Exploring informal risk management practices in a South African public higher education institution

ML Moeketsi

orcid.org/0000-0001-6816-5790

Mini-dissertation accepted in partial fulfilment of the requirements for the degree *Master of Commerce in Applied Risk Management* at the North-West University

Supervisor: Dr E Mulambya

Graduation: July 2026

PREFACE

This mini-dissertation is the final deliverable for the Master of Commerce (MCom) in Applied Risk Management. The mini-dissertation was written in article format and consists of three sections: Research project overview; Article; and Reflection.

This mini-dissertation is the student's work. The student was responsible for the final concept, set up, execution of the research project and writing of the mini-dissertation. The supervisory team members contributed in an advisory and technical support capacity to the study's conception and design, analysis and interpretation of data, and critical revision of the manuscript. The mini-dissertation was language edited before submission for examination. However, the student is responsible for making these edits and for the grammatical correctness of the final document.

I declare that this mini-dissertation was done according to the NWU Guidelines on Responsible and Ethical Use of Artificial Intelligence (https://www.nwu.ac.za/sites/www.nwu.ac.za/files/files/i-governance-management/policy/2024/November-2024/2P_2.4.3.2_Policy-on-Academic-Integrity.pdf)

The primary study supervisor permitted the student to submit this mini-dissertation for examination.

ABSTRACT

Risk management has become a central component of governance within South African public higher education institutions, where formal frameworks are implemented to promote accountability and compliance. Despite these formal structures, risk management in practice often extends beyond documented policies and procedures. Limited empirical research has explored the informal practices through which staff manage risks in their daily activities, particularly within the South African public higher education context. This study therefore aimed to explore informal risk management practices employed in a South African public higher education institution.

An exploratory qualitative research design was adopted. Data were collected through semi-structured interviews with 15 academic and support staff members involved in risk-related decision-making. A thematic analysis, incorporating open and axial coding, was used to analyse the data. Trustworthiness was ensured through credibility, dependability, confirmability and transferability measures, and ethical approval was obtained prior to data collection.

The findings indicate that informal risk management practices are pervasive across roles and functions within the institution. Five key themes emerged, judgement-driven risk management, informal risk sensing, adaptive responses to policy gaps, socially embedded risk practices, and a learning-oriented risk culture. Participants relied on professional judgement, experience, situational awareness, peer consultation and practical problem-solving to manage uncertainty, particularly in contexts where formal policies provided limited guidance. Informal practices were found to complement formal risk management frameworks by enabling early risk identification, timely intervention and organisational learning.

The study concludes that informal risk management practices are integral to effective risk management in practice. Recognising and integrating these practices into formal frameworks.

ACKNOWLEDGEMENTS

I wish to begin by sincerely thanking my supervisor, Dr Emmanuel Mulambya, for your guidance, patience, and invaluable feedback throughout this research journey. Your encouragement and insights challenged me to think critically and elevated this mini-dissertation. I am equally grateful to my assistant supervisor, Ms Fhulu Nemukula, for your support and advice, which made navigating this research both manageable and inspiring.

I wish to thank the UARM team for shaping my approach to research and equipping me with the tools and confidence to undertake this applied project. The programme's structure and guidance were invaluable in preparing me to apply research principles effectively. I also wish to thank my editor for conducting a grammar edit of this mini-dissertation. Your professionalism and attention to detail contributed to improving the clarity of this work.

A heartfelt thanks to my classmates for their camaraderie, encouragement, and shared learning, which made the journey more enjoyable and less daunting.

I am particularly grateful to my colleagues who participated in this study. Your openness, insights, and willingness to share your experiences were essential to the success of this project. I also thank my employer for supporting me throughout this research journey and allowing me the space to balance work and study responsibilities.

To my family and friends, thank you for your patience and unwavering support, especially when I missed celebrations to focus on this study. Your belief in me kept me motivated through every challenge.

Finally, I wish to thank my partner, my honeybun, who became my unofficial psychologist during this process. Your love, patience, humour, and encouragement carried me through late nights, stressful moments, and self-doubt. Thank you for listening, cheering me on and reminding me to celebrate every small victory along the way.

This research journey has been an opportunity for personal, professional, and academic growth, and I am truly grateful to everyone who contributed to making it meaningful, rewarding, and memorable.

TABLE OF CONTENTS

PREFACE ... 2
ABSTRACT ... 3
ACKNOWLEDGEMENTS ... 4
TABLE OF CONTENTS ... 5
LIST OF TABLES ... 5
RESEARCH PROJECT OVERVIEW ... 6
ARTICLE ... 7
  ABSTRACT ... 7
INTRODUCTION ... 9
  BACKGROUND ... 11
  RESEARCH METHODOLOGY ... 15
  FINDINGS ... 18
DISCUSSION OF FINDINGS ... 21
  CONCLUSION ... 26
REFLECTION ... 32
APPENDICES ... 34

LIST OF TABLES

Table 1: Role players in the informal risk management practices study.

Table 2: Definition of key concepts

Table 3: Study sample demographic profile

Table 4: Study interview questions

Table 5: Notation used in the representation of the interview data

Table 6: Codebook on axial coding for informal risk management practices

Table 7: Emergent codes and associated codes

RESEARCH PROJECT OVERVIEW

This mini-dissertation presents an applied research study that explores informal risk management practices in a South African public higher education institution. It examines how staff manage risks in their daily activities outside of formal frameworks, highlighting the gap between policy and practice. The study is structured to provide a coherent storyline. It begins by introducing the research problem, aim, objectives, and significance of the study, followed by a contextual review of informal risk management in higher education. The methodology chapter describes the qualitative study approach, data collection and analysis methods, and ethical considerations. The findings present key themes regarding informal risk management practices, which are then interpreted in relation to existing literature and theoretical perspectives. The study concludes by reflecting on the research objectives and offering recommendations for practice and further research. Additionally, the mini-dissertation is supported by appendices, which include interview guides and participant consent forms. These materials provide transparency and allow the examiner to understand how the research was conducted.

