hulle vir my belangrik. Mense het geweet, wat vir my gewerk het en verhoudings aangeknoop het met ander mense, in die werkplek van albei ontslae geword, al twee. Hulle het nie in ons organisasie. Dit is nie iets wat ek geduld het nie. Dit is nie waardes wat ek sê. Ek het altyd gesê, vir al my mense gesê as jy met jou, die kosbaarste, van die kosbaarste besittings wat ek het, is my familie, my vrou en kinders. As ek nie met my vrou en kinders kan eerlik wees nie, hoekom sal ek eerlik wees in my werkgewer, in my werkplek. As my waardes by die huis vrot is hoekom sal ek verwag iemand gaan goeie waardes by die werkplek hê. Hy gaan nog minder dit hê. So ek het nie eers gewag dat ek hom uitvang dat hy iets verkeerd doen by die werkplek nie. Net dit was vir my hoe kan ek sê is 'n no no. Ek het nie eers soontoe gegaan nie. Hulle kon my CCMA toe gevat het. Hulle kon my seker baie geld laat betaal het, maar ek het hulle almal 'n gesprek gevoer en gesê dit pas nie in die sisteme nie.

Pieter: Net gou na die ander kant toe, gestel nou die man het by jou gewerk en sy vrou het 'n verhouding gehad, wat nie by die werk is nie. Sou jy vir hom ondersteuning gebied het.

Giel: Ja absoluut, absoluut, want kyk dan is dit buite sy, dan is hy die victim. Hy is nie die aggressor nie. Ja nee, dit is deel van ons compassion. Ons omgee vir ons besigheid, ons het omgee vir mense wat dit verdien het. Of dit 'n kliënt is of van ons eie mense of mense in ons gemeenskap. Dit is die waardes wat ons uit geleef het. Mense wat, ons het baie geld gespandeer mense wat, sonder dat ons noodwendig altyd die resultate gekry wat verslaaf was aan drank, mense wat. Ons het baie, baie geld daaraan gespandeer, baie tyd, baie energie. Baie sielkundige rekenings betaal, goeie sielkundiges, geprobeer kry om met hulle te werk. Ons het suksesse gehad, maar minder as 50% moet ek sê.

Pieter: Maar 'n groot deel van daardie moet ook uit die persoon self ook kom.

Giel: Absoluut, absoluut en jy vat so 'n klein bietjie van dit weg as jy te gou in spring. Dit is hoekom dat daardie 60% wat nie gereageer het nie het ons besef, miskien moet die ou maar heeltemal ondergaan, dan gaan hy reg kom. Solank hy hierdie ondersteuning het, het hy hierdie veiligheid waarin hy nie verander nie. En ek moet sê behalwe in een geval wat een van daardie mense was wat my gehelp het wat die ding omdraai. 'n Vrou wat aan ek weet nie aan wat alles verslaaf was nie en ek het baie moeite met haar gedoen. Baie, dit was een van die hartseerste, maar sy het. Ek het haar op die ou end gelos en sy is down en out onderdeur en opgestaan en vandag is sy baie suksesvol.

Pieter: Die verlore seun se verhaal. Moet self opstaan

Giel: Absoluut, absoluut en dit is wreed, nè? Baie wreed.

Pieter: Dit is die tough love beginsel.

Giel: Maar dit was die omgewing waar ons mense, ek dink as jy na Prestasi of Indwe vandag. Dit is 'n groot familie. Mense gee om vir mekaar. Jy weet dit is nie. Ek het baie senior ouens van buite aangestel. Peter Olyott wat by my oor geneem het, het meer as een keer vir my gesê. Hy het al vir baie groot organisasies gewerk. Hy was 'n direkteur van Alexander Forbes. Hy het vir my gesê: “dat wat hy binne hierdie organisasie gekry het nog nooit gesien nie.” Daai compassion en omgee vir mense en dit is 'n kultuur wat oor jare en in daardie moeilike tyd, dink ek veral gevorm is. Min organisasies het daai, hoe kan ek sê onderbou, kern waarop hulle hul besigheid kan bou. En ja, dit is dit.

Pieter: Goed dankie, laaste een: moeilike situasies, besluitneming, wat was jou kriterium gewees in besluitneming?

Giel: Ek het wyd gekonsulteer, want ek het altyd geweet 'n pak stap seer. Ek het nooit besluite geneem sonder dat ek die insette gevra het van die mense, my ekspert mense, mense wat direk aan my gerapporteer het. Ek het hulle baie goed gekonsulteer, ek het ook baie keer gekonsulteer met mense wat geaffekteer is, wat nader aan die probleem was. En op die einde van die dag het ek die besluit miskien gelei, nie altyd gemaak nie. Ek het miskien, dat die, dat die ekspert die besluit neem, as hulle hom nie reg wil neem nie, het ek geweet dit is nie reg nie en het dit beïnvloed. Het ek met hulle gedebatteer totdat ons hom reg geneem het. Nie een keer kon iemand omdraai en sê dit is net my besluit nie. Op die einde van die dag moes ons almal saam gestem. As een of twee nie saamgestem het maar die meerderheid wel en so het ons die ding gedryf. Ek het nie, ek moet sê ek het nooit eenkeer toegelaat dat iets wat ek geweet het redelik seker was nie sal werk nie. Gekeer dat 'n verkeerde besluit geneem gaan word. Dan het ek maar ingedruk of gaan lobby met een of twee ouens en ons het mense wat geweet het sal verstaan gaan kry. Ons het hul eenkant gekry en gesels, nie noodwendig beïnvloed nie, maar ek het met hulle gedebatteer oor die goed en so het ek my konsensus oor tyd gekry. Dit is maar 'n proses. Dit is baie belangrik dat as jy 'n besluit neem, moet jy die leierskap se ondersteuning hê, al stem almal nie saam nie.

Pieter: En konsensus besluit. Dit is waaroor dit gaan as ons besluit.

Giel: Dit is baie makliker om te bestuur in 'n omgewing waar as daar konsensus was.

Pieter: Nie net om te sê, dit was die meerderheid gewees, en almal moet inval.

Giel: Nee, sien party mense stem as die meerderheid konsensus het. Jy kry die, ek weet in my hart, dat een of twee mense nie noodwendig, die konsensus besluit sou steun nie, maar nie noodwendig die ruggraat, noem dit wat jy wil, gehad om nie saam te stem nie. In die gees van die groter familie, en samesyn het die ouens die besluit gesteun, maar gelukkig. Ons het bitter min besluite geneem wat in ons gesigte ontplof het. Baie mense is oor tyd oortuig dat dit die regte besluit was en hoe meer van dit was wat jy doen. Hoe meer mense volg daardie leiding en verrigting makliker later om die regte goed te weet. Een of twee het die meerderheid my oortuig, maar dit het. Ek was nooit iemand wat nie toegee het as daar dan 'n beter oplossing kan wees as myne nie. So baie kere het ons gedebatteer en mense het my oortuig, punt. So dit was nie by my 'n beginsel saak om reg te wees nie. My was dit meer 'n beginsel saak om die regte besluit te neem en ons het goeie besluite geneem.

Pieter: Maar dit kom juis deur kommunikasie, gesprekvoering, debat.

Giel: Baie, baie, baie, baie.

Pieter: En om eerlik en reguit te wees en oor die saak te voel, want dit is juis hoe die goed uitkom.

Giel: Ja, absoluut en ek dink iets anders wat ek gedoen het, in die tyd is dat ek het, ek het 'n baie oop verhouding gehad, soos hulle gesê het ek was nie in glass tower nie. Ek het op die vloer rond beweeg. Ek het almal, ek sal nie so wyd gaan om te sê ek het almal geken nie, maar ek het die mowers en shakers in die besigheid geken en ek het gereeld met hulle gepraat, al is dit net so in die verby gaan in die gange, want ons het almal die doel, geweet

waartoe is ons op pad heen. Ek het baie keer sommer net advies gevra, iemand se mening gevra, sonder dat dit gegaan het oor besluitneming op die vloer. Ek het bitter min in die raadsaal in geloop net om 'n besluit te gaan probeer deurvoer, waarvan ek nie baie geweet het nie. Ek het gewoonlik, ek het baie keer, moet ek vir jou eerlik sê, beter inligting gehad, as ons om daardie tafel sit, as die senior ouens wat eintlik verantwoordelik was vir daai mense, want mense was nooit bang vir my om eerlike, eerlike mening, jy sal vind dat jou tak bestuurder of streek bestuurder sal dalk die status quo wou afdwing op mense. Hulle het altyd gevoel ek sou nie oor hul kop gaan, en hulle aanvat nie, want ek hoor wat hul sê. Ek het nie noodwendig juis gereageer nie, maar hulle kon met my eerlik wees, want ons het almal dieselfde doel en dit is om die besigheid te groei en die opposisie op hul plek te sit. Dit was lekker ek het dit geniet. Dit was baie bevredigend vir 'n turn around spesialis, om uiteindelik so te kon werk.

Pieter: Jy het nou vir my met die laaste ding eindelijk hoe kan ek sê afgesluit, wat dit werklik maak is, want ek het dit geniet. Dit is lekker, want dit is wat werk eintlik moet wees.

Giel: Ja dit is wonderlik en hoekom dit maklik raak om dit te geniet is jy hoef niemand op te pas nie, wag vir jou voor hulle iets doen nie. Dit is daai Gandhi ding hulle gaan voor jou uit.

Pieter: Maar hulle kan self ook inisiatief neem

Giel: O ja, ons het dit absoluut, maar dit amper soos die Toyota ding. Mense op die vloer het ook geweet want dit was wat mense op die vloer ongelukkig raak. 99 uit 100 want dit is wanneer jy vir hulle dwing om goed te doen, al weet hulle dit is verkeerd is, wat nie werk nie. En baie keer is dit die ou daar in die voorste linie, wat die slae moet kry. Hy weet ons moet dit anders doen, maar niemand luister na hom nie. Hy haat dit elke dag, want hy weet wat gaan kom. Die stelsel gaan hom in die steek laat, want hy gaan hou vat, heeldag lank. Ons het probeer om daardie kommunikasie oopkry sodat die ou daarvoor vir ons kan sê. Dit is waar six sigma, dit is waar Jacques Jordaan, 'n baie groot rol in ons organisasie gespeel het. Dit is waar ons na elke proses gaan kyk het. Hy het in samewerking met die mense in die voorste linie, in die proses het ons gaan kyk. As ons 'n klagte van 'n kliënt gekry het, het ons eintlik uit die hoek van 'n kliënt gedoen. As 'n kliënt kla oor iets het Jacques en sy span gesê okay die afskrywe van 'n gesteelde voertuig is 'n probleem. Kom ons gaan na die ouens wat dit hanteer. 70% van die tyd weet hulle presies wat moet ons anders doen, maar hulle kon nie na die direkte, jy weet, hoof, of die ou bokant hulle was nie bereid enigiets sy nek uit te steek of iets of te verander nie, maar gaan vra vir daardie ou in die voorste linie. Dan sê hy vir jou maar as ons dit net so en so kon doen, dan sou dit gewerk het. Jacques hulle se ouens het ons opgelei. Hulle het met hulle gaan sit en gesê kom ons verander dit. Ek hoor wat jy sê, kom ons gaan doen dit so en ons kyk wat is die resultate. En so het die hele stelsel en prosesse meer effektief gemaak. Is hulle nog steeds besig en dit gaan nooit ophou nie. Ons luister. Ek dink dit is die belangrike ding. Ons luister na ons mense en ons het 'n omgewing geskep waar binne almal se insette belangrik is. Ons het net een doel en dit is om ons kliënt beter te dien, as ons opposisie.

Interview with Shoki Motau

[This interview was conducted on 01 September 2014 at 346 Pamodzi House, Melrose Arch.]

Pieter: Can you tell me more about you and Indwe. How you started here?

Shoki: Okay, I started with Indwe as a sales person at a branch in 2002 and along the way I met a lot of friends and I've think, the way I see it, Giel, recognised, something, in me, that is now my potential, because Giel approached me, through my HR manager, to say he recommend me to attend a leadership programme with Gibbs. The Women in Insurance programme was sponsored by our "Seta?" that is now INSETA Okay I continue as a sales person. Then I was a service person. Thereafter, after the training itself it is now the programme at the end of the programme. I was approached again by Prestasi then to start their graduate programme. But Giel spoke to me about the Graduate Internship Programme, because Giel is a business person. Giel thinks ahead and said you are the right person to do this. I have said I don't have experience with regard how to run the graduate programme. Then there was a discussion with the HR manager, Christine and Christine said: No don't worry Shoki we'll get a person who will be able to mentor and we have got coaches that we will put in place. That is how I started the graduate programme. And the coaches and my mentor really assisted me. That is where we starting the programme. We started with six learners. Then later Indwe was born. When Indwe was born, then I was recruited back in to HR because when Indwe was born, let me say before and because of the merger between the two companies we stopped with the internship programme, but the first group was already done with the programme. Then I went to back to the branches to be a development manager, yes. Then they started now with Indwe as a new baby. Giel said: "we need to continue with the programme, because we absorpt 100% of the learners who were on the first programme, and they are doing very well. And I came back again in to HR to continue the programme. And we've got fireworks within the programme. When they come in as new, we've trained them and Giel support through us interns wanted to see people to develop.

Pieter: He likes interns to develop?

Shoki: People like interns have no experience, but at the same time people from this generation want to develop. Yes. I started as a sales person and now currently graduate intention programme coordinator, besides being as a facilitator.

Pieter: Sorry now your title now again?

Shoki: We'll my title currently is now national trainer for Indwe, for soft skills and I also assist with technical skills, but mainly for soft skills, besides the internship coordinator. Currently besides the graduate intention programme, I also coordinating coaches, programmes, mentors programmes because of where I came from. Then I also coordinated employed and unemployed learner ships.

Pieter: Needless to asked...

Shoki: Okay, No Problem

Pieter: You enjoy what you do now?