This study contributes to risk management literature by highlighting the tacit, everyday practices through which risks are managed in a South African higher education setting. It also provides practical insights for higher education institutions seeking to strengthen the integration of formal, and informal, risk management practices.

This study provided the researcher with an opportunity to conduct an applied research project and demonstrate mastery of research at master's degree level within a research team context. The roles of the team members involved in this research project are summarised in Table 1:

Table 1. Role players in the informal risk management practices study

#	Team member	Role
1	Lebo Moeketsi (Researcher)	Conducted the research, collected and analysed data, and drafted the mini-dissertation.
2	Dr E Mulambya (Supervisor)	Provided guidance on research design, methodology, analysis, and overall supervision of the study.
3	Ms F Nemukula (Assistant Supervisor)	Provided guidance on research design, methodology, analysis, and overall supervision of the study.
4	Dr Wena Coetzee (Language Editor)	Did a grammar-only edit of the dissertation before submission for examination.

ARTICLE

Exploring informal risk management practices in a South African public higher education institution

Abstract

Risk management has become a central component of governance within South African public higher education institutions, where formal frameworks are implemented to promote accountability and compliance. Despite these formal structures, risk management in practice often extends beyond documented policies and procedures. Limited empirical research has explored the informal practices through which staff manage risks in their daily activities, particularly within the South African public higher education context. This study therefore aimed to explore informal risk management practices employed in a South African public higher education institution.

An exploratory qualitative research design was adopted. Data were collected through semi-structured interviews with 15 academic and support staff members involved in risk-related decision-making. A thematic analysis, incorporating open and axial coding, was used to analyse the data. Trustworthiness was ensured through credibility, dependability, confirmability and transferability measures, and ethical approval was obtained prior to data collection.

The findings indicate that informal risk management practices are pervasive across roles and functions within the institution. Five key themes emerged, judgement-driven risk management, informal risk sensing, adaptive responses to policy gaps, socially embedded risk practices, and a learning-oriented risk culture. Participants relied on professional judgement, experience, situational awareness, peer consultation and practical problem-solving to manage uncertainty, particularly in contexts where formal policies provided limited guidance. Informal practices were found to complement formal risk management frameworks by enabling early risk identification, timely intervention and organisational learning.

The study concludes that informal risk management practices are integral to effective risk management in practice. Recognising and integrating these practices into formal frameworks may enhance institutional resilience and strengthen risk-informed decision-making in South African public higher education institutions.

Keywords: Risk management, Formal risk management, Informal risk management, Informal risk management in higher education institutions, Informal risk management practices.

Introduction

Risk management has become an essential component of governance and accountability within public sector organisations, including higher education institutions (COSO, 2017; Institute of Directors in Southern Africa, 2016). South African public higher education institutions operate in increasingly complex environments characterised by regulatory oversight, financial constraints, infrastructural challenges, reputational pressures and diverse stakeholder expectations (Deem et al., 2007; Shattock, 2014). In response, higher education institutions have developed formal risk management frameworks, policies, and procedures intended to support systematic identification, assessment, and mitigation of institutional risks.

Despite the existence of these formal frameworks, risk management in practice often extends beyond documented processes. Staff members across academic and administrative functions routinely make risk-related decisions in their day-to-day work, frequently relying on professional judgement, experience, and situational awareness rather than formal guidance alone (Kahneman & Klein, 2009; March & Shapira, 1987). These informal risk management practices are typically undocumented and embedded in everyday operational activities, yet they play a critical role in managing uncertainty and ensuring institutional continuity (Aven & Renn, 2010).

While formal risk management systems are well documented in the literature, less attention has been given to informal risk management practices through which risk is frequently managed in higher education institutions, particularly within the South African public sector (Power, 2009; Sityata et al., 2021). This gap in the literature highlights the need to explore informal risk management practices and how these practices interact with formal frameworks.

Problem statement

South African public higher education institutions have invested significant resources in developing formal risk management frameworks in line with governance and regulatory requirements. However, these frameworks do not always adequately capture the complex, dynamic, and context-specific risks encountered in daily operations (Arena et al., 2010; Power, 2009). As a result, staff members often rely on informal practices to identify and manage risks, particularly in situations where policies and procedures provide limited or no guidance (Krüger, 2018; Murtonen, 2009).

The challenge is that these informal practices, although effective in practice, remain largely invisible. The absence of recognition and integration of informal risk management practices may limit the effectiveness of institutional risk management, reduce organisational learning, and perpetuate gaps between policy and practice (Murtonen, 2009).

There is limited empirical research that explores informal risk management practices within South African public higher education institutions. Without such understanding, institutions risk overlooking valuable sources of risk intelligence that could enhance formal risk management processes. This study therefore seeks to address this gap by exploring informal risk management practices in a South African public higher education institution.

Research aim

The primary aim of this study is to explore informal risk management practices employed in a South African public higher education institution.

Research question

Which informal risk management practices are employed in the South African public higher education institution under study?

Research objectives

To achieve the aim of this study, the following objectives were identified:

1. To identify informal risk management practices in higher education institutions based on existing literature.
2. To identify informal risk management practices employed in the South African public higher education institution under study.
3. To provide recommendations on how informal risk management practices can be integrated with formal risk management frameworks.

Significance of study

This study is significant for several reasons. From a practical perspective, the findings provide insights that can assist higher education institutions in enhancing their risk management practices by recognising and integrating informal mechanisms that already exist in practice. For risk management practitioners and institutional leadership, the study offers evidence-based recommendations for strengthening risk governance and organisational resilience. From an academic perspective, the study contributes to the limited body of literature on informal risk management practices in public higher education institutions.

Background

This section reviews the existing literature about informal risk management practices in general, and South African public higher education institutions in particular.

Firstly, key concepts used in this study are defined by outlining the concept of risk management in higher education institutions, with specific attention to the South African public sector context. This is followed by a discussion of formal risk management frameworks commonly applied in higher education institutions. Thereafter, attention is given to informal risk management practices in higher education and, lastly, informal risk management practices in South African higher education institutions are discussed. The section concludes by highlighting the literature gaps that this study seeks to address.

Definition of key concepts used in this study

For clarity and consistency, key concepts used in this study are defined in Table 2.

Table 2: Definition of key concepts

Term	Definition	Source
Risk	The effect of uncertainty on the achievement of objectives, which may have positive or negative consequences.	ISO 31000 (2018)
Risk management	A coordinated set of activities to direct and control an organisation regarding risk.	ISO 31000 (2018)
Formal risk management	Structured and documented processes, policies and frameworks used to identify, assess, and manage, risks.	COSO (2017)
Informal risk management practices	Undocumented, experience-based actions and behaviours through which individuals identify and manage risks in their daily work.	Power (2009)
Higher education institution	A public university or similar institution providing post-school education and operating within a regulated governance framework.	Department of Higher Education and Training (2020)

Formal risk management frameworks

Formal risk management frameworks such as ISO 31000, COSO Enterprise Risk Management, and public sector governance guidelines are widely adopted in higher education institutions, including South African public universities. These frameworks emphasise systematic risk identification, assessment, treatment, reporting, and oversight through governance structures such as risk committees and councils (COSO, 2017; ISO 31000, 2018; National Treasury, 2017).

Formal risk management frameworks are valuable in promoting consistency, accountability, and transparency (Aven, 2011). They support compliance with legislative and regulatory requirements and provide a common language for discussing risk across the institution (Kashyap & Iveroth, 2021). In the South African public sector, formal risk management is also closely linked to governance and assurance functions, including internal audit and oversight bodies (National Treasury, 2017).

However, literature has identified several limitations of formal risk management frameworks in practice. Critics argue that formal frameworks are often compliance-driven and bureaucratic, focusing on documentation rather than lived experience (Whittle & Nel-Sanders, 2022). They may struggle to accommodate ambiguity, uncertainty, and rapidly evolving risks, particularly at operational levels (Masea et al., 2025; Whittle & Nel-Sanders, 2022). In complex organisations such as universities, formal frameworks may not adequately reflect the realities faced by staff in their daily work. These limitations have prompted scholars to call for greater attention to informal and practice-based approaches to risk management that complement formal systems (Wessels & Sadler, 2015).

Risk management in higher education institutions

Higher education institutions operate in environments characterised by increasing complexity, uncertainty, and stakeholder scrutiny (Pucciarelli & Kaplan, 2016). Within the higher education sector, universities constitute a distinct category of institutions with complex academic, research and governance mandates. Universities are exposed to a wide range of risks, including financial sustainability risks, regulatory and compliance risks, reputational risks, operational and infrastructure risks, cybersecurity threats, and risks associated with teaching, research, and student administration (Sityata et al., 2021). In the South African context, these risks are further compounded by funding constraints, governance challenges, socio-political dynamics, student protests, and transformation imperatives (Sityata et al., 2021).

The literature highlights that risk management in higher education differs from that in corporate or industrial settings. This distinction becomes particularly evident in the context of universities. Universities are traditionally decentralised organisations with collegial governance structures, distributed authority, and professional autonomy (Hall & Symes, 2005). Decision-making often occurs at departmental or unit levels, where staff are required to respond to risks in real time while balancing academic, administrative, and governance demands. As a result, risk management in universities is not confined to centralised structures but is embedded across multiple organisational layers (Sebola, 2017).

Scholars argue that while higher education institutions increasingly adopt formal risk management systems, much of the actual risk management activity occurs informally through everyday practices, professional judgement, and localised decision-making (Sityata et al., 2021). Understanding these informal practices is therefore essential for gaining a holistic view of risk management in higher education.

Informal risk management practices in higher education institutions

Informal risk management practices refer to the undocumented, experience-based, and context-specific actions through which individuals and groups identify, assess, and manage risks in their daily activities (Murtonen, 2009). Unlike formal practices, informal practices are embedded in routines, social interactions, professional judgement, and organisational norms (Corvellec, 2009). They often emerge organically in response to operational demands, time pressures, and gaps in formal guidance (Ashby et al., 2019; Power, 2004; Weick & Weick', 1995).

Decision-making under uncertainty is central to these informal practices. While traditional rational decision-making models assume complete information and stable conditions, such assumptions rarely hold in complex organisational environments, including higher education institutions (Höppner, 2026; Power, 2004, 2016). In practice, individuals rely on experience, intuition, institutional memory, and peer consultation to make decisions in contexts characterised by time constraints and incomplete information (Höppner, 2026; Lawani et al., 2023). These informal decision-making processes constitute informal forms of risk management, enabling staff to respond adaptively to evolving risks rather than strictly following formalised procedures.

The literature identifies a range of informal risk management practices, including reliance on professional judgement, learning from past incidents, situational awareness, informal communication and consultation, preventative action, and discretionary decision-making. These practices enable individuals to respond flexibly to risk and uncertainty, particularly in environments where formal rules may be insufficient or impractical (Hollnagel, 2018; Lipsky, 2010; Power, 2004; Weick & Weick', 1995).

In higher education institutions, informal practices are particularly prevalent due to decentralised structures and diverse functional areas (Becher & Trowler, 2001; Wessels & Sadler, 2015). Academic and administrative staff frequently rely on experience and peer consultation to manage risks related to teaching, research, student administration, infrastructure, and information security. While such practices may not be formally recognised, they play a critical role in sustaining institutional operations and resilience (Hollnagel, 2018).

Importantly, informal risk management practices are not inherently inconsistent with formal frameworks. Rather, the literature suggests that they often operate as complementary mechanisms that enhance the effectiveness of formal risk management by enabling adaptability and responsiveness (Ashby et al., 2019).

Informal risk management practices in South African higher education institutions

In South African public higher education institutions, risk management is formally structured through policies, frameworks, and governance processes aligned with national regulatory expectations (Institute of Directors in Southern Africa, 2016; National Treasury, 2017). However, these formal systems operate within institutional environments that are often characterised by resource limitations, decentralised decision-making, and competing operational priorities (Sebola, 2017; Sityata et al., 2021).