Shoki: Yea, I do. I tell you why I enjoy it, because I am able to interact with people. I am able to engaged people in what I see. The main thing is I learn from people. Even the graduates coming from institutions, tertiary institutions I also learn from them. It is not only that they are learning from us. – It is mutual. Okay they do learn how the workplace functions, but I also learn from them. That is why many mile, you know my speciality soft skills, because I am able to ties. When you are talking about EQ, I said oh okay I understand your direction. I like people and I liked to see people being develop and when they develop, I like to hear, how it impacts on them wherever they are even if they are not here at Indwe. I am still in touch with them wherever they are. They left Indwe but they there they are flying. You know I just love to see them developing. I always tell them, whether they are my boss or not I am happy because I know you are developing. And when they leave Indwe, wherever you go, make sure that you develop. They must be hungry to develop themselves.

Pieter: Regarding the definition of SQ to behave with wisdom and compassion. It is the two wings both must be there. For Indwe is that the two wings of Indwe?

Shoki: That is one of the things I've noticed with Giel. Giel is a passionate person and liked sharing, whatever he's got he will like to share with people, because during the course of the internship. Giel said: "no, come and talk to me about the internship. You know what is happening, and what is going on, where can I assist? Do you need material that you would like to read?" You know that is what I have notice of Giel. Giel is a developmental leader, and transformational leader.

Pieter: That brings us more or less by the second question how will you describe Giel's leadership?

Shoki: You know, what I also notice with Giel. Giel will know people by the name. That's one thing. You know, as a leader, other leaders outside they will just know a person okay your work for Indwe, others will even know. But Giel is the one person who will remember names and faces and will recall you by the name. Yea he will invite you into the office, for a cup of coffee, just to find out how you are; how's life and all those things? Now with a person like that, who is a peoples' person, you know, you will go far. That sharing party is very important.

Pieter: He tried to help to make your dream become true.

Shoki: Yes, and he will assist with that. Definitely will assist and also assists you to networks, within his networks.

Pieter: Already answer the third question, what you admire of Giel's leadership?

Shoki: They got together. They linked

Pieter: What values?

Shoki: Integrity! Was number one. In a workplace and whatever you do. Because we've got ethics, and we've got values we need to support and how you do it is important. You can make money, but the way you make money and how you make money is important. Behavior is important. Now integrity and passion; feels passionate about the work. Now when you got a leader like that. It rubs off on you. It did rubes off on you. And the people were interview; we looked at that also. We'll it is difficult, too looked at passion, but you can feel it. You can feel it and now when people are on the job you can see it.

Pieter: Giel was a person who walks the talk.

Shoki: Yea, and going that extra mile also. That is why Indwe is still standing, with a leader like that it is still standing. I am even proud. You know when I go out to say I am an Indwe employee. Even the former interns when they left the company. They still say Indwe was their foundation. And some of them come back, some of them do return and come back to Indwe taught us a lot. That is why I will retire here. Going nowhere!!

Pieter: You said when your wings come up you can fly.

Shoki: You can fly in different ways and not necessary fly out of the nest. But you know when you are in the nest and your wings flips, people can hear that sound and when a bird is in a nest and it tjirps, you can hear it. Oh, there is a bird somewhere? Where is it? You know this morning I was driving what time is it? Oh, the birds are now awake. You know you hear that sound. Now we can touch a lot of people while you are inside Indwe because we go to seminars. We go to workshops. We talk to people. We at work we filled that Indwe parameters. That is how we can apply.

Pieter: Is there something in Giel's leadership that you don't like or what you think he could do different?

Shoki: You know what, when you are closer to a person that is when you will see, but when you are not closer to a person you see best of that person. You know when you work not that close, because I was working with Giel but not at close parameters as you know I will not be able to answer this question. Because with Giel it was a matter of looking ever for support, looking at a person on how you will do business and how we will encourage people to develop. Taking the internship, getting funding from INSETA. That was funding us and at the same time stating regulations that are there. Let us be the best we can be. And always we look at what is happening in the industry, any changes any regulators, any little requirements, anything - Indwe will always be the first. So I will say I had nothing - even with the people who work close to Giel.

Pieter: Your answers leading to the next question and answering it already. The next question is how will you describe the organisation? But the thing you already said was Giel's type of leadership rubes off on Indwe

Shoki: In the people and you know there are companies where employees don't know their leader. Giel will move, from branch to branch, talking to people. If there are any changes in the company, Giel will make it a point to secure meetings, with employees, to talk to them face to face and not on the electronic mail. That's why it was important for Giel able to call people by the name. You know Giel will remember such things (who they are, family, studies) with individuals. It was fascinating to me, you know, when you are in touch to people, yea. While you are thinking about it, also Giel, to motivate us, he will send us emails, to motivate us, every one, all the people, all the employees. He sent us an email to motivate us.

Pieter: Why would you recommend Indwe as company for new employees?

Shoki: Because we are upholding our values, we live our values.

Pieter: When I spoke to Giel, he said to me regarding a certain religious leader. He is a religious leader, but he won't get a job at Indwe. The reason is that, that the person does not live out his values.

Shoki: Giel always said we believe in our values, we believe in it in fact. Even when we interview, just like with interns, we try to match the person to our values. Because how do you work if you are unable to align your life, values, with the company values. Because we align, personal values to company values.

Pieter: So my values and companies values must be align.

Shoki: Yes, yes because looking at life and you don't live the values. What is your integrity? How are you going to cope on? If you don't believe in the values of the company, how will you live those values? We do training from the learning and development with the interns. But we don't need to do it that is very interesting. With the interview, interview people who have the same values in life as Indwe. Now we just motivate them.

Pieter: Thank you for the interview.

Interview with Jacques Jordaan

[This interview was conducted on 01 September 2014 at 346 Pamodzi House, Melrose Arch.]

Jacques: Okay, waar moet ek begin?

Pieter: Hoe het jou pad geloop?

Jacques: Ek het in 1994 begin, so ek is nou 20 jaar hier. Ek het begin as 'n makelaar in Prestasi, in Pretoria. Ek het so min of meer in 1996 na hoofkantoor toe gegaan. Toe het ek uit die makelaars omgewing uit beweeg en ek het begin in support. Op daardie stadium het ek 'n bietjie marknavorsing gedoen. Van daar af het ek in projekbestuur in gegaan. En as ek reg onthou het Giel so na die tweede helfte van 1998 rond het hy weer aktief begin in die besigheid en ek het van daardie tyd af aan hom begin rapporteer. So ek het so 15 jaar aan hom gerapporteer. Ek het in... iewers along the way, ek kan nie presies die datums onthou nie, maar kom ons sê maar ek dink dit was 2000 Prestasi begin dien as, baie dieselfde as die rol wat ek nou is, in terme van projekte, prosesse. 2006 het Giel vir my die geleentheid gegee om die merger te hanteer. Ek was vir so 3 maande in daai rol tussen die 2 maatskappye en toe het ek na dit toe dit klaar was en hulle het die national operations gegee om te bestuur, dit is nou die broker gedeelte, tot so 2010. Toe so vir 4 jaar. En toe het hy vir my die geleentheid gegee om my self toe te rus in die Six Sigma metodologie. General Electric het dit begin, maar dit word nie erg in Suid Afrika gebruik nie, maar wel in Amerika en Europa, Toe het ek uit die tak omgewing uitbeweeg. Hy het vir my die geleentheid gegee. Ek het seker vir so 6 maande in isolasie gefunksioneer waar ek myself toegerus het, kwalifikasie gekry, span bymekaar gemaak het. En ons het van toe af is ons nog steeds saam. In 2012 het hy toe vir my nadat iets verkeerd gegaan het in die IT omgewing. Hy het vir my die IT omgewing gegee en vandag bestuur ek maar weer die omgewing wat ek in Prestasi bestuur het. So ek kyk na stelsels, prosesse, IT, die operations van die maatskappy. Nie die broking gedeelte nie om seker te maak jy kan werk. Om seker te maak jy is effektief funksioneel. Daai tipe goed. Ja dit is basies dit.

Pieter: So hy het vir jou die geleentheid gegee om...

Jacques: Kyk, ek het geweldige geleenthede gekry onder Giel se hand. Hy het vir my, wel ek dink hy het vir my amper. Kom ek stel dit so, ek dink behalwe vir die heel eerste werk wat ek gekry het by Indwe as makelaar, was ek nie vir enige van die ander poste gekwalifiseer nie. Ek was, ek het geleenthede gekry in posisies wat ek nie voor gekwalifiseer was nie, reg deur. Toe hy toe ek aan hom begin gerapporteer het, het hy dit ook gedoen. Hy het 'n groot passie gehad om mense ontwikkel en te laat ontwikkel. Ek dink later in sy loopbaan, hoe ouer hy begin raak het was dit interessant hoe merkbaar dit was dat hy op die mens komponent begin fokus het en hoe belangrik dit vir hom was om mense te ontwikkel. En ek dink by 'n paar geleenthede het hy ook vir my gesê dat hy terugkyk en dat hy kan sê maar kyk as ek hierdie ouens kan ontwikkel dan is dit vir hom 'n groter sukses storie as hierdie jaar se syfers of daardie jaar se syfers. So ek het baie geleenthede gekry. So hy het vir my baie kanse gegee vir goed vir wat ek nie enigsins gekwalifiseer was nie. Ja so van uit daai hoek uit was dit goed gewees om vir hom te werk. Ja, okay, dit was my loopbaan. Wat nog.

Pieter: Hoe sal jy sy leierskapstyl beskryf?

Jacques: Uhm, ek dink tot 'n groot mate deelnemend outokraties. En ek dink nie dit was soseer sy intensie, maar dalk meer 'n generasie ding. Dat, uhm, omdat hy ook heelwat ouer as ons was en baie van ons amper net 'n rapsie ouer as sy eie kinders is, was dit baie keer half hierdie ding van dit is amper nie onderhandelbaar nie. Ek is die baas, as dit so moet wees moet dit so wees. Uhm, alhoewel dit nie, ek en dink nie en tot 'n groot mate was niemand rêrig bereid gewees om hom rêrig teen te gaan nie. Ek dink later in sy loopbaan het dit 'n bietjie verander, maar veral in die begin was dit, uhm. Daar was eintlik twee gedeeltes gewees, hy het jou gelos om te doen wat moet doen, uhm, maar wanneer hy iets wil gedoen het, wanneer hý iets wil gedoen hé was dit nie rêrig gedebatteerbaar nie. Dit was hoe ons dit gaan doen. Uhm, which, is fine. Ek persoonlik het nie 'n probleem daarmee nie. Ek dink daar is 'n plek daarvoor en ultimately. Ek moet een ding sê hy het nooit geïnterfeer nie. En hy het vir mense ek het gesien, deur die jare het hy vir mense geweldig baie tweede en derde kanse gegee. Uhm, so hy het jou toegelaat om jou dink te doen, hy het jou toegelaat om foute te maak, hy het jou toegelaat om die maatskappy finansiële skade aan te rig, deur foute te maak en uhm, sonder om jou op te hang. Jy moes net nie, uhm, twee keer dieselfde fout gemaak het nie.

Pieter: So jy moes geleer het uit jou foute.

Jacques: Ja, maar hy was baie. Dit is so halwe 'n paradoks, aan die eenkant in 'n sekere omgewing was daar 'n half outokratiese non negotiable, uhm, omgewing gewees rondom sekere goed, uhm, en aan die anderkant was dit weer totaal, uhm, jy weet; doen jou ding. As jy 'n probleem het kom praat met my. Ek dink veral later, die laaste vier of vyf jaar van sy loopbaan het dit baie sterk begin deur kom. Maar deurentyd het hy jou toegelaat om jou ding te doen, om foute te maak, uhm, om te ontwikkel ensovoorts. Ek dink hy het waarskynlik 'n groot frustrasie gehad, ek dink veral in die Prestasi tyd, en miskien tot 'n mate in die begin van die Indwe tyd ook, wat ek nou in hindsight kan waardeer is die; ek begin die selfde goed, dieselfde frustrasies te beleef met jonger bestuurders, is ons het nie baie ondervinding gehad nie, maar omdat hy baie slim en baie sterk visionêr is, uhm, het hy goed heeltemal anders gesien, en byvoorbeeld hierdie, hierdie business improvement omgewing wat hy vir my laat doen het, is iets wat hy al begin praat het in die vroeër 2000's, maar die besigheid was net nooit reg daarvoor nie. So hy het lankal dit gesien, dit het nooit, die kans was net nie daar dat dit tot sy reg te laat kon kom nie. En ek dink hy was baie keer gefrustreerd gewees met ons omdat ons dalk nie die ondervinding gehad het, op daai stadium, uit kyk dalk te eng was, uhm, dalk te konserwatief ensovoorts, uhm, was daar, jy weet, weereens, ek dink later in sy loopbaan al hoe meer strategies. Uhm, dit was algemeen bekend gewees dat detail hom irriteer. Uhm, so jy moenie met baie detail na hom toe kom nie, hy het nie gehou van detail nie, jy kon in werksessies. Daar was nie 'n manier nie. Hy kan nie deur daardie goed sit nie. As jy 'n halfdag of 'n voldag Exco het. hy kan 'n uur miskien twee uur uithou. Dan is hy uit. Hy moet so wees in my opinie. Hy was baie high level, big thinking; daai tipe van...

Pieter: Seeing, the big picture...