Public higher education institutions in South Africa face a combination of financial pressures, infrastructure constraints, transformation demands, and increasing stakeholder expectations, all of which influence how risks are managed in practice (Hall & Symes, 2005; Sityata et al., 2021). While formal risk management frameworks provide overall structure and accountability, they do not always address the immediate and context-specific challenges encountered at departmental or operational level. As a result, staff members frequently rely on professional experience, peer consultation, and practical judgement to respond to emerging risks (Höppner, 2026; Power, 2009).

Given the decentralised and collegial nature of higher education institutions, many risk-related decisions are made within faculties, departments, and support units where operational knowledge is most immediate (Becher & Trowler, 2001; Wessels & Sadler, 2015). These responses are seldom formally recorded as risk management activities, yet they contribute to maintaining continuity in teaching, research, and administrative functions, particularly in situations where formal processes may be slow to implement or insufficiently detailed (Hollnagel, 2018). Despite their practical significance, informal risk management practices within South African higher education institutions remain largely underexplored in the literature.

Research gap

The reviewed literature demonstrates that while formal risk management frameworks in higher education are well documented, there is limited empirical research on informal risk management practices, particularly within South African public higher education. Existing studies tend to emphasise governance structures, compliance and formal ERM systems, often overlooking the everyday practices through which staff manage risk. This study addresses this gap by exploring informal risk management practices across different functional areas, thereby enhancing understanding of risk management in public universities.

The next section outlines the research methodology employed in this study.

Research methodology

This section outlines the research methodology adopted to explore informal risk management practices employed in a South African public higher education institution. The section explains the research approach, sampling strategy, data collection methods, data analysis procedures and measures taken to ensure trustworthiness and ethical compliance. The methodological choices are justified in relation to the exploratory nature of the study and the research objectives outlined in the introduction section.

Research approach

This study adopted a qualitative research approach to gain an in-depth understanding of informal risk management practices experienced by staff within the institution under study. Qualitative research is particularly suited to studies that seek to explore meanings, perceptions, behaviours, and processes within their real-life contexts (Lim, 2025). Given that informal risk management practices are often undocumented, context-dependent and embedded in everyday work activities, a qualitative approach enabled the researcher to capture rich, descriptive data that could not be adequately obtained through quantitative methods.

The qualitative approach further allowed participants to articulate their experiences, interpretations and decision-making processes in their own words, thereby providing insights into how risk is managed beyond formal policies and frameworks (Lim, 2025).

Sampling strategy

A purposive sampling technique was used because the study sought to obtain in-depth insights from individuals who had direct experience with risk-related decision-making. Since the research aimed to explore context-specific practices rather than generate statistically generalisable findings, it was necessary to intentionally select participants who were knowledgeable and actively involved in managing risk within their roles. Purposive sampling enabled the inclusion of participants that could inform the study.

The study sample consisted of 15 participants, representing both academic and support staff across various departments and levels of responsibility. Data saturation was achieved after interview number 14, as no new information or themes emerged during interview number 15. The recurrence of consistent themes and patterns across interviews indicated that conducting additional interviews was unlikely to generate further insights (Rahimi & Khatooni, 2024). Table 3 provides the demographic profile of study participants.

Table 3: Study sample demographic profile

Participant role	**Department / Unit /Section**	**Number of participants**	**Number of years in position**		
			<5Years	**5-10 Years**	**>10 Years**
Academic staff	Management Sciences	2		1	1
	Office of the Registrar	1		1	
	Engineering, Built-Environment, and Information Technology	1	1		
Support staff	Resources and Operations	4		2	2
	Internal Audit	3	1	1	1
	Finance	1		1	
	Office of the Vice-Chancellor and Principal	3		3	

Data collection method

Data was collected using semi-structured interviews. Semi-structured interviews were chosen because they provide a balance between consistency and flexibility (Kallio et al., 2016). An interview guide shown in Appendix B was used to ensure that all participants were asked the same questions.

The interview questions focused on participants' roles and responsibilities, their understanding of informal risk management practices, informal practices used to identify and manage risks in their environments, and their views on how informal practices can enhance formal risk management processes. Interviews were conducted in a conversational manner to encourage openness and reflection. All interviews were conducted with participants' consent and were audio-recorded to ensure accuracy. The recordings were subsequently transcribed verbatim for purposes of data analysis. Table 4 provides the interview questions.

Table 4: Study interview questions

No.	Question
1	Can you describe your role and responsibilities within the institution, particularly in relation to risk management?
2	What is your understanding of formal risk management practices?
3	What informal practices do you use to identify and manage risks in your daily work?
4	In your opinion, how can informal risk management practices be used to enhance risk management effectiveness?

Data analysis

To ensure confidentiality and consistency in reporting, interview data were represented using an anonymised notation system. Participant identifiers followed the notation shown in Table 5, where *I* denotes the interviewee, *n* the numerical value represents the participant number, and *Q* refers to the interview question number. This notation was used throughout the analysis when presenting excerpts from the data.

Table 5: Notation used in the representation of the interview data.

Notation	Notation description or meaning
I	I Interviewee
Q	Q Question
n	n Interviewee number (from 1 to 15) or Question

Data analysis followed a thematic analysis process, informed by qualitative coding techniques commonly used in exploratory studies (Kabir, 2024) . Coding is the process of systematically labelling and categorising pieces of qualitative data to identify patterns or meaningful concepts, while axial coding involves relating codes to each other to form broader themes or categories (Vollstedt & Rezat, 2019) The analysis involved familiarisation with the data, initial coding, axial coding and theme development This approach enabled patterns within the data to emerge organically from participants' accounts.

During the familiarisation stage, interview transcripts were reviewed repeatedly to gain an overall understanding of the data. Initial open coding was then conducted to identify meaningful units of data relevant to how participants recognised, interpreted, and responded to risks in their daily work.

In the axial coding stage, related codes were grouped and connections between codes were examined. This process resulted in broader categories that reflected shared practices and experiences across participants. Table 6 in the findings section illustrates how individual codes were clustered into conceptually related groupings.

Finally, overarching themes were developed by integrating and refining the axial code categories. These themes represent core dimensions of informal risk management practices within the institution and form the basis of the study findings.