Jacques: Ja, detail was glad nie vir hom, wat dit in bietjie moeilik gemaak het, want jy moes jouself, baie goed pitch, ek dink. En miskien baie van die goed wat ek vir jou sê is miskien persepsie. My ervaring was gewees dat, as jy iets met hom wil bespreek, het jy twee minute, jou eerste twee minute maak of breek die res van die gesprek. Want jy kon agter kom hy was geneig om bitter vinnig sy mind op te maak, oor wat jy gaan sê of wat jy wil hê. Binne die eerste twee minute. So as jy nie reg, as jy nie jou opening reg pitch nie, uhm, dan verloor jy hom, of hy verloor belangstelling, of hy luister jou maar uit, hy het jou nooit kort geknip nie. Hy luister jou uit, uhm, hy het al lankal besluit wat jy wil sê, wat jy gaan doen. Uhm, wat 'n ou ook, wat eintlik ook in die positiewe kant vir 'n ou baie ontwikkeling gegee het, want jy moes mooi gaan dink oor wat ek wil sê, en hoekom ek dit wil sê, en

hoekom ek dit wil hê ensovoorts. So dit kan negatief oorkom, maar ek dink ek is tot vandag toe in 'n mate dieselfde. Dit irriteer my as ouens met lang stories kom, want eintlik weet jy wat hy wil sê, die meeste van die tyd, maar oor ondervinding en sulke tipe goed en ek dink hy was maar seker op dieselfde plek, maar dit leer jou. Dit het 'n ou geleer om mooi te dink wat jy sê. Die ander ding wat hy, wat ek ook geleer het, jy moes nie, uh, en ek dink daar is 'n Afrikaanse woord nie, maar miskien kan jy 'n kopiereg vat op hom: absoluteer [*verabsoluteer*]. Met ander woorde moenie 'n absolute stelling maak nie. Hy het homself bitter vinnig gewip as jy 'n absolute stelling maak, uhm, wat sê: "dit is so". Want daar is altyd ander kante wat jy nie in ag neem nie. So ons het so langs die pad het, so as ek sê ons, baie van my kollegas sal dieselfde stories met jou deel, wat lank saam met hom gewerk is. Uhm, kom ek sê ek het baie vinnig langs die pad geleer om nie absolute stellings te maak nie. Jy weet, ek sal vir hom gaan sê: "Giel, ek het tot die inligting wat tot my beskikking is, daar is waarskynlik goed wat ek nie in ag kan neem nie, of nie van weet nie, maar ek sien die ding so, as jy met daai approach na hom toe gegaan het, was hy heeltemal oop gewees. As jy na hom toe gegaan het met.

Pieter: Met wit of swart.

Jacques: Dan kan jy sien, dit sak net so toe. Hy het dit glad nie geduld dat jy verabsoluteer nie. Jy moes, jy moes om met consideration, vir daar is 'n groter prentjie. Daar is meer inligting as wat ek nie kan hê nie. Ek dink in 'n mate praat dit seker maar terug tot dieselfde beginsel van die Bybel wat sê dat jy weet dat jy ken net ten dele of die helfte van 'n saak. Uhm.

Pieter: Of jy ken nie die agtergrond hoekom 'n ding so gedoen is nie.

Jacques: Presies en ek dink hy het, uh. Hy het altyd ontsettende waarde toegevoeg. Dit maak nie saak hoe volledig ek gedink ek is in 'n saak is ingelig of hoe goed ek 'n situasie deurdink het nie. Wanneer, ek dit met hom bespreek het, het hy altyd nog 'n angle bygesit, of nog 'n vraag gevra, of nog iets wat ek nie aan gedink het nie. Wat 'n ou verwag van iemand wat jou bestuur. Jy weet die persoon moet sekerlik tog 'n paar goed bydra wat jy nie noodwendig. Ek dink in die algemeen was dit soos ek sê, sekere goed, daar was net heilige koeie gewees. Jy het geweet, sekere goed, sekere onderwerpe raak jy net nie aan nie. Uhm, moenie in detail in gaan nie. En ek dink op die ou einde, dalk was dit maar vir hom ook moeilik gewees en miskien wou hy dit ook nie so gehad het nie maar, maar ons almal het 'n baie formele, ongemaklike verhouding met hom gehad. As jy gaan kyk die MD, wat ons nou in plek het, kan 'n ou baie 'n informele gesprek hê en jy kan debatteer, argumenteer, gemaklik, al is dit nie die sielkundige, gemaklik debatteer, argumenteer punte op die tafel sit, frustrasie, sonder om te dink. Jy kan amper praat sonder om te dink. Uhm, ek dink, by Giel was dit dalk nie, en dink dit is waar die generasie ding dalk vir my terug kom en sê maar omdat hy eintlik streng gesproke, 'n ouer generasie was as die meeste van die bestuurspan wat hy oor die jare gehad het. Uhm, jy kon ook sien, die mense wat meer in sy ouderdoms kategorie is, kon ook makliker related op 'n sosiale vlak, op informele vlak. Nou, of dit weereens 'n persepsie, gebaseerde ding was vir jouself vertel dit is so en of dit werklik so is. Dit is nou oop vir debattering, maar ja.

Pieter: Maar nou ek wil net graag op die stelling van outokratiese deelnemende bestuur. Wil ek graag die vraag vra: Dink jy nie vir 'n visionêr en strateeg, moet 'n persoon dalk deels ook outokraties wees?

Jacques: Kyk, uhm, ja kyk, ek dink in 'n CEO posisie is daar, dit is belangrik dat jy 'n bestuurspan hê wat jy kan vertrou en wat jy en as ek sê vertrou in terme van nie net integriteit nie, maar in vertrou in terme van hierdie ouens competent hierdie ouens weet wat hul doen en hulle wil die maatskappy se belange, hulle wil. Uhm, ja, dit is belangrik. Ek kan nie, my bestuurspan, want ek kan nie hulle heeltyd sit en second guess en wonder of hulle doen wat hulle moet doen is hulle nou besig. Ek het nie nou tyd, om hulle aktief te bestuur nie. Hulle moet doen wat

hulle moet doen, en as hulle hulp nodig het moet hulle met my praat. En ek moet doen wat ek moet doen. Dit was baie sterk Giel se omgewing ook. Maar daar is sekere tye wat jy, as die bestuurder die call maak en sê right dit is hoe ons nou dit gaan doen. Uhm, dan kan die ouens, dalk voel, nee. Dit is maar net ongelukkig so. En ek dink in terme van in van CEO, is daar sekere besluite wat hy moet maak, wat hy dalk prentjies sien of ekstra inligting het, wat almal nie noodwendig het nie, wat dit dan outokraties oorkom, uhm, terwyl dit dalk nie die bedoeling is nie, maar eintlik, maar net die rol is wat hy moet speel. Om besluite te neem. Dit is hoekom ek sê dit is half 'n paradoks, want aan die een kant het jy geweet daar is sekere goed, wat goed wat; as Giel iets gesê het, dan het hy dit gesê. Jy het dit geweet wanneer is goed nog oop vir debattering en wanneer nie. Dit is die een ekstreme. Daar was nie baie van hulle nie. Uhm, hy het altyd 'n oop deur gehad, altyd beskikbaar gewees, ek het enorm onder hom geleer. Hy het vir my geweldige geleenthede gegee. Die ander ekstreme was gewees. Jy kan ek het maklik vir partykeer vier vyf weke nie met hom gepraat nie. Uhm, want ek is net besig om my eie ding te doen, en hy het vertrou in my om my eie ding kan doen en ek het nie nodig om met hom te praat nie, want ek weet wat my mandaat is. So dit was die ander ekstreme gewees. Hy het jou nooit, nooit in detail geïnterfeer nie, in die omgewing of daai tipe ding nie. Hy was verstommend goed ingelig. Ek het dit was vir my altyd. Dit was vir my altyd verbasend gewees dat iemand so “disconnected” kan wees, van die operasionele, maar tog so goed ingelig. Dat jy in vergaderings sit, dan dink jy hoe de flip, weet hy dit en dit en dit, want hy is nie eintlik veronderstel om dit te weet nie, want dit is baie operasioneel. Maar ek dink hy het die vermoë gehad om informele gesprekke om inligting op te tel en die goed bymekaar te bring

Pieter: Maar soms is dit vir 'n persoon veronderstel om stubborn te wees. As jy verstaan wat ek bedoel. Dit is die big picture. Hierdie ding kan dalk reg wees, maar hy pas nie heeltemal binne die big picture nie. Daarom is dit vir eers 'n nee. Daai tipe van styl.

Jacques: Ja, ek dink hy was, soos ek sê hy was, uhm, weereens miskien is hy in 'n mate 'n introvert. Ek weet nie. Jy het nie die idee gekry dat hy noodwendig 'n partytjie bytjie is, wat met almal wil social wees nie. Met ander woorde jy het meer die idee gekry dat hy is meer 'n stelsel, syfer, daai tipe ou wat meer gemaklik is in daai omgewing wat heeldyd te wil interact met almal. Jy kon maklik daardie afleiding maak. Met ander woorde sy fokus is meer op dinge as op mense. Jy kon maklik daardie afleiding gemaak het, maar as jy gaan kyk het hoe hy reageer het rondom die mens. Dan het dit rêrig gekom by die mens, dan het jy eintlik agtergekom, maar eintlik was hy 'n groot mense mens gewees. Alhoewel dit nie noodwendig uit gekom het in sy gedrag nie, maar wanneer daar besluite geneem moes gewees het, wat mense se lewens beïnvloed het, het jy agtergekom hy het 'n baie sterk gevoel en 'n hart vir mense. Soos ek sê dit het nie altyd so uitgekome in sy bestuurstyl nie, maar ja. Sê net gou weer wat was die vraag? Het ek nou dit geantwoord?

Pieter: Wat was die waardes?

Jacques: O die waardes, ja.

Pieter: En hy het sy waardes geleef?

Jacques: Ja, nee nie, nie nee vir seker ek dink, uhm, ek dink hy was 'n mense, ek mense was trots daarop gewees om hom die CEO te noem. Jy weet, hy het 'n goeie beeld gehad, was 'n goeie spreker gewees. Hy was nie 'n los gat nie, hy was ek weet nie wat is die Afrikaanse woord nie...

Pieter: Kom ons sê konsensieus

Jacques: Ja, hy het substance gehad. Jy weet, hy het substance gehad. Hy het clout gehad in die industrie. Hy was gereken wanneer hy iets gesê het. Jy weet, in in die wyer industrie ook. Jy weet so, uhm, en dit kom maar saam met integriteit en daai tipe van goed ook. Jy weet, uhm, ja.

Pieter: Goed, jy het gepraat van hierdie twee cultures, wat in 2006 gemerged word en watter rol dink jy het Giel gespeel om daai culture wat tans by Indwe is? Kom ons sê wat is die culture tans by Indwe, en watter rol het Giel daarin gespeel?

Jacques: Ek dink die een ding wat hy reg gekry het, was om ons te vat van twee, uhm, small mid-size company thinking, B league spelers. Om ons te kry om vandag op 'n plek te wees waar ons uiters kompetend baie en baie professioneel en weereens geag word in die besigheid om 'n groot makelaar om mee te reken. Uhm, en baie, baie eng denk wyses moes verander word. Baie approaches moes verander geword het, om te sê, wel, jy weet, jy speel nou in die first league. Die reëls is 'n bietjie anderste. Die telbord tick anderste oor, jy weet, jy moet jou game lig. Jy weet, daai tipe goed. Jy kan nie meer doen soos wat jy gedoen het nie. Net so aan die eenkant is dit, uhm, omdat jy die economies of scale ook bereik het, kon jy goed anders doen en groter dink en jy moes ook jou skill uplift en professioneel oorkom en die tipe van goed. So ek dink dit is iets wat Giel ook baie goed reggekry het was om homself te kon posisioneer as 'n gerekende, groot professionele makelaar. Uhm, wat nie noodwendig die geval was van enige van die twee los staande entiteite in 2006 nie. Jy weet Prestasi was, so julle speel daar by die staatsdiens en aan hierdie kant, uh, Thebe, ja julle is 'n lay commercial makelaar wat net heeldag party en drink van die view wat die industrie gehad het en die twee kom bymekaar en seker nie vier jaar later nie, was ons klaar geag in die industrie. Ek meen, hulle is baie gemaklik dat dit 'n baie competent bestuurspan is. So ja. In dit alles het dit op die ou einde waarskynlik 'n nuwe kultuur uit gekom. Dit is definitief nie die een of die ander nie. Daar het ook baie nuwe mense ingekom. Ek meen as jy gaan kyk na die executive nou, is dit ek en Joe en Yolande wat uit die ou omgewing uit kom. Die ander is nuwe denke, met nuwe idees, met nuwe skills.

Pieter: Hoe sal jy die kultuur van Indwe beskryf, toe Giel in Februarie klaar gemaak het?

Jacques: Uhm,

Pieter: Kom, ek sê is dit kongruent met julle waardes?

Jacques: Ja, ek sal so sê, dit is 'n hardwerkende maatskappy met "committed" mense wat, uhm, comply, uh, oor groter meerderheid mense val in daardie kategorie. Ja, ons is 'n professionele makelaar wat geag word in die mark. Ek dink dit is wat hy agter gelaat het. Van twee midsize companies, wat maar net nog 'n speler was.

Pieter: Hoekom sal jy vir Indwe aanbeveel, by nuwe werkers?

Jacques: Uhm, weet jy ek dink as jy, dit is 'n interessante, alhoewel die kultuur baie verander oor die jare, is dit 'n maatskappy met 'n baie spesifieke kultuur en jy pas hier in of jy pas nie hier in nie. Mense werk hier vir baie lank of hulle waai binne die eerste ses maande, jaar. Uhm, dit is 'n omgewing, waarin jy baie hard werk, die mens komponent is baie sterk. Uhm, mense werk baie naby mekaar, mense werk indieselfde omgewing. Uhm, daar is kyk na die streke na die takke, dan word jy toegelaat om jou eie ding te doen. Dit is soos rugby, jy speel binne die lyne, jy mag nie forward pass nie. Die game plan is joune. Solank as jy agtertoe pass, kan jy maar skip pass. Jy kan 'n skop game speel. Dit maak nie saak nie. Bly net binne die lyne wat ons vir jou gegee het. Okay, wat die maatskappy het om te sê: "Gaan doen jou ding maar, wees seker dit is wat ons sal tolerate." Daar's hy. Buite dit, word nie toegelaat nie. Binne dit, eie game plan. So, jy kom ook agter as jy deur die maatskappy gaan, na die verskillende streke, kantore en so aan. Wat die streek bestuurder toelaat, word half die norm en standaard. Wat die kantoor toelaat is die kultuur van die kantoor. Uhm, en, en nou begin ook jy agterkom met Peter wat die nuwe ou is

dat hy boundaries stel, in terme van, wat vir hom aanvaarbaar is, talle hoë standaarde, norme, etiek ensovoorts, is by hom ook teenwoordig. Wat ek bedoel is, in terme van, kom ek sê, werkswyse om interaktief met mekaar te wees en dies meer. Dit lyk of hy meer liberaal is as wat Giel dalk sou gewees het, uhm, en time will tell of dit werklik so is. Maar as jy, ja, ek dink, jy is definitief meer as net 'n nommer in die maatskappy. Dit was al die jare so. Jy het eintlik seker, maar die room van elk. Jy sien en jy hoef nou te luister. Jy weet so...

Pieter: Jare terug het die CEO van 'n sekere bank die uitlating gemaak: "Ek is die bank."

Jacques: Ja, ja

Pieter: Dit is totaal wat dit nie is nie. Jy sê jy ervaar die room daarvan. Die ou tree goed op en jy deel daarin.

Jacques: Dit is so. Dit hang af van jou bestuurder, hoe lekker jou werksomgewing is of nie. Dit is so, maar ek dink tot 'n groot mate stel 'n ou maar like for like aan. Jy stel mense aan wat jy dink sal inpas.

Pieter: Maar Giel het ook vir my gesê, Hy het van 'n geestelike leier gepraat en alhoewel hy 'n geestelike leier was het Giel vir my gesê, hy sou nie werk by Indwe gekry het nie. Dat 'n mens die analogie van rugby weer kan vat, en dankie vir die onderhoud, ek is klaar. In rugby speel jy die game plan, maar die kaptein speel die skeidsregter.

Jacques: Ek dink miskien net, jy laat my nou aan iets anders dink. Die een ding wat Giel ook en die mense het dit nie altyd besef nie, maar ek het dit jaar na jaar na jaar gesien. Hy het ongelooflike fights opgesit met die direksie om vir die mense, personeel, die beste moontlike bonusse te kon gee. Wanneer die winste nie daar was, wanneer die direksie nie hulle wins verwagtinge gekry het wat hulle wou gehad het nie ensovoorts. Het hy, uh, weet ek het hy gefight tot op die laaste moontlike, mees dramatiese manier om seker te maak, omdat hy besef het dié mens maak die maatskappy. Die ander ding wat ek ook wil sê is wat hy, wat ek 'n paar keer gesien het wat hy gedoen het, is. Hy het nooit iemand, want kyk as die executive bedank, 'n executive word mos nooit gefire nie, hy gaan soek ander beter geleenthede. En along the way kry dit maar ongelukkig dat die direksie of die CEO nie rêrig boet nie. En, ek het te minste drie, selfs vier geleenthede wat hy in die oë van die personeel sleg gelyk het en dit vir hom okay was, maar het hy die ou wat eintlik gefire is, gevra is om te loop, laat goed lyk het, terwyl hy in die proses eintlik sleg gelyk het en dit was vir hom okay, om dit so te doen. Uhm, hy het altyd die goeie wanneer iemand weggaan, 'n goeie storie vertel oor die persoon en 'n goeie, uh. Jy weet hy het selfs. Hy het vir 'n paar ouens wat per ongeluk, kom ons sê maar per ongeluk gegaan het, of dit per ongeluk is oor non-performance, maak nie saak nie. Het hy selfs gaan werk kry in die industrie. Omdat hy 'n goeie stasie industrie gehad het aan die eenkant en aan die ander kant baie sterk op die mens was, alhoewel hy nie dit rêrig ooit gewys het nie. Wanneer dit by sulke goed gekom het, het hy uit sy pad uit gegaan vir die mens. So dit was interessant gewees dat jy aan die eenkant het jy hierdie belewenis rondom, wat eintlik vir jou sê hy is eintlik nie 'n mense mens nie, maar dan aan die ander kant sien jy eintlik gaan dit vir hom absoluut oor die mens. Hy wys dit nie so as wat... Ja all and all was hy...

Pieter: Jacques, baie dankie.

Interview with Christelle Swart

[This interview was conducted on 15 September 2014 at Old Oak Office Park, Tygervalley. This was the second interview with Christelle. The first interview on 21st August 2014 was not recorded.]

Pieter: Goed die eerste vraag Christelle, vertel eers vir my jou plek in Indwe.

Christelle: Ja, ek dink, ek het jou destyds gesê, my rol nou en my rol het ook intussen ook verander. Ons is intussen besig met struktuur veranderinge in die maatskappy. Uhm, vorentoe gaan ek in 'n nasionale rol verantwoordelik wees. En dit is maar weereens, ek dink ek het dit vir jou gesê, hoe dit vir my totaal en al verstom. Hoe my pad voorheen by Prestasie en dan nou by Indwe geloop het en ek dink ek het vir jou gesê ek was geheadhunt destyds. Uh, geheadhunt sonder dat ek 'n druppel kundigheid gehad het nie. Maar as ek sê 'n druppel, dan bedoel ek 'n druppel, ek het niks gehad nie. Uhm, en dan ook in my lewe, as ek dink, hoe die Here se plan vir my lewe was. Die feit dat ek die werk by Prestasi destyds aanvaar het, wys ook vir my dat my eie persoonlikheid in totaliteit override was. Ek kan redelik analities wees en dan die 'n kat uit die boom uitkyk en al daai goed geabandon en ja gesê vir 'n pos wat ek nie 'n millimeter voor kennis gehad het nie. Ja dit maak nog steeds nie sin nie. Maar toe het ek by Prestasi begin as 'n account executive. Ons het in daardie tyd genoem 'n eksterne makelaar en toe was ek sales manager in die Kaapstad kantoor en toe is ek uhm, branch manager, in in Somerset Wes gewees. En toe het ek streekbestuurder pos aanvaar by Prestasi en toe ons gemerged het Indwe mos heelwat groter geword, as wat Prestasi was. Dit was twee groot nasionale makelaars, wat saamgesmelt het, en uhm, toe moes ons almal aansoek doen vir poste, en uhm. Toe het ek die pos as, as streekbestuurder gekry. En na dit het die streek toe ook groter geword. My streek op die oomblik is die Vrystaat kantore, Noord Kaap, Suid Kaap en die Wes Kaap. So dit is half die rol wat ek speel. In 'n baie wit en swart omgewing, waar ons totaal en afhanklik is van mense. Want Indwe se model is: ander as byvoorbeeld 'n Outsurance waar almal weet dat jy 'n nommer is en waar 'n call centre in Johannesburg sit. Uhm, ons sê ons gaan duur kantore en infrastrukture met goeie mense hê. Wat verhoudings met ons personeel met ons kliënte kan bou. So ons is sterk verhouding gedrewe en ons sê ook dat ons vir 'n kliënt kan waarde toevoeg. Dat jy nie net wanneer jy met ons praat 'n script op die telefoon aframmel nie, maar dat jy fisies kan die kliënt se situasie analiseer en 'n risiko bestuurplan kan uitwerk en aanbeveel met die versekeraars wat jy in daardie proses gaan gebruik, maar totaal mens gedrewe. Uhm, ek dink ek het ook die vorige keer vir jou gesê. Ekskuus, hierdie is net vir jou eie gebruik.

Pieter: Ja nee, ek gaan hierdie hele opname transkribeer, so...

Christelle: Ja, ek wil nou nie goed hier praat wat vir jou nie van waarde het nie.

Pieter: Nee, nee als het waarde, as ek dit so stel.

Christelle: Ek wil nou nie jou band tyd mors en as jy my terugbring, as jy dink ek dwaal af. Uhm, ek dink toe ek account executive was, was dit vir my, uhm, die maklikste en lekkerste werk in Indwe [*Prestasi*], want van afhangend van wat jy ingesit het, het jy uitgekry. So, as jy laat werk en vroeg werk, as jy naweke werk en whatever, dan wys jou fisiese resultate dit. Want jy is net vir jouself verantwoordelik. En, ek dink, uhm, so verder jy gaan, hoe meer het jy nie beheer oor dit nie, want jou sukses word deur ander gemaak. Of jou, of jou failures

word deur ander ouens gemaak. En ek dink Giel se omstandighede ook, ek het baie gedink, hoe, hoe moeilik dit vir my is om mense om op ouens te vertrou, wat ek nie kan sien nie, wat ver van my af sit. En wat ek nie weet doen hulle, wat van hulle verwag word en tree hulle op en hou hulle by die riglyne. En in sy omstandighede was hy nog baie meer so afhanklik van mense. En dat jy die inkoop van mense het of moet kry, om jou suksesvol te maak. Om dit wat die strategie is, is en dit wat dan uitgerol moet word, tot op die laagste vlak uitgerol te kry. Uhm, so dit is maar hoe my pad by Prestasi, Indwe...

Pieter: Kyk, almal moet engaged wees.

Christelle: Ja

Pieter: En, ek wil amper sê, jou, jou topstruktuur, moet absoluut onderlinge vertrou, absoluut, onder mekaar, ook hê.

Christelle: Ja, ek wonder baie daaroor, uhm. Ek kry so baie die indruk, selfs nou weer sit ek in die middel van 'n verskriklike uitdagende ding. Wonder hoeveel regtige vertrou, ouens in korporatiewe omgewing is en of elke ou, maar 'n geveg vir sy eie veiligheid het. En, of jy, uhm, hoe parkeer jy jou waardes vir ander goed. En is jou eie belang, maar die ding wat dit dryf, of hou jy jou integriteit al maak dit jou ongewild of maak dit jou potensieel jou wins minder, of wat ook al, uhm. Ja, die, die vertrou ding en dan dink ek in die lewe raak ons ook redelik gebombardeer oor vertrou, want hoe gereeld kry dit, dit dat iemand iets van iemand vertel, dat jy die monster wat uitkom wat sy kinders molesteer, of sy vrou of wat ook al slaan. Gisteraand weer daardie skoolhoof wat betrokke is by goud smokkel, by die skool, word die transaksies gedoen. Uhm, so kan, hoeveel kan ons mekaar vertrou? Vir wie kan ons rêrig vertrou? Hoeveel mense sê. Dit is my pa, hy sal nooit so iets doen nie, dan.

Pieter: Uhm

Christelle: So, ja op die oomblik stry ek weer met myself op die vertrou ding.

Pieter: Maar, maar, dit is nou of die record, dit is eintlik die grond beginsel ook. Ek vat in my eie lewe, ek het sonder 'n pa groot geword en ek het vir my baie pa's gestel daar. Telkens het ek gesien hierdie ouens het voete van klei, totdat ek amper kan sien, maar Christus is amper die enigste een, wat nie teleurstel nie.

Christelle: Dit is vir seker so.

Pieter: Maar aan die anderkant ek het in my werk situasie ook. Ek het baie goed met my vrou gedeel. Sy kon egter nie objektief bly, by goed soos byvoorbeeld molestering nie. Dit sou ek dan nie met haar gedeel het nie, want sy kon nie in sulke situasies objektief teenoor die persone gebly het nie. Ek en die VGK predikant op Brandvlei het 'n baie goeie verhouding gehad. Ons het weekliks saam gebid en saam huisbesoek op die plaas wyke gedoen. Ek het redelik in die begin, een baie vertroulike saak met hom gedeel om hom te toets oor hoe kan ek hom vertrou. Maresa, was baie skepties daaroor, maar ek moes om te sien in hoe 'n mate ek hom kon vertrou. Hy het my nie teleurgestel nie. Jy moet jou soms blootstel.

Christelle: Weet jy, dit maak my nogal bang. Uhm, tot dusver glo ekke, het ek nog nie iemand se vertrou geskend nie, Uhm, maar dalk was ek net in 'n gunstige posisie, want ek het al baie keer, ek het al... een spesifieke ding wat Giel een dag vir my gesê het. Dit het my ongelooflik ontstel. Uhm, ek was in die middel van 'n redelike riller in, in die maatskappy. 'n Vrou, een van die bestuurders, in my kantoor, het 'n verhouding met 'n personeelid gehad het, en toe begin hy 'n ander besigheid. En sy gee vir hom kliënte deur en ag, dit was regtig 'n riller. En uhm, om hulleself te beskerm impliseer hulle my toe nou en het hulle toe 'n geveg begin, en hulle het ander personeel gekry om hulle saak te sterk. Ek het van die hele ding op daardie stadium nie geweet nie, maar hulle het baie van die inligting vir Giel deur gegee en eintlik moes Giel my gefire het, en eintlik moes hy my gefire het, want

alles wat hulle vir hom gegee het en gewys het. Al was dit gemanipuleer of gekook. Uhm, dit wat hy moes gesien het, moes hom vir seker gesê het, want ek weet vir seker Giel, hy sal nie sulke goed tolerate nie. En vir of ander absurde rede het hy niks geglo en het hy vir my kom sê en het hy met my gepraat. En toe ek vir hom sê: “Ek kan dit nie glo nie. Ek kan nie glo dat sy dit doen nie. Dit is nie wat ek dink van haar nie. Ek kan nie glo dat sy hierdie bedrog gepleeg het nie.” Ek onthou nog presies waar ek gestaan het, waar hy dit vir my gesê het. dit was so seker ag of 10 jaar terug. Uhm, was in Spar gewees, voor die groente raak, want ek was hier ag uur die aand. Hy het vir my gesê: “Christelle, mense sal jou altyd teleurstel.” En jy moenie dat dit jou so onderkry nie, die feit dat hierdie ding uit gekom het. en dat jy so verstom en seergemaak is dat hierdie verskriklike bese strategie wat hulle gevolg het nie. En, en dit het vir my gevoel, alhoewel ek moes gevoel het, dit was oorweldigend gewees dat hoe het hy in my bly glo. Die feite was verskriklik, ek bedoel. Uhm, hulle mense gehad wat gewerk het. Die een girl wat byvoorbeeld baie hoog aangeskrywe persoon in hierdie kantoor is. Sy is nou toevallig die bestuurder en die maatskappy ag haar ook geweldig hoog. Wat hulle byvoorbeeld gedoen het. Hulle het payslips van mense gevat en vir haar gewys. En gesê: “Kyk, net hierso. Christelle, maak of jy so kosbaar is, maar kyk wat betaal sy hierdie mense. Baie meer as vir jou.” Die een spesifieke payslip was van ’n girl wat by ons gewerk het vir ’n halwe maand en toe vir ’n volle maand. Toe het sy vir een en ’n halwe maand se salaris gekry. Toe wys dit op haar payslip. Sy kry nou R20, maar eintlik kry sy 15. Toe wys hulle net vir haar payslip en sy moes eintlik gesê, het, maar ek gaan bedank. Maar sy het nie, Sy het na my toe gekom en gesê: “Ek is seergemaak oor goed.” Toe kry ek die geleentheid om vir haar te verduidelik. Dit is nie waarheid nie. Kyk, hier is die salaris en hier is die halwe maand se aanvraag, maar dit is op een payslip gesit net omdat dit... en sulke tipe goed. En, uhm, toe hy dit vir my sê, het dit vir my gevoel. Beteken dit dat ek ook nog eendag, mense gaan teleurstel, want mense sal jou teleurstel. Is, is dit nie net sekere mense, wat jou sal teleurstel nie? Of is dit alle mense, of wanneer gaan dit op my pad iets kom, wat so groot is. Hulle het eintlik nie ’n keuse gehad wat om daai te doen... Hulle het ’n keuse gehad, maar ek bedoel, hulle was half gedwing om dit te doen, want anders sou hulle bedrog uitgekom het. Hulle moes op ’n manier na iemand anders verplaas het.