Trustworthiness of the study

Trustworthiness was ensured through the application of credibility, dependability, confirmability, and transferability criteria (Ahmed, 2024). Credibility was enhanced through data saturation and the use of verbatim quotes. Dependability was supported by a clear audit trail of data collection and analysis procedures. Confirmability was addressed by grounding findings in participant data, while transferability was supported through rich contextual descriptions.

Ethical considerations

Ethical approval for the study was obtained in accordance with the requirements of the North-West University Faculty of Economic and Management Sciences Research Ethics Committee. Participation in the study was voluntary, and all participants provided informed consent prior to data collection. Participants were informed of their right to withdraw from the study at any stage without any negative consequences. Participants were assured of confidentiality. Given the single-institution context, additional care was taken to avoid indirect identification by aggregating roles and departments, where necessary. No personal identifiers were included in transcripts, or in the reporting of findings. Interview data were securely stored and accessed only by the researcher.

The next section presents the findings of the study, based on the thematic analysis of the interview data.

Findings

This section presents the findings of the study based on the thematic analysis of the interview data from semi-structured interviews conducted with 15 participants from the South African public higher education institution under study.

The findings reflect participants' lived experiences, perceptions, and interpretations, of risk management practices beyond formal policies and procedures. Verbatim quotations were used to illustrate key findings and to enhance the credibility of the findings.

Overview of the data analysis process

The thematic analysis of the interview transcripts resulted in the identification of a range of informal risk management practices employed by participants in their day-to-day work. Through open and axial coding, 20 distinct codes were identified, reflecting informal risk management practices employed by participants. These practices were consistently reported across academic and support staff, indicating that informal risk management practices are embedded across the institution and not confined to any one department, unit or section.

The axial coding process outcomes are presented in Table 6, which summarises the codes, descriptions, illustrative interview quotations and code sources. These codes were subsequently synthesised into themes, which are discussed in the section that follow.

Table 6: Codebook on axial coding for informal risk management practices

No	Code	Description	Examples of interview quotes	Code source
1	Professional judgement	Reliance on personal expertise and discretion when managing risks	"I rely on my discretion when the procedure does not clearly guide the situation." "Experience plays a major role when formal guidance is silent."	I6Q3; I11Q3
2	Experience-based identification	Identifying risks through institutional memory	"With experience, you start recognising patterns." "You see red flags because you've seen similar issues before."	I14Q3; I4Q3
3	Discretionary decision-making	Applying discretion where rules are silent	"You apply judgement when the rules don't give clear answers." "Discretion is necessary in complex situations."	I6Q3; I13Q3
4	Practical problem-solving	Practical solutions beyond theory	"Theory does not always work in practice." "Operational realities require practical solutions."	I5Q4; I10Q4
5	Informal discussions	Informal conversations to identify or clarify risks	"We usually discuss issues informally before they are formally escalated." "Most risks are identified through conversations, not documents."	I1Q3; I5Q3
6	Situational awareness	Awareness of surroundings to identify risks	"Understanding what is happening around you helps identify risks early." "You must always be aware of your surroundings."	I14Q3; I2Q3

No	Code	Description	Examples of interview quotes	Code source
7	Early warning signs	Informal identification of emerging risks	"Informal practices act as early warning mechanisms." "You notice small signs before risks fully materialise."	I7Q3; I14Q3
8	Informal monitoring	Continuous observation of risks	"I monitor trends from previous reports." "Ongoing monitoring helps identify emerging risks."	I7Q3; I8Q3
9	Policy gaps	Formal policies not covering operational realities	"Sometimes the policy does not provide enough guidance for real situations." "The procedures do not always reflect what happens on the ground."	I5Q2; I4Q2
10	Immediate action	Acting without waiting for formal approval due to urgency	"Some risks require immediate action; you cannot wait for approvals." "We act first and formalise later if the situation demands it."	I2Q3; I13Q3
11	Preventative action	Acting early to prevent escalation	"Informal practices help prevent reputational damage." "Early intervention avoids bigger problems later."	I5Q3; I2Q3
12	Reputational risk management	Protecting institutional image	"The brand can be damaged if risks are not addressed immediately." "We act quickly to protect the institution's reputation."	I15Q3; I2Q3
13	Informal escalation	Raising risks verbally or informally	"Issues are normally raised verbally before anything is documented." "I alert my manager informally as soon as I identify a risk."	I15Q3; I1Q3
14	Peer consultation	Consulting colleagues for advice	"I consult colleagues who have dealt with similar situations." "We rely on peer advice when facing uncertainty."	I10Q3; I14Q3
15	Cross-functional consultation	Consulting other departments	"If it involves HR, I consult HR before proceeding.") "Risk management requires collaboration across departments."	I6Q3; I13Q3
16	Risk awareness culture	Shared responsibility for risk identification	"Risk management is everyone's responsibility." "Even if it's not in your job description, you must be alert to risks."	I5Q3; I10Q3
17	Learning from past incidents	Using previous mistakes or incidents to prevent escalation	"We learn from what went wrong previously to avoid repeating it." "Previous incidents guide how we act going forward."	I12Q3; I2Q3
18	Informal documentation	Recording decisions informally	"I make notes or send emails to keep a record." "Even informal decisions need some traceability."	I1Q3; I15Q3
19	Institutional learning	Informal practices informing improvements	"Recurring issues should be incorporated into policies." "Experience should inform how procedures are updated."	I14Q4; I5Q4

No	Code	Description	Examples of interview quotes	Code source
20	Safeguarding information	Informal protection of sensitive information	"We make sure screens are locked and documents are not exposed." "Safeguarding confidential information is something we do daily."	I15Q3; I11Q3

The axial coding process revealed that informal risk management practices are widespread across different roles and functional areas within the institution. Participants consistently described relying on judgement, experience, awareness and informal communication to manage risks that were not explicitly addressed by formal frameworks.

Mapping codes to themes or informal risk management practices

Following axial coding, the identified codes were mapped to five themes that capture the essence of informal risk management practices within the institution. These themes are presented in Table 7 and discussed in detail in the subsections below.