Pieter: Geprojekteer het

Christelle: Ja, so, so ek wonder nog steeds. Gaan daar ’n dag in my lewe kom, wat ek iets verskrikliks gaan doen. Gaan daar ’n dag kom wat ek ’n Oscar ding kan doen. Gaan daar in my lewe kom, wat ek by in ’n winkel gaan steel. Uhm, is ek bevoorreg dat omdat ek, uhm, finansieel okay, is en ek het ’n werk, en ek het gesondheid, en ek het dit. Dat ek al regte besluite tot nou toe kan maak het, want dit is ’n veilige omgewing. Uhm, as ek dink, ek werk geweldige lang ure. Ek werk baie hard. Is dit omdat ek gesond is? Dat dit moontlik is om dit te doen? As ek môre kanker het? Of, my kind, of my man, of wat ook al? Gaan ek dan ook soos mense wees wat lyf weg steek, want ek doen dit nie in so in ’n gemaklike veilige omgewing nie. So dit spook soms by my.

Pieter: Ek wil twee goed daarvoor sê. Toe my dogter in ek dink graad 1 of 2 was, vra sy of ons ook gaan skei? Ek vra vir haar hoekom vra sy? Omdat omtrent al haar maatjies se ouers skei was. Toe sê ek kan nie vir jou sê ons gaan nie skei nie, maar...

Christelle: Ons beplan dit nie nou nie.

Pieter: Maar ons weet nie wat die toekoms vir ons inhou nie, maar dit is nie die intensie nie. Die ander ding wat ook belangrik is, dat wanneer ’n mens se core reg is. Wanneer die ding uit die hart uit kom. Wanneer dit op values gegrondves is, dan gaan ’n mens makliker in krisisse stande kan bly. Verder almal het ’n almal het ’n prys, maar jy moet net bepaal dat jou is hoog genoeg. Dit is nie die moeite werd om dit te doen as jy kyk wat die

gevolge daarvan gaan wees nie. Aan die anderkant 'n mens bou tog 'n track record ook op dat persone begin jou inbors ken.

Christelle: Weet jy ja, op daai punt; ek bid gereeld die gebed van Jabes. En, en uhm, dan vra jy mos daar vir die Here vir sy beskerming. En partykeer as jy terugkyk is jy verstom, hoe die Here jou beskerm het, sonder dat jy geweet het dat hy het jou beskerm. Soos hierdie ding van daai mense toe dit nou uitgekom het. Uhm, die Here het my so beskerm. Die hele geveg was aan die gang. Ek wil amper sê die bouse geveg was aan die gang en ek het happily aan gegaan was nie eers bewus daarvan nie. En ek het anderkant uitgekom, sonder 'n skrapie. Uhm, maar ek het nie eers geweet toe ek beskerm was nie.

Pieter: Maar ook, jy het beter anderkant uitgekom.

Christelle: Ja

Pieter: Ek wil dit in die sin sê dat 'n mens wat na aan jou is, jou kan ondergrawe...

Christelle: Dit is vir my baie sleg. Dit is vir my baie sleg. Ek het so baie personeel, of vriendinne ook, wat vir my geheime vertel en dan... Dit is nogal vir my belangrik om te sê my woord is my eer. En dan as ek nou 'n ding verskriklik konfidensieel hou en hier onder die doeke vertroetel en vir niemand... en ek hoor, ek stap nou en hier praat Annie en Sannie ook hiervan. Nee, my genade. Uhm, ek wil nie hê julle moet daarvan praat of weet nie, want netnou kom dit by die persoon uit. En die persoon dink dit is ekke...

Pieter: 'n Mens is bang dat jy word as die culprit gesien.

Christelle: Ja, nee. En omdat dit vir my so belangrik is, as dit nou nie so vreeslik belangrik is nie, maar dit is vir my regtig belangrik dat, dat as ek dit weet sal, dan bly dit by my.

Pieter: Dit is geslote. As 'n mens nou weer terugkom by vertroue en die goed ook. Dit is die grondbeginsel amper waarmee gewerk moet word, onderling. Dat 'n mens mekaar moet kan vertrou, want die oomblik wanneer daar nie vertroue is nie, dan begin daar wantroue en dan ondergraving en die goed...

Christelle: Aan die anderkant en dit is nou waar ek op die oomblik sit, sedert ons gepraat het, soos ek sê daar is nou 'n paar dinge verander en uitdagings. Wat ek eintlik vir my self sê... Miskien moet jy nie vertrou nie, maar miskien moet jy net reg doen. Sodat as iemand jou dan wil benadeel, dan is daar nie iets wat 'n persoon teen jou kan gebruik nie. So, dalk moet jy nie op 'n mens vertrou nie... maar alhoewel alle mense is, kan faal en maak foute, maar dat jy dan nie glo dit is in hierdie geselskap veilig. Dit is soos ek nou die dag ook vir iemand gesê het, die k-woord en die h-woord, eintlik moet dit uit 'n mens se woordeskat uitgesny word nou in hierdie nuwe Suid Afrika. Dat niemand daai woord in sy woordeskat het nie. Dat jy dit selfs nie eers in 'n veilige, waar jy dink jy veilig is. Kan, as jy kyk met hoeveel mense het dit al verkeerd geloop het. Eintlik moet jy net nie, want as jy die woord in jou woordeskat het, dan kan jy op 'n plek dink, dit is 'n veilige plek om te gebruik. Dit is nooit veilig, om hom te gebruik nie. En jy moet ook nie vertrou dit is veilig nie en seker nou maar ander goeters in die lewe ook.

Pieter: Kom ek wil sê, dit is in 'n sekere sin waar die huwelik daardie rol moet speel, waar jy absoluut veilig kan wees om jou uit te druk, om te kan gee, wat jy wil sê, maar nou wil ek aan die anderkant dit terug sê, Christelle. dat het ook 'n gesegde vir 'n persoon wat jy die liefste het, kan jy ook die meeste haat. Liefde en haat is die twee kante van 'n muntstuk. Liefde en haat is baie na aan mekaar. Omdat jy die persoon so goed ken, weet jy ook waar sy goed en swakpunte is. Net om terug te kom op vertroue. Giel het vir my gesê, sy eintlike mentor, waar hy aanvanklik begin werk het, was 'n persoon daar, ek dink in Betlehem gewees. Die oom het gewoonlik kontrakte gesluit net op die woord en geen geteken nie. En dit is wat vertroue eintlik is. So dit het jy ook net nou maar in die begin gesê dat jou ja, ja is. Die já, word deur die daad bevestig.

Christelle: In ons omgewing meer so, want wat ons baie keer gebeur is, as byvoorbeeld, uhm... Indien jy 'n eis het. En uhm, daar is iets wat verkeerd is, of dit wat die makelaar gedoen het, of wat die kliënt moontlik verkeerd gedoen het. Wat beteken dit die versekeraar gaan nie daai eis uitbetaal nie. Dan is dit ons verantwoordelikheid, om die versekeraar se saak te sterk. Dat die versekeraar nie daai eis hoef uit te betaal nie, want wat ook al is verkeerd. Maar nou weet jy jou makelaar het hier drooggemaak. En, eintlik as jy die verantwoordelikheid vir jou makelaar se drooggemaak betaal, dan moet die maatskappy die kliënt betaal. Maar as jy dit doen, beteken dit dat van jou wins gaan soveel rand weg en op jou volgende review, gaan hulle sê jou kantoor maak so droog en jou personeel is so sleg. Kom ons sluit sommer jou bonus ook en dan maak ons jou bonus vir daai bedrag reg. So om hier te sit en te weet dat ongeag wat die implikasies is, sal jy die morele regte ding doen. Al beteken dit, dat jou bonus, jou personeellid, jou verslag, kan 'n knou kry, want die waarheid gaan jou laat les op sê. Uhm, maat tot voordeel van die kliënt. Wat dit verdien, want jy het verkeerd opgetree. En dit is dan wanneer jy, uhm, wat ek dink, wat jy daai morele gesondheid moet hê, om te weet, dat daar is 'n Vader wat jou sien. En as jy hierdie verkeerde ding hier doen, omdat dit jou kan benadeel. Wat regtig 'n uitdaging is, want jy maak jouself oop, vir geweldige benadeling afhange van hoe groot die sonde is, wat jy of jou personeellid gedoen het, maar dat jy die régte ding moet doen, uhm... En die regte ding gaan jou baie benadeel.

Pieter: En, en, en, ek wil hier op twee goed inkom dit is die inner core, maar ook die kultuur wees wat 'n organisasie skep om te weet, maar dit wat ek doen glo ek dit is regte ding en die organisasie back my daarin, want dit is die tipe kultuur.

Christelle: Ja, soos ek sê hierdie ding, ons het dekking wat ons beskerm, indien 'n personeellid sou fouteer en daar die kliënt betaal moet word, maar die bybetaling op daardie dekking is R1.5 miljoen rand. So vir die eerste R1.5 miljoen rand is jy of jou kantoor of jou streek, of die maatskappy dan aanspreeklik. So...

Pieter: En daar is min eise, wat amper dit.

Christelle: Daar is eise wat miljoene rand is, maar die eerste deel R1.5 miljoen of 700 000, 800 000 of 400 000 of whatever ook al. Ek meen as jy kyk in 'n kantoor soos Kimberley. 'n Kantoor soos hierdie kan groot eise dra, maar 'n kantoor soos Kimberley kon byvoorbeeld. As daar 'n R300 000 eis is wat hulle moet betaal, dan is dit 'n geweldige knock op hulle bottom line vir 'n jaar. Of 'n kantoor soos Hermanus, waar daar twee mense sit. Dit maak dit, uhm, dit is ingewikkeld. En ek dink daar is net, dus net daai een ding wat jy... Ek bedoel selfs nou met Oscar. Hy weet wat die waarheid is. Hy weet wat die waarheid is. En, uhm, alhoewel persoonlik dink ek dit gaan om nie soveel pla nie, maar ek glo die meeste ander mense, die waarheid sal jou vry maak. Jy sal kan weer begin.

Pieter: Goed, hoe sal jy Giel se leierskap beskryf?

Christelle: Uhm, weereens ek dink, Giel se leierskap vir elke ou was moontlik anders. Giel se spesifieke leierskap, alhoewel ek, my kollegas weet wat byvoorbeeld, uhm, minder vir my persoonlik, was Giel se leierskap baie goed. Omdat, hy my, toe ek aan hom gerapporteer het. Ek het geweet hy sal daar vir my wees. Of dit nou twee uur in die nag is, of dit wat ook al. En al kan ek ook nie nou in die hande kry nie. Ek gaan wel met hom praat en hy sal tyd maak. En dan het ek ook geweet hy sal my empower, of hy het my empower dat ek 'n besluit kon gemaak het. So vir my was dit lekker. Hy het amper soos ankers en vleuels gegee. Ek het geweet, ek is veilig daar, maar ek het ook geweet ek kan vlieg. So, persoonlik, ek het nogal en ek kon en ek dink ek is miskien tot in 'n mate bevoordeel, nie bevooroordeel nie, maar bevoordeel gewees in die sin dat ek vir baie lank geken het. Dat ek sy familie ken. Dat ek sy waardes ken. Dat ek weet wie hy is. So dit was vir my gemaklik gewees. Ek het geweet sy verwagtinge is hoog. Ek het geweet sy standaard is baie hoog. En dit was vir my, dit was vir my maklik om

daarmee saam te lewe. Ek glo ook, ek glo ook dat Giel se waardes wat hy in die huis geleer het. Soos al wat ek met hom gepraat het en die goed wat hy van sy ma hulle vertel en alles. Ek, ek dink selfs daai waardes is reg. En die ander ding as Giel 'n fout gemaak het. Ek weet van foute wat hy gemaak het en dat hy daarna daarvoor gepraat het en dit erken het en ek kon ook selfs sien hoe het hy dit reggemaak. So hy was nie verhewe bo, uhm, as hy, as hy fout gemaak het, het hy daarby geleer en aangegaan. So, uhm, vir my was, vir my was dit goed gewees, goed gewees om te weet hy was daar. Dit is vir my baie, baie sleg. Ek het geweet dat hy sou gaan, ek het gedink dat dit eers die einde van die jaar sou wees. Ek het geweet dat hy nie vir ewig daar sal wees nie, maar dit was vir my baie, baie sleg toe gehoor het hy gaan nou.

Pieter: So, jy kan amper sê sy leierskap het vir jou gehelp om jou te kan empower om...

Christelle: Ek was bevoorreg gewees om... Ek dink die meeste mense aan wie ek gerapporteer het, behalwe een. Uhm, was ek bevoorreg gewees om aan mense te rapporteer wat regtig ongelooflike waarde in my gesit het. Uhm, hulle het elkeen iets na die tafel toe gebring, wat hulle op my kon afgevryf het. Ek was, ek is regtig baie bevoorreg gewees. Selfs die ou wat die stigters persoon was van Prestasi, wat Giel ook aan gerapporteer het. Ek is ook bewus van baie tekortkominge wat Jan gehad het. Hy het baie goed verkeerd gedoen. Hy was magshonger en 110 ander goed, maar vir my, vir my persoonlik was hy net goed. Hy het ongelooflike geleenthede vir my gegee en ek sal hom altyd dankbaar bly daarvoor. En net soos met Giel. Ek sê baie vir myself, ek is nie onbewus van Giel se tekortkominge nie. Daar is goed wat ek definitief weet van dit kan hy slimmer hanteer, dit kan hy beter hanteer, maar ek wil amper vir jou sê 95%, of 96%, 98% van hoe hy opgetree het, was hy vir my meer as positief. So as personeel sal sê, weet jy daar is 2%, of 3% of 5% of 10% negatief in Christelle, maar jy is 90% is ongelooflik goed sal ek maar net te dankbaar wees. So die feit dat sy goeie eienskappe, sy alles anders totaal oorskadu het. Dit was vir my van groot waarde.

Pieter: Sal jy sê sy leierskap was konsekwent regdeur wat persone aanbetref?

Christelle: Ek kan nie, ek kan nie vir jou sê dat ek hom ooit nie konsekwent ervaar het nie. Jy kon geweet het, daar is seker goed wat kwaad sou gemaak het. En jy het hom sommer al voor die tyd geweet hierdie ding gaan nie werk nie. So, jy en ek hou daarvan dat jy weet waar jy met 'n ou staan. So jy het geweet, wat is die goed wat hom sal beïndruk en wat is die goed wat hom nie sal beïndruk nie. Ek het, dink ek altyd konsekwent ervaar. Ek het hom, ek het nog nie kan nie aan een ding dink, van wat ek ooit ervaar het, waar dit is, yes, Giel sal nou bly wees of gemaklik wees met dit en dan was dit die teenoorgestelde nie. Ek het aan die mees inkonsekwente persoon in die wêreld gerapporteer. So ek behoort , uhm dit was jare terug. Die outjie was gay. Maar hy was daardie stadium nog nie uit die kas uit nie. So hy het geweldig emosies op en af gehad. En uhm, en dit het hom baie, yes, hy was wispelturig. So, na daardie opleiding behoort ek 'n inkonsekwente mens maklik te herken het en ek het Giel nooit so ervaar nie.

Pieter: Jy het ook net nou maar vir my gesê sy waardes was onderliggend aan sy manier van optrede, kan jy dalk miskien 'n voorbeeld miskien noem as jy prakties daaraan dink.

Christelle: Uhm, ek...

Pieter: As ek jou mag lei jy het die vorige keer genoem van die persoon wat moes hy laat gaan het.

Christelle: O, ja. Dit het hy meer as een keer gedoen.

Pieter: Maar ook vir hom 'n pad voorberei het.

Christelle: Ja. Dit het hy, dit het hy meer as een keer gedoen. Ek weet nie of jy die uitdrukking ken, maar my ouma hulle het gepraat van iemand wat nou vreeslik moreel reg is as en 'n goeie mens en whatever, en gesê: "Dit is

'n witman daai." Nou ek het baie keer Giel het goed gedoen wat, dan dink ek by myself dit is 'n witman daai. Ek dink hulle het bedoel jy het 'n wit hart, 'n rein hart en ek dink wat dit beteken. Giel het op meer as een geleentheid weet ek, het hy vir iemand wat hy moes laat gaan het, by die maatskappy. Uhm, dit was die regte ding om te doen. Daar was druk op hom om dit te doen, maar ek dink hy het ook vir homself gesê die waarde wat die persoon in die verlede of al op 'n stadium tot die maatskappy gehad het. En ek dink sy persoonlike verhouding met die persoon ook. Uhm, het hy gemaak dat hy ook sy kontakte gebruik het om daai ou nie te skop terwyl hy lê nie, maar om vir hom iets te verseker. Uhm, dit het ek meer as eenkeer beleef en ek dink dit is die mens wat hy is. Ek dink dit is tog daardie uhm, uh... ek weet nie watter woord is die regte woorde nie, maar dit is daai, uh, verantwoordelikheid wat hy teen jou het, of daai ooreenkoms, of daai ongeskrewe, uhm, ek het vir jou gesê ek sal vir jou. Hy het selfs...

Pieter: Is dit iets van deernis of compassion, sal jy dit daar in kan sien.

Christelle: Uhm... Ek het nooit gedink deernis of compassion, maar dit is verseker dit. Ek het dit meer soos in, uhm, ek het dit nie... Dit is beslis deernis of compassion, maar ek het dit nooit so gesien nie. Ek het dit meer gesien as dit is die kaliber mens, wat hy is. Ek onthou op 'n stadium, jy het ook met Jacques gepraat. Hy het op 'n stadium, Jacques het nie goeie versekerings kennis nie. So Jacques is nie noodwendig going forward in 'n versekerings omgewing is hy dalk minder gesog as, of in aanvraag. En, en Giel het vir Jacques. Jacques het geweldig baie vir die maatskappy gedoen in moeilike tye, en die merger en, en. En Giel het vir Jacques 'n kursus laat doen wat baie geld gekos het, maar met daai kursus het hy vir hom gesê, skeep ek vir jou 'n CV wat as Indwe se pad soontoe loop, dat net versekerings kennis. Dit is wat ons gaan dryf en jy dan nie daardie pad kan saamloop nie. Dan maak ek vir jou 'n pad oop wat min ouens het en dit is so. Jacques het vandag 'n kwalifikasie wat geweldig in aanvraag is. So, die feit dat hy, dat hy, dat hy vir jou omgee en jy weet, dit is nie net praat nie, dit is nie net dankie nie. Dit is nie net, jis, ek is dankbaar vir wat jou oulikheid, of dankie dat jy my gehelp het om die maatskappy suksesvol te maak of wat ook al nie. Hy het daardie verantwoordelikheid voer hy regdeur. En, en hy het op vele gebiede dit gedoen wat ek daai 'n ongelooflike respek wat ek vir hom gehad het. Soos ek sê ek kam onthou met Jacques. Uhm, hy het besef Jacques het nie daai kundigheid wat hierdie maatskappy... Op die oomblik het hy die maatskappy so involve, dat ons daai kundigheid vandag in groot aanvraag het. Maar hy het ook vir Jacques dit geskep dat hy 'n CV het, met wie hy gaan kan beding vir homself daarbuite. So, dis, dis, uhm, dit is 'n grootman wat daai tipe ding, daai tipe legacy agterlaat. En ek dink, uhm, ek hoop, ek glo en ek wil hoop dat daai mense vir wie hy dit gedoen het. Dat hulle vir ewig sal weet dat dit wat hulle daar gekry het is iets wat elke ou nie vir jou doen nie. Dit is nie outomaties jou reg dat iemand vir jou so 'n pad voorberei vir jou nie.

Pieter: Die volgende vraag het jy nogal, watter rol het hy gespeel in jou ontwikkeling hier? Dit het jy nou eintlik klaar al...

Christelle: Weet jy ja, Giel het altyd gesê. Hy het ons baie voorberei daarop dat jy môre sonder werk kan sit. En dat jou sekuriteit nie is by Indwe nie. Jy moet sorg dat jou sekuriteit tussen jou ore is. Sodat elke maatskappy jou potensieel, uhm, sien, kan sien ek wil dit hê, wat tussen daardie persoon se ore is. So as jy en dit maak nie saak wat jou rol is, of wat jou posisie is nie, maar dat jy... Hy het dit baie so verduidelik dat jy die beste ontvangsdame in Tygerberg is. Die beste skakelbord in Bellville. Die beste persoonlik in diens konsultant in Bellville, want as jy dit is maak dit nie saak wat met Indwe gebeur nie. Jy sal okay wees. Die wêreld daar buite sal jou wil hê. Jy moet die beste streekbestuurder wees, wat in Bellville is. Dan hoef Indwe nie daar te wees nie. Of ons kan oor gekoop word, of ons kan verkoop word, of wat ook al, maar jy sal in aanvraag wees. So hy het baie daar en ek dink... Met

elke leer geleentheid wat hy vir ons gegee het, het hy, uhm, daarop gehamer dat jy daai geleentheid aangryp, want dit maak dat wat tussen ore is jou sekuriteit.

Pieter: Goed net ek voor ek by die organisasie kan kom, kan jy dalk vir my 'n voorbeeld gee wat jy weet Giel moes 'n moeilik besluit neem en hoe het hy, hoe het hy in so 'n moeilike situasie opgetree het.

Christelle: Ek weet van 'n klomp van moeilike besluite, wat hy moes neem het. Baie moeilike besluite, verskriklike moeilike besluite. Daar was meer as een keer so 'n iets. Een van die mooiste goed wat ek onthou van Giel het nooit, Giel het nooit met sy... Dit het ook eers lank daarna eers vir myself vertel. Uhm, hy het nooit met sy geloof op sy of met sy Bybel onder sy blad geloop nie. Hy het glad nie so geoperate nie. En Giel het ook geglo, of glo, daar is 'n warmer plek, waar daar meer kole gegooi word, vir ouens wat met Bybel onder die blad droogmaak. Maar ek onthou dat toe ons gemerged het wou 'n maatskappy, uhm, het een van die makelaars wat jare lank was, by die maatskappy was met wie ons gemerged het. Hulle het op hulle eie gegaan. Uhm, die maatskappy se besigheid begin steel en hulle het hulle eie makelary gebou. En die maatskappy en Indwe het hulle hof toe gevat en daar was duisende, der duisende rande ter sprake en Indwe kon hulle vernietig, want ons het al die bewyse gehad en alles. En Giel het vir my vertel dat die laaste oggend wat hulle gegaan het na die, en dit was 'n baie hardegat ou gewees en baie moeilike mense om mee te praat. Hulle is bod en hulle is... Hulle het vir hulle superieur gehou. Regtig moeilik mense. Uhm, ek onthou die oggend, die laaste oggend voor die, uhm, dit nou gefinaliseer sou wees, het Giel vir my vertel het hy geloop, uhm, na 'n coffee shop toe. En hy het by hulle verby geloop. En die man, ek weet self nie hoe dit gebeur het nie. Wat nou aangekla was en alles, het na Giel toe gekom en vir hom gesê, uhm, kan ons nie die ding laat vaar nie. Dit is half op nommer 99. Die verdiet is daar, die bewyse en alles en Santam wat agter ons staan, met hierdie ding van ons gaan hierdie mense 'n les leer ons gaan alles doen daarmee. En hy sê hy het besluit hy gaan dit doen. En, hy het nie vir Santam gevra nie en hy het vir niemand geconfer nie... Daar was nie tyd nie. Hy moes net nou besluit. En hy het besef as hy nou die verkeerde besluit maak. Die ou kan ook vir hom mos, uhm, half hierso, wat ook al, hoe kan ek sê wol om die oë te trek of wat sê 'n mens. Uhm, en hy het die besluit gemaak. En hy sê, hy het gebid en gesê: "Here, laat die regte ding asseblief hier gebeur." En, hulle die saak daar gesorteer en hulle is nie terug hof toe nie. En vandag is die mense by ons. Hulle doen baie goeie werk. Hulle maak goeie wins. Uhm, die maatskappy het die saak, dit daar gestop. Maar ek meen, hy moes vir seker vir hom bitter moeilik gewees het om te kon gaan en vir Santam te gaan sê ons het so ver met hierdie ding gekom. Ons is hier op nommer 99, waar ons kan alles uitstuur, wat ons sê: "Dit is hoe ons met mense maak wat ons besigheid steel of wat ook al. En hier gaan hy en vee alles daar van die tafel af en hy begin van oor met hulle. Met die mense wat so bitterlik verkeerd doen en teen die maatskappy opgetree het. En ek dink is daar waar sy vermoë om te kon afskakel. Wat dit by sulke geleenthede, 'n ongelooflike rol gespeel het, wat hy kan gaan lê en slaap en môre oggend opstaan en dan vat hy dit verder. Hy het baie gesê, jy kan en dit is die waarheid. Ek kan dit nie regkry nie, maar hy het dit reggekry. Dat hy sê ek parkeer dit. Ek weet dit gaan nêrens heen nie. Dit gaan nie weg wees as ek môre wakker word nie, maar dit gaan ook vir my niks help om vannag rond te rol daaroor nie. So ek gaan lê en slaap en môre vat ek die boggel en gaan ek met hom verder. So dit was nogal iets wat ek nie sal omgee as ek daai vermoë gehad het nie.

Pieter: Dit is moontlik, hoor.

Christelle: Ja, ek sal nou nie. Hoe sê my broer: "a man should know its limitations" en ek aanvaar daardie een van myself.

Pieter: Dit is nie 'n limitation nie, intendeel. Hoe sal jy Indwe se organisasie kultuur beskryf en watter rol het Giel daarin gespeel?