Table 7: Emergent codes and associated codes

Theme	Description	Associated codes
Judgement-driven risk management	Reliance on experience and discretion	1) Professional judgement 2) Experience-based identification 3) Discretionary decision-making 4) Practical problem-solving
Informal risk sensing	Early identification through awareness	5) Informal discussions 6) Situational awareness 7) Early warning signs 8) Informal monitoring
Adaptive response to uncertainty	Acting despite policy gaps	9) Policy gaps 10) Immediate action 11) Preventative action 12) Reputational risk management
Socially embedded risk practices	Risk managed through relationships	13) Informal escalation 14) Peer consultation 15) Cross-functional consultation 16) Risk-aware culture
Learning-oriented risk culture	Continuous improvement mindset	17) Learning from past incidents 18) Informal documentation 19) Institutional learning 20) Safeguarding information

Discussion of findings

The discussion is structured around the five themes that emerged from the study, with each theme examined in relation to prior research. By doing so, the section demonstrates how informal risk management practices contribute to risk-informed decision-making within a complex institutional environment.

Theme 1: Judgement-driven risk management

Judgement-driven risk management emerged as a prominent theme across participant responses. This theme reflects the reliance on professional judgement, discretion and experience when formal policies and procedures do not provide sufficient guidance. Participants frequently described situations where they were required to make immediate decisions under uncertainty, drawing on their expertise rather than documented rules.

One participant noted:
"I rely on my discretion when the procedure does not clearly guide the situation." (Interviewee 6)

Similarly, another participant emphasised the role of experience in identifying risks:
"With experience, you start recognising patterns and red flags." (Interviewee 7)

These findings indicate that informal judgement is not perceived as a deviation from good practice, but rather as a necessary component of effective risk management in complex and dynamic institutional environments. They further revealed that professional judgement and discretion play a central role in how staff manage risks when formal policies and procedures do not provide sufficient guidance. The findings align with Höppner (2026) who argues that uncertainty cannot always be managed through formal analytical tools and that judgement is an indispensable component of risk-informed decision-making.

Judgement-driven decision-making enables organisations to respond adaptively to emerging risks (Crawford & Jabbour, 2023). The findings further support the assertion that formal risk systems often depend on informal practices to function effectively in real organisational contexts (Power, 2004). In the context of higher education, where risks are dynamic and context-specific, reliance on judgement enables staff to balance competing objectives such as compliance, service delivery and institutional reputation. The findings, therefore, reinforce the argument that risk management effectiveness depends not only on formal controls but also on the quality of judgement exercised by individuals.

Theme 2: Informal risk sensing

The second theme relates to informal risk sensing, characterised by situational awareness, continuous observation and identifying emerging risks early. Participants described being attentive to their surroundings and organisational context as a means of identifying potential risks before they escalate.

As one participant explained:
“Understanding what is happening around you helps identify risks early.” (Interviewee 14)

Another participant highlighted the importance of being alert even when risks fall outside one’s formal job description:
“Even if it’s not your responsibility, you must be aware of what could go wrong.” (Interviewee 10)

This theme demonstrates that informal risk management is embedded in everyday practices and relies heavily on mindfulness and contextual awareness rather than formal reporting mechanisms alone. It resonates with the concept of organisational mindfulness, which highlights the role of attentiveness in preventing failure within complex systems (Weick & Weick', 1995).

Continuous risk awareness represents an essential mechanism through which risk considerations are embedded into everyday decision-making (Jabbour et al., 2024). Rather than relying solely on periodic risk assessments or formal reporting structures, participants described informal practices that enable early identification of risks before they escalate. This finding supports the view that informal risk sensing acts as an early warning system, complementing formal risk registers that may lag behind operational realities.

The theme further suggests that risk awareness is not confined to specific roles or responsibilities but is perceived as a shared organisational obligation. This reinforces literature emphasising that effective risk management requires distributed vigilance across the organisation rather than centralised control alone (Bockius & Gatzert, 2024).

Theme 3: Adaptive responses to policy gaps

Participants frequently reported encountering situations where formal policies or procedures did not adequately address operational realities. In response, they adopted adaptive informal practices, including immediate action and practical problem-solving, to manage risks effectively.

One participant stated:
“Sometimes the policy does not provide enough guidance for real situations.” (Interviewee 5)

Another participant added:
“Some risks require immediate action, you cannot wait for approvals.” (Interviewee 2)

These responses illustrate how informal practices function as coping mechanisms that enable staff to respond effectively to uncertainty and urgency, particularly in time-sensitive or high-risk situations. The theme is consistent with the findings of prior research indicating that formal risk management frameworks are often insufficiently flexible to address context-specific challenges (Aven & Renn, 2010; Power, 2009).

Adaptive responses to uncertainty are viewed as indicators of a mature risk culture that prioritises outcomes over procedural rigidity (Dürst & Kunz, 2025). The findings suggest that staff do not disregard formal policies, rather, they interpret and adapt them pragmatically to manage risks effectively. This adaptive behaviour reflects a risk-informed rather than risk-averse approach to decision-making.

In the South African public higher education context, where institutions face resource constraints and time-sensitive risks, the ability to act decisively is particularly critical. The findings, therefore, highlight the importance of recognising informal adaptive practices as legitimate components of institutional risk management rather than as compliance risks.

Theme 4: Socially embedded risk practices

Social interaction emerged as a critical component of informal risk management. Participants described engaging in informal discussions, peer consultations and cross-functional collaboration to identify and manage risks. Risks were often escalated verbally or discussed informally before being documented through formal channels.

As one participant stated:
“Most risks are identified through conversations, not documents.” (Interviewee 5)

Another participant explained:
“If I am unsure, I consult colleagues who have dealt with similar situations.” (Interviewee 10)

These findings suggest that informal risk management practices are deeply embedded in social relationships and organisational networks, reinforcing the collective nature of risk management within the institution. This finding aligns with organisational theory that emphasises the social nature of decision-making and knowledge sharing (Mintzberg, 2009).

Socially embedded practices support shared responsibility for risk management (Bockius & Gatzert, 2024). Rather than treating risk as the sole responsibility of designated risk units, participants viewed risk management as a collective endeavour. This reinforces the literature on risk culture, which emphasises that open communication and collaboration are essential for effective risk governance (Streicher et al., 2023).