Christelle: Ons is 'n heeltemal ander maatskappy. Ons was 'n, 'n, 'n groot plaaslike makelaar en toe het ons na die merger het ons die grootste Suid Afrikaanse makelaar geword. Ons het internasionale konneksies. Die die ding wat, die maatskappy wat ons vandag is, uhm... en Giel self het dit eintlik baie goed gestel. Hy het 'n ou aangestel, met 'n CV wat, ons huidige CEO, of ons nuwe MD. Hy het 'n ou daar aangestel, wat baie, baie groter en beter en whatever CV as Giel self het. So Giel het het daar die insig en wysheid gehad om te sê: “Vir die maatskappy, vorentoe moet ek hierdie ou aanstel.” Maar hierdie ou moet my eintlik intimideer of moet my eintlik, uhm, jy weet, moet ek eintlik voor... Waar 'n ander ou sou gesê het, ek gaan nie die ou aanstel nie, want hy gaan nie vir my laat goed lyk nie, want jy weet, ek is die kat se snor. Ek moet goed lyk. Het Giel gesê, uhm, ek gaan hierdie ou aanstel. Hy gaan die maatskappy verder vat. Hy het hom op 'n laer vlak aangestel. Die ou het vir 'n tyd lank op 'n laer vlak gewerk, maar die pad was vir hom gepaved gewees, maar dit was so. Maar, ek dink baie mense sê nee ek kan nie, iemand aanstel wat slimmer en ouliker as ek is nie, want dan verloor ek van my shine. Ek dink dit wat Giel daar gedoen het, was dat hy gesê het in belang van die maatskappy en vir die pad vorentoe en vir myself wat Giel is. As ek wil uittree, moet ek die maatskappy agterlaat en weet dat ek hom in goeie hande agterlaat. Ek is dit verskuldig aan my mense, wat hulle gaan nie outomaties saam met my nie. En ek is dit verskuldig aan die aandeelhouders wat in my ingekoop het, toe ek vir hulle beloftes gemaak het, want om miljoene rande, vir wat ook al projekte. So, het 'n, het 'n... Hy het 'n wyse en 'n bo, 'n bo die standaard mens se vermoë om, om die regte besluit te maak. Dink ek het hy daar op getree. Uhm, hy het ook gesê, ek het nou vir julle, toe die dag dat hy met my praat, ag ek was redelik tranerig gewees. Het hy vir my gesê: “Ek het vir julle, ek het julle nou geleer, wat ek vir julle kon geleer het. Ek moet aan beweeg. En julle verdien dit om nou by Peter te leer. Daai deel wat ek nie gehad het nie.” So Giel is 'n CA, so Giel het besigheid, so Giel het groot ander sulke goed. En Peter is die internasionale versekerings boffin. So in sy eie woorde het hy gesê: “Ek gee vir julle nou die geleentheid om by hierdie ou daai goed te leer, want hy gaan nader aan julle werk”. Uhm, en, en ja hy is so reg. Die mens Giel en Giel die wysheid en Giel die besigheidsman en daai ding. Dit sal vir ewig 'n verlies wees, maar hy het het 'n ongelooflike stap gemaak. Toe hy daardie briljante ou in sy skoene gesit het.

Pieter: So dit is om 'n legacy te kan los.

Christelle: Ek wonder hoeveel mense sal dit so sien. Ek wonder hoeveel mense sal sien. Of hoeveel mense sal vir Giel die eer gee om te sê dat deel van jou “exit plan” was nie net om te “exit” met soveel as moontlik geld, of met soveel moontlik bonusse, om met soveel moontlik verlof, of whatever Of jy weet toe die regte besigheid geleentheid vir jou hom voorgedoen het, jy toe wil aan beweeg, maar hoeveel mense sal vir hom, sal die wysheid en insig hê om te sê dat selfs daai deel, selfs daai deel van die dit is nie nou meer my probleem nie. Het hy as sy probleem gebou, want hy het reg oorgegee. So hy het nie net gesê al whatever daar gebeur tough. Ek is nou klaar daarmee. Hy het daai deel ook reg gedoen.

Pieter: Maar ek wil, ek wil. Dit is die kern van besigheid dat 'n mens 'n exit strategy ook moet hê.

Christelle: Ja, maar dit is, jy sal dit nie... Kyk, ons is in 'n moeilike bedryf. Ons is in regtige moeilike bedryf. Jy moet onthou, niks wat ons vir iemand doen. Uhm, is lekker nie. Die enigste manier, hoe jy met ons werk is wanneer dit sleg gaan met jou. Iets sleg moet met jou gebeur, met jou gesin, met jou fabriek, met jou besigheid moet iets slegs gebeur. Dan het ons vir jou waarde. En, en uhm, dit moet regtig sleg gaan vir 'n kliënt om met ons te werk. En ons sit met, ek bedoel. Ek het nou 'n kliënt gehad, wat se premie verhoging is R2,7 miljoen rand. Dit is

slegte goed. So jy kry in ons bedryf en ek sien dit al hoe meer. Begin ek dit met die senior ouens agterkom, dan sê hulle vir jou ek het nog 17 pay cheques ek het nog 30 pay cheques oor. Ek het nog vier, verstaan jy? So, uhm, dit is noble en oulik en eerlik om te verwag dat mense 'n exit strategy sal hê. Dat hulle 'n legacy, maar ek kyk mense, wat groot ouens in hierdie industrie is, wat daai soort praatjies praat. So dit is noble om te sê, jy het 'n exit strategy. Jy los kou maatskappy in goeie hande. Die meerderheid mense sê ek is gatvol, ek is klaar, ek kan nie meer nie. Hierdie bedryf met sy uitdagings, want dit is genuïne 'n uitdaging. Daar is, ek dit is een van die uitdagendste bedrywe wat daar is. En ons is so legislated. Ons word so gereguleer. Jy kan regtig waar, jy moet onder bitter moeilike omstandighede operate. Uhm, so, dus noble dit is reg om te verwag dat mense so moet exit, maar dit is nie almal wat so exit nie. Selfs nie eers reuse in die industrie nie, ouens wat ver gekom het, wat baie reggekry het en reg gedoen het wat net voel nog 9 pay cheques of. Ek hoor hulle praat hier in die 30, dan moet jy weet. Okay, nog so drie jaar. Dan tel hulle al hulle tjeks. So, so hy het nie net die noble ding gepraat nie. Hy het die noble ding gedoen.

Pieter: Hoe sal jy vir Indwe aanbeveel by nuwe werkers, onder Giel se tyd natuurlik. Wat sal jy vir my sê is die maatskappy byvoorbeeld. Giel het eenkeer oor 'n geestelike leier gepraat en gesê: "alhoewel hy 'n geestelike leier was, sou hy nie werk by Indwe gekry het nie". Omdat die ou se môre en aand praatjies nie ooreenstem nie, met sy, dit wat hy amper sê predik nie. Kom ek wil sê as julle 'n recruitment en 'n induksie program vir 'n nuwe ou, wat sal julle vir die nuwe werkers sê?

Christelle: Dit is moeilik om vir Indwe te werk. Ugh, en in ag genome die generasies en hoe dinge verander en hoe mense sekere goed, mense die reg het en uhm. Ek werf elke dag mense, stel elke dag mense in verskillende kantore aan. en soms gebeur dit dat jy iemand kry, wat jy voel. Dit is 'n Indwe persoon. Baie keer dink jy dit so, voordat jy met die persoon begin werk, dink jy dat na 'n tyd in jou onderhoud in, dan uhm besef jy dit is so. Ek het nou 'n jaar terug so 'n ou aangestel. Dit is iemand wat... Dit klink seker verskriklik. Dit is iemand wat, uhm, wat afhanklik is van sy salaris. Dit is iemand, want jy gaan in jou loopbaan, of in jou werk by Indwe, gaan jy kom en dink ek vat my handsak en loop. So as jy byvoorbeeld, met 'n ryk man getroud is, of daar is 'n back, 'n exit, 'n agterdeur oop, of, jy kan gaan boer, of whatever ook al. Dan gaan jy dit nie hier maak nie, want daar gaan genoeg geleentheid wees vir jou om te sê, hierdie tjol gaan ek nie langer opvreet nie. So jy moet rêrig, as jy dan deur druk, dan sal dit môre weer okay gaan. Maar daar kom goed en tye oor jou pad dat jy. Jy moet, 'n hoë vlak van energie hê, want jy moet 'n klomp goed op 'n klomp tyd doen. Jy moet nie in 'n posisie wees, ongeag van jou posisie, moet jy nie net dink jy kan delegeer nie. Al is jy ook die MD. Hier moet jy maar jou handjies uitrol, uithaal en self doen. Uhm, daar is nie van hy is die kat se snor en hy kyk hoe dit gedoen word. Dit werk nie so by Indwe nie. Jy moet 'n ongelooflike passie vir kliënte hê. Jy moet 'n ongelooflike passie vir kliënte hê. Jy moet 'n serving mentality hê, dat dit nie vir jou vernederend is om in 'n diens rol te wees nie. Dit is jou job. Dit is, jy moet lekker kry as jy vir kliënte bedien en hulle goed dien. Uhm, dus nie maklik om vir Indwe te werk nie. Dit is regtig nie. Ek dink ons is in 'n moeilike industrie. Dit is so, want jy moet ongelooflik op jou eie ontwikkeling wees. Jy moet ongelooflik op jou eie. Jy moet aanmekeer kwalifiseer vir 'n volgende rol. En kliënte is veeleisend. En die mark verander, en die opposisie is erg. En uhm, ja dit is...

Pieter: So kom ek sê jy verwag van jou Indwe werker om 'n engaged werker te wees.

Christelle: Baie, verskriklik.

Pieter: Maar die leierskap, van Giel het dit moontlik gemaak?

Christelle: Kyk ek het teenoor hom het ek baie keer... Ek dink ek het die vorige keer vir jou gesê, as Giel my sou gebel het en sê ons het 'n krisis en daar was 'n tyd gewees, wat ons krisisse gehad het, wat ons letterlik nie geweet het dat ons die salarisse kan betaal nie. Dit was heelwat jare terug. Maar as Giel vir my sou gebel het en gesê het, weet jy ons het 'n krisis, kan jy my help met 'n half miljoen rand? Ek glo met my hele hart, ek sou verband op my huis gevat het. want ek sou geglo het. Giel sal dit nie vir my dit gevra het, as hy geweet, hy sal dit nie kan teruggee nie. En hy sou dit nie van my gevra het, dit is absoluut, absoluut. Dit moet nou gebeur nie. So ek het, uhm, ek het ongelooflik veilig gevoel. Ek dink daar is 'n klomp goed, so laat voel het wat ander ouens dalk nie noodwendig... Uhm, ek het baiekeer mos saam met Giel gery of met hom 'n gesprek getree. Die goed wat hom wat hy gesê het en vertel het, het gemaak dat ek, uhm, 'n soort mens leer ken. Wanneer ons in die motor sou wees, of oor die telefoon sou praat. Wanneer hy op die telefoon moet praat, jy kan hoor wanneer hy met sy vrou of kinders praat, of oor sy ma. Dit wat hy, wat ek van hom geleer het, het gemaak dat ek hom vertrou het en ek geglo het in hom. En dan nie net die besigheid nie. Ek dink die goed rondom hom, het ek geweet dat hy. Kyk Giel het ook, en ek weet nie of jy dit van hom weet nie. hy het byvoorbeeld hulle bediende se kind graat gemaak, 'n swart kind. Hy het dit gedoen nog voordat, dit cool was. Hy het dit gedoen, vir wie hy is. En hy het hierdie kind die geleentheid gegee, die regte skool, die regte omgewing. En sy gaan saam met hul op vakansie en sy sê vir hom pa. En ek wonder baie oor dit. Ek het baie oor dit gewonder. Ons het op 'n stadium swart aandeelhouders gehad. Vir wie dit baie sou beïndruk het, om te weet. Dat Giel, die MD, maak 'n swart kind groot. En is in sy huis, so tuis soos sy eie kinders. En gaan so met vakansie. En word so, ek meen hulle het saam met ons gaan kuier op Paternoster. Dan gaan sy saam. Sy was deel van die familie. Vir die mense in Paternoster is dit vreemd, want dit is 'n swart kind. Dit is nie eers 'n kleurlingkind nie. En ek baie gewonder. Ek wonder, of die ouens van Pamodzi weet, want hy sou dit nie vir hul gesê het nie. want, hy het dit nie gedoen om cool te wees nie. Hy het dit gedoen dit was wie hy is. Hy het dit gedoen lank voor dit cool was. Om die waarheid te sê, hy het dit gedoen toe dit nog uncool was om dit te doen. Het hy dit gedoen, want dit was wie hy is. En sulke goeters, wat hy gedoen het en hoe hy dit gedoen het, het my 'n prentjie oor hom laat vorm. Wat my laat weet, laat verstaan het, dit is wie is. En soos ek vir jou sê, selfs dit, uhm, en ek het dit nie geweet voor ek dit nie self gesien het, toevallig nie. So dit was nie een van daardie goed wat jy vertel om indruk te maak nie. Uhm, en so het ek maar 'n klomp goed oor hom geleer, voordat ek geweet het. Giel het ook 'n ander ding in hom. Uhm, ek het 'n paar keer, het, is ek blootgestel daaraan. Dat hy half 'n snaakse mense vir verskillende redes, wat hy hom ontferm. Ek het 'n klomp van hulle oor die jare ontmoet. Wat ek by myself dink, hoe pas die ou by Giel. Die ou is alles wat Giel nie is nie. Die ou is nie so slim nie. Hy is glad nie ryk nie. hy is nie cool nie. hy behoort nie aan 'n groot maatskappy nie. Hy kan vir Giel, geen waarde op geen gebied hê nie. maar Giel is happy met ou onder sy vlerk. Hy hy behandel hom nie soos een onder sy vlerk nie. Uhm, hy laat jou dink hulle twee is pelle. Of hy behandel hom op 'n gelyke voet. Ek het, dit het ek heelwat kere ook gesien wat ek gewonder het, wat het die ou gedoen. Dat Giel hierdie ding vir hom het. En ek dink amper dit is daai ongeskrewe gentlemen's agreement van en dit is dalk die deernis ding. Die omgee, uhm, want die mense wat ek gesien het oor die jare kon vir Giel geen waarde gehad het nie. Hulle, hy het net vir hulle waarde gehad. Hy het gewees met hulle wie hy was, omdat dit is wie hy is. En nie omdat daar vir hom 'n sekonde se waarde, op geen manier daarin was nie. Maar hy, en ek het ook gesien dat hy met daai ouens kan pelle wees en hulle kan in sy kring intrek. Uhm, ouens wat glad nie in sy kring hoort as ek nou op sosiale standarde is nie. En dan het hy hierso die koning se kat se snor, wat hy ook in sy standarde het. So van daar tot hier kon hy geoperate het. Uhm...

Pieter: Ken jy daai stuk van Seligman wat gesê het, oor happiness...

Christelle: Ja

Pieter: Dit wys jou net hierdie punt kom, as, as jy iemand help, dan is dit vir die res van jou lewe.

Christelle: Dit dit is vir seker ek kon...

Pieter: Dit is nie die waarde wat hy vir Giel toevoeg nie, maar net die feit dat Giel vir hom van betekenis kom wees.

Christelle: Nee!..

Pieter: Maar die feit dat dit vir hom betekenis kan wees.