The findings further suggest that informal social practices enhance the quality of risk-related decisions by integrating diverse perspectives and contextual knowledge. This supports the argument that risk management effectiveness depends on relational dynamics as much as on formal structures (Ashby et al., 2019).

Theme 5: Learning-oriented risk culture

The final theme reflects a learning-oriented approach to risk management, where participants emphasised learning from past incidents, monitoring trends and using experiences to inform future actions. Participants indicated that informal practices often contribute to institutional learning and in some cases, inform improvements to formal policies and procedures.

One participant said:
“Small mistakes can grow into serious risks if they are not corrected early.” (Interviewee 15)

Another participant highlighted the importance of institutional learning:
“Recurring issues should be incorporated into policies.” (Interviewee 14)

This theme underscores the role of informal practices in fostering organisational learning and resilience. It is consistent with Reason' (2016) emphasis on learning from failure and with Weick and Weick' (1995) notion of learning-oriented resilience.

Learning orientation is critical for continuous improvement of decision-making processes. The findings indicate that informal learning mechanisms often precede formal policy revisions and risk framework updates. This suggests that informal practices function as a feedback loop that informs the evolution of formal risk management systems.

Summary of findings

The findings of this study reveal that informal risk management practices are pervasive across roles and functions within the institution. These practices are characterised by judgement-driven decision-making, situational awareness, adaptive responses to policy gaps, socially embedded interactions and a learning-oriented approach to managing uncertainty. Collectively, these findings illustrate that informal risk management practices play a critical role in supporting effective risk management beyond formal frameworks.

Conclusion

This section concludes the study by summarising the research process and key findings, reflecting on the achievement of the research objectives and highlighting the contribution of the study to both theory and practice. The section further presents recommendations, limitations of the study and suggestions for future research are outlined.

Summary of the study

The primary aim of this study was to explore informal risk management practices employed in a South African public higher education institution. The study was motivated by the recognition that formal risk management frameworks, while essential for governance and compliance, do not fully capture how risks are managed in daily institutional operations. An exploratory qualitative research design was adopted. Data was collected through semi-structured interviews with 15 academic and support staff members occupying roles that expose them to risks. A thematic analysis was employed to identify patterns and themes in the data.

Summary of key findings

The findings of the study demonstrate that informal risk management practices are widely employed across academic and support functions within the institution. Participants consistently reported relying on professional judgement, experience, informal communication, and situational awareness to manage risks encountered in their day-to-day work. These practices were particularly evident in situations characterised by urgency, complexity, or gaps in formal policies and procedures.

The study further found that informal risk management practices play an important role in early risk identification, preventative action, and organisational learning. Rather than operating in isolation, informal risk management practices were shown to complement formal risk management frameworks by enabling timely responses and providing practical insights that are often not captured in formal documentation. These findings suggest that informal risk management is an integral part of risk management in practice within the institution.

Achievement of research objectives

The primary objective of the study was to explore informal risk management practices employed within a South African public higher education institution.

The first objective, which focused on identifying informal risk management practices based on literature, was addressed through the review of existing research. The second objective, which aimed to identify informal practices employed within the institution, was met through qualitative data collected via semi-structured interviews. The third objective, which sought to provide recommendations for enhancing the effectiveness of risk management is addressed in the recommendations section below.

Recommendations

Based on the findings of the study, the following recommendations are proposed:

First, institutions should acknowledge the role of informal risk management practices as legitimate contributors to effective risk management. Recognising these practices can help bridge the gap between formal frameworks and operational realities.

Second, management should create structured opportunities for informal risk insights to be captured and fed into formal risk management processes. This may include reflective discussions, debrief sessions after incidents, or simplified reporting mechanisms that allow staff to share risk observations without an excessive administrative burden.

Third, training and awareness initiatives should emphasise risk-informed decision-making rather than procedural compliance alone. Encouraging staff to understand risk principles and apply judgement responsibly can strengthen the institution’s overall risk culture.

Finally, formal risk management frameworks should be periodically reviewed to incorporate recurring informal practices and lessons learned. This integration can enhance the relevance and usability of policies and procedures.

Contributions of the study

This study contributes to the limited body of empirical research on informal risk management practices within South African public higher education institutions. While much of the existing literature focuses on formal risk management frameworks and governance structures, this study highlights how risk is managed in practice.

Limitations of the study

While the study provides valuable insights, certain limitations should be acknowledged. The research was conducted within a single public higher education institution, which may limit the generalisability of the findings. Additionally, the study relied on self-reported data, which may be influenced by participants' perceptions and experiences.

Despite these limitations, the depth of the qualitative data provides a credible and meaningful understanding of informal risk management practices within the institutional context.

Recommendations for future research

Future research could explore informal risk management practices across multiple higher education institutions to enable comparative analysis. Quantitative or mixed-methods studies could further examine the relationship between informal practices, risk culture, and organisational performance.

Conclusion

This study demonstrates that informal risk management practices are integral to risk management in the South African public higher education institution under study. The study further shows that effective risk management extends beyond formal frameworks to include judgement, awareness, collaboration and learning embedded in everyday decision-making. Recognising and integrating these practices offers an opportunity to enhance institutional resilience and risk governance in an increasingly complex higher education environment.

Number of words:

Abstract: 289

Article: 6103

References

Ahmed, S. K. (2024). The pillars of trustworthiness in qualitative research. *Journal of Medicine, Surgery, and Public Health*, *2*, 100051. https://doi.org/https://doi.org/10.1016/j.glmedi.2024.100051

Arena, M., Arnaboldi, M., & Azzone, G. (2010). The organizational dynamics of enterprise risk management. *Accounting, organizations and society*, *35*(7), 659–675.

Ashby, S., Bryce, C., & Ring, P. (2019). Risk and peformance: Embedding risk management.

Aven, T. (2011). On the new ISO guide on risk management terminology. *Reliability engineering & System safety*, *96*(7), 719–726.