Christelle: Ek, ek, soos ek vir jou sê, daai mense kon vir hom niks beteken het nie. Ek is seker niks nie, maar hy het 'n massiewe verskil in hulle lewe gemaak. Ek weet van hulle byvoorbeeld weet ek dat sy vrou geïrriteerd was met hom. Oor, uhm, 'n persoon wat hy nou hier, maar hy het nie 'n saak met dit nie. Hy kap merrily aan daarmee. Uhm, so, selfs teen die odds, het hy... Uhm, ek dink nie hy het vir hierdie ou iets belowe nie. Soos byvoorbeeld: moenie worry nie, ek sal agter jou kyk. Ek dink nie was eers sulke goed in plek nie. Dit is net wie hy is. Hy het daai deur vir jou oopgemaak, waar hy dit kon oopmaak. En nie omdat jy, uhm, dit geregtig op is nie. dit is net wie hy is. Dit het ek nou rêrig, uhm, ek onthou hoe ons een aand by 'n plek was, by 'n lodge was, het een van daai af vlerk voëls ook daar gewees. En ons het ons verkyk aan die hierdie ou, want hy was regtig 'n af vlerk voël. Ek dink al twee sy vlerke was af. Maar Giel het met hom so gepraat en met hom so tuis gewees soos wat hy met die ou van Media 24 se CEO is. Dit het vir hom geen waarde gehad nie. Uhm, dit is eintlik vir my lekker om daaroor te praat en om dit te onthou. Dit, dit is goed om dit te weet, 'n ou vergeet partykeer al van dit.

Pieter: Vreeslik dankie.

The questions for the semi-structured interviews

The questions, the researcher, asked for Muller, the CEO were:

- 1) What was his mandate when he came back to Prestasi?
- 2) How would he describe his leadership?
- 3) What was his passion?
- 4) What were his criteria in difficult decisions?

The questions to the other participants were:

- 1) How did they come through the ranks in Indwe?
- 2) How would they describe the leadership of Muller?
- 3) What did they admire in his leadership?
- 4) What were their dislikes in his leadership style?
- 5) What were his values?
- 6) How would you describe the Indwe organisation's culture?
- 7) And why would you recommend Indwe as a company for new employees in the period that Muller was CEO?

Indwe's Strategy

The overall strategy is abbreviated by an acronym **V²MOST** (Vision, Values, Mission, Objectives, Strategy Statement and Tactics).

Indwe's Vision:

Indwe, the ultimate risk and insurance experience

To provide the ultimate risk and insurance experience for individuals, businesses and organisations

Indwe's Values:

Indwe is the Xhosa name for South Africa's national bird, the Blue Crane. In Xhosa tradition, the feathers of the Indwe were awarded to warriors in recognition of their valour. Those who wore the feathers in their headdress were from then on called upon to stand as the protectors of their communities. Today, Indwe Risk Services is proud to live out the values of these revered warriors in an effort to guarantee peace of mind Indwe's values are spelled out by the Indwe letters:

| | Value | Meaning |
|----------|--------------|--|
| I | Innovate | To actively seek continuous improvement |
| N | Nurturing | To care for our clients with empathy |
| D | Driven | To provide best solutions to our customers |
| W | Willing | To learn, grow and embrace diversity |
| E | Eager | To take responsibility and use initiative |

Indwe's Mission:

Indwe's mission statement is: ***Altruism supported by Excellence.***

Indwe elaborate on their mission as follows:

- * *We exist to identify a client's risk and insurance needs and provide offerings that will satisfy those needs within Southern Africa based on being
 - ♦ *closely connected to our markets,*
 - ♦ *fully understanding our clients' needs and what motivates them,*
 - ♦ *personal service,*
 - ♦ *unparalleled attention to detail,*
 - ♦ *Seeking always to go the extra mile for clients.**
- * *We understand that our clients:*
 - ♦ *may not fully understand insurance language and processes*
 - ♦ *don't always have great faith in the insurance industry*
 - ♦ *may view insurance as a grudge purchase*
 - ♦ *want their assets protected cost effectively*
 - ♦ *largely deal with us at times of increased risk or trauma*
 - ♦ *want to be treated personally*
- * *We support our clients through their insurance process and offer a hassle free insurance experience.*
- * *We will not compromise our brand or partner brands' integrity, our staff and clients, nor our commitment to a superior insurance experience*

Source: Indwe Strategy 2011:2-4.

Indwe's Strategy Statement & Value Proposition

Indwe's Strategy Statement:

Enable the Best People in the Industry (**Attract and Develop the best people in the industry**), Supported with Efficient Systems and Processes (**Fastest turnaround times**) to exceed Customer Expectation (**Increase Market Share**) and become the Leading service provider in our chosen markets. (**Double the value of group by 2014**).



Figure 1: Indwe's strategy statement as strategy story
Source: Indwe Strategy: 2011:4

Indwe's value proposition:

Indwe describes its value proposition as follows:

We exist to identify a client's risk and insurance needs and provide offerings that will satisfy those needs within Southern Africa

VALUE PROPOSITION **Insurance as you like it!**

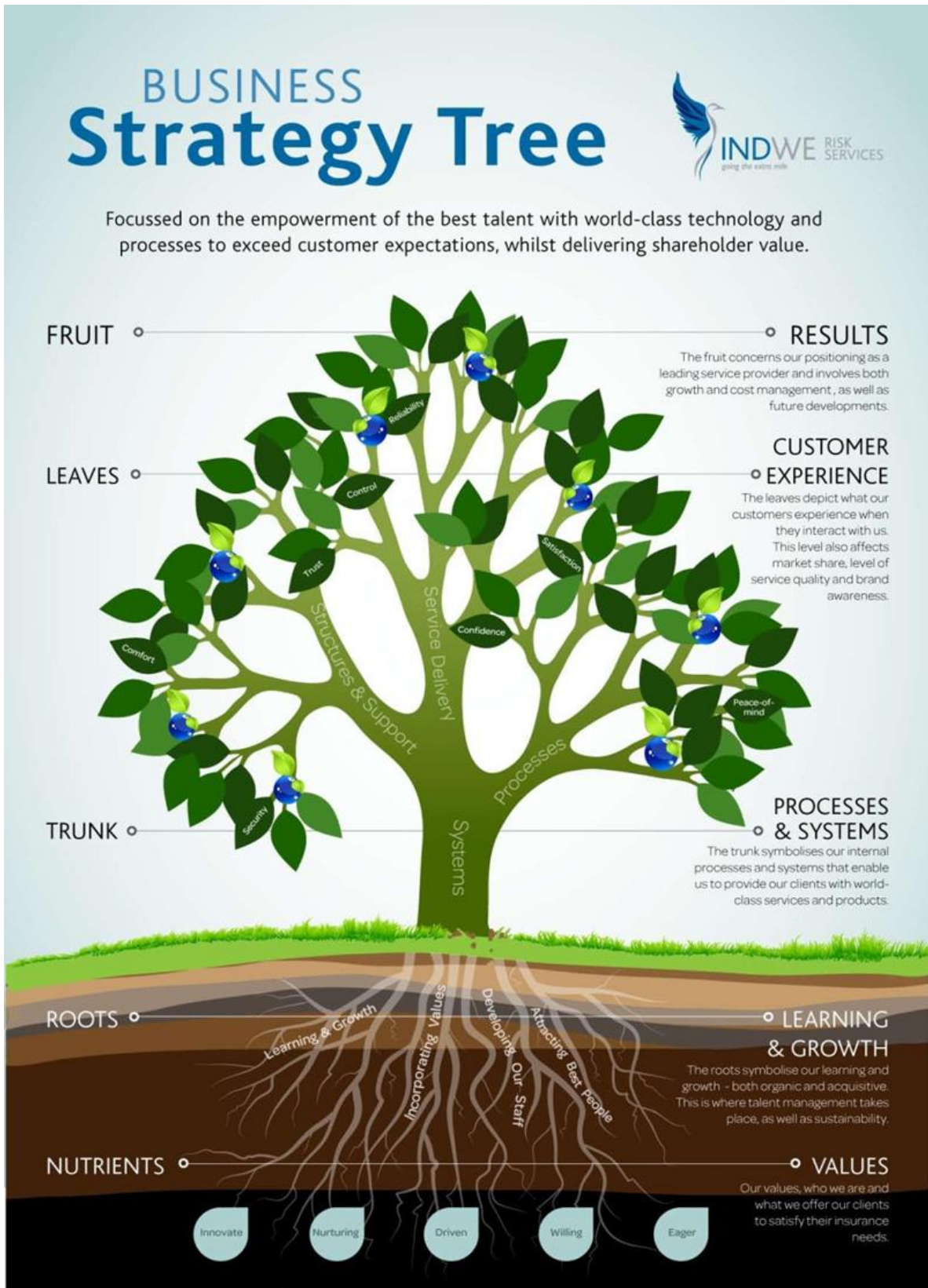
The loyalty of our customers offers the proof that we offer one of the best risk and insurance services in Southern Africa. Our private and corporate clients are less likely to leave us than any other short term insurance company in South Africa. The reasons are obvious:

- *Once you have experienced the speed and quality of our service you will never be satisfied with less.*
- *You will love our passion to understand what you want and to deliver it faster and simpler than anyone else.*
- *Our ability to build solutions especially for you is unmatched in the industry.*
- *We have a remarkably wide range of options which we tailor and check with you until you are totally satisfied.*
- *We don't run expensive advertising campaigns – instead we just offer you the very best value for money you can get.*

Once you have become part of Indwe's circle of clients, you are unlikely to ever change your risk and insurance partner again. Ask any of the tens of thousands of our customers who have already discovered this. It is why the vast majority of our new business comes from people who have heard about us from our clients

Source: Indwe Strategy: 2011:6

Indwe's Business Strategy Tree



Source: Indwe Risk Services

CV of Giel Muller

PROFILE:

Giel Muller is a Chartered Accountant working in the Financial Services Industry for more than 34 years. During this time he held various Board positions and acted as a Trustee to Trusts and Pension Funds. He has vast experience in corporate governance, start-up and turn-around strategies and dedicated to leadership and strategic- and human capital development. He is married to Leonie since 1980 and they have 3 children.

CAREER:

Graduated from the University of South Africa - B Compt. (Hons) in 1977 and qualified as chartered accountant in 1980.

Joined Prestasi Brokers (Pty) Ltd in 1980 as General Manager Finance. He took up the position of General Manager Marketing and New Business in the same year to establish a national branch network.

After the successful expansion and accelerating the growth and profitability of Prestasi he established PresFin Financial Services, a financing broker in the Prestasi stable 1984. Established a profitable branch network in all the major cities and PresFin soon generated decent profits as a preferred partner of Santambank.

In 1987, as constant travelling and business demands started to impact negatively on his family Giel returned to the Free State where he grew up and studied. He expanded his part time farming activities, established a practice as chartered accountant and acquired and consolidated three short term insurance brokerages. During the period between 1987 and 1992, he remained actively involved in the main stream financial services industry as shareholder of PresFin Financial Services and non-executive director of both PresFin and Prestasi Brokers.

Whilst he enjoyed the opportunity to grow his new businesses he constantly missed the adrenalin and tempo of Johannesburg. When the opportunity presented itself in 1992 to get involved in one of the first empowerment initiatives in the South African Financial Services Industry he returned to Johannesburg. PresFin joined forces with prominent black leaders to form XB Brokers, a black empowerment insurance brokerage. XB with Giel as managing Director played a leading role in the acquisition of the Life Insurance License from the IGI Insurance Group with the Thebe Investment Corporation and Fedlife. The Life Licence was utilised to establish the black controlled life insurance company, Safrican.

He resigned from the Board of Prestasi when it listed in 1992 as a result of the potential conflict of interest.

He sold his share in XB Brokers in 1995 and became a minority shareholder/consultant to various black empowerment initiatives.

In 1998, Prestasi Brokers experienced extreme financial difficulties, and Muller was approached by its listed holding company, Alacrity Financial Services Limited, to turn the group around. He was appointed managing director of Prestasi and executive director of Alacrity. Under his leadership Prestasi and the listed Alacrity Financial Services Group turned around from making a loss R16, 9 million in 1998 to deliver record profits from 2002 onwards.

Muller was instrumental in delisting the Group, selling off non-core business and recapitalising the business. Restructuring included a transaction that saw the empowerment group, Pamodzi Investment Holdings, acquiring a majority stake in Alacrity Financial Services in 2000. Alacrity changed its name to Pamodzi Brokers Holdings.

In 2006 he led the successful merger of Prestasi with Thebe Risk Services to form the Indwe Broker Holdings Group with Pamodzi, Thebe Investment Corporation, and Santam as major shareholders.

A new brokerage, Indwe Risk Services established itself as one of the top three corporate, commercial and personal Lines brokers in South Africa. In 2010 Santam followed its pre-emptive rights to acquire 100% of the shareholding of Indwe Broker Holdings Ltd.

Since Muller joined the Group in 1998:

- ♦ Market value grew from a mere R13 million in 1998 to a value of more than R 520 million – (determined by independent valuers for the Santam transaction in 2010);
- ♦ The business created more than 200 new jobs in South Africa;
- ♦ Indwe established itself as a worthy competitor for two of the leading Internationals Brokers, Aon and March in Africa;
- ♦ Indwe became the South African / African partner for two leading independent International Broking Groups;
- ♦ It is the largest, 100% African owned brokerage, on the African continent with representation in 12 African Countries;
- ♦ The Balanced Scorecard Strategic Management methodology were successfully introduced and adopted by the Company;
- ♦ The Lean Six Sigma process improvement methodology was introduced and a dedicated team of Master Black Belts and Black Belts are growing a culture of constant improvement in the business;
- ♦ Indwe became an employer of choice in the Industry and manage successful Graduate Development and internship programmes to alleviate the acute shortage of skilled black brokers in the Industry;
- ♦ It received special recognition from the Minister of Labour for its skills development programmes;
- ♦ Indwe ranked consistently in the Top Ten best companies to work for in the annual Deloitte survey;
- ♦ Indwe was the winner of the South African Service Awards in the Short-term Insurance category in 2012 and 2013.

QUALIFICATIONS:

B. Compt. (Hons.) (Unisa) CA (SA)
Advanced Certificate in Leadership (UCT)

MEMBERSHIPS:

Member of the Board: South African Financial Services Intermediaries Association
Member: South African Institute of Chartered Accountants
Fellow: Institute of Directors