Aven, T., & Renn, O. (2010). *Risk management and governance: Concepts, guidelines and applications* (Vol. 16). Springer Science & Business Media.

Becher, T., & Trowler, P. (2001). *Academic tribes and territories*. McGraw-Hill Education (UK).

Bockius, H., & Gatzert, N. (2024). Organizational risk culture: A literature review on dimensions, assessment, value relevance, and improvement levers. *European Management Journal*, *42*(4), 539–564. https://doi.org/https://doi.org/10.1016/j.emj.2023.02.002

Corvellec, H. (2009). The practice of risk management: Silence is not absence. *Risk Management*, *11*(3), 285–304.

COSO. (2017). *Enterprise risk management–Integrating with strategy and performance*. COSO.

Crawford, J., & Jabbour, M. (2023). The relationship between enterprise risk management and managerial judgement in decision-making: A systematic literature review. *International Journal of Management Reviews*, *26*. https://doi.org/10.1111/ijmr.12337

Deem, R., Hillyard, S., Reed, M., & Reed, M. (2007). *Knowledge, higher education, and the new managerialism: The changing management of UK universities*. Oxford University Press.

Department of Higher Education and Training. (2020). *White Paper for Post-School Education and Training: Building an Expanded, Effective and Integrated Post-School System*. Republic of South Africa: Department of Higher Education and Training

Dürst, N., & Kunz, J. (2025). Embedding risk culture in a financial institution: an action research perspective. *Review of Managerial Science*. https://doi.org/10.1007/s11846-025-00946-2

Hall, M., & Symes, A. (2005). South African higher education in the first decade of democracy: from cooperative governance to conditional autonomy. *Studies in Higher Education*, *30*(2), 199–212.

Hollnagel, E. (2018). *Safety-I and safety-II: the past and future of safety management*. CRC press.

Höppner, M. (2026). Models in Decision-Making Under Risk and Uncertainty. *Journal of Economic Surveys*, *40*(1), 304–320.

Institute of Directors in Southern Africa. (2016). *King IV report on corporate governance for South Africa 2016*.

ISO 31000. (2018). ISO 31000:2018 - Risk management: Guidelines. In (pp. 16). Geneva, Switzerland: International Organisation for Standardisation.

Jabbour, M., Cullen, J., & Crawford, J. (2024). Enterprise risk management: an institutional work perspective. Accounting Forum,

Kabir, S. M. (2024). Thematic Analysis: A Practical Guide. *Pasaa Paritat Journal*, *39*, 142–145. https://doi.org/10.58837/CHULA.PPJ.39.8

Kahneman, D., & Klein, G. (2009). Conditions for intuitive expertise: a failure to disagree. *American psychologist*, *64*(6), 515.

Kallio, H., Pietilä, A. M., Johnson, M., & Kangasniemi, M. (2016). Systematic methodological review: developing a framework for a qualitative semi-structured interview guide. *Journal of advanced nursing*, *72*(12), 2954–2965.

Kashyap, S., & Iveroth, E. (2021). Transparency and accountability influences of regulation on risk control: the case of a Swedish bank. *Journal of Management and Governance*, *25*(2), 475–508.

Krüger, N. A. (2018). *Informal risk management practices within SMMEs in the Vaal region* North-West University].

Lawani, A., Flin, R., Ojo-Adedokun, R. F., & Benton, P. (2023). Naturalistic decision making and decision drivers in the front end of complex projects. *International Journal of Project Management*, *41*(6), 102502. https://doi.org/https://doi.org/10.1016/j.ijproman.2023.102502

Lim, W. M. (2025). What is qualitative research? An overview and guidelines. *Australasian Marketing Journal*, *33*(2), 199–229.

Lipsky, M. (2010). *Street-level bureaucracy: Dilemmas of the individual in public service*. Russell sage foundation.

March, J. G., & Shapira, Z. (1987). Managerial perspectives on risk and risk taking. *Management science*, *33*(11), 1404–1418.

Masea, K., Hassan, F. S., & Grobbelaar, S. (2025). Factors Influencing the Implementation of Project Risk Management in the South African Construction Industry. *South African Journal of Industrial Engineering*, *36*(2), 182–195.

Murtonen, M. (2009). Formal and informal risk management actions in projects. *Project perspectives*, *32*(1), 48–53.

National Treasury. (2017). *Public sector risk management framework*. Republic of South Africa

Power, M. (2004). The risk management of everything. *The Journal of Risk Finance*, *5*(3), 58–65.

Power, M. (2009). The risk management of nothing. *Accounting, organizations and society*, *34*(6-7), 849–855.

Power, M. (2016). *Riskwork: Essays on the organizational life of risk management*. Oxford University Press.

Pucciarelli, F., & Kaplan, A. (2016). Competition and strategy in higher education: Managing complexity and uncertainty. *Business horizons*, *59*(3), 311–320.

Rahimi, S., & Khatooni, M. (2024). Saturation in qualitative research: An evolutionary concept analysis. *International Journal of Nursing Studies Advances*, *6*, 100174. https://doi.org/https://doi.org/10.1016/j.ijnsa.2024.100174

Reason', J. (2016). *Managing the risks of organizational accidents*. Routledge.

Sebola, M. (2017). Governance of South Africa’s Higher Learning Institutions-complexities of internal stakeholder engagement in universities. *African Journal of Public Affairs*, *9*(5), 179–189.

Shattock, M. (2014). *International trends in university governance*. London.

Sityata, I., Botha, L., & Dubihlela, J. (2021). Risk management practices by South African Universities: An annual report disclosure analysis. *Journal of Risk and Financial Management*, *14*(5), 195.

Streicher, B., Bielefeld, M., & Eller, E. (2023). The Risk Culture Framework: Introducing an integrative framework for holistic risk analysis. *SAGE Open*, *13*(3), 21582440231191789.

Vollstedt, M., & Rezat, S. (2019). An introduction to grounded theory with a special focus on axial coding and the coding paradigm. In *Compendium for early career researchers in mathematics education* (pp. 81–100). Springer.

Weick, K. E., & Weick', K. E. (1995). *Sensemaking in organizations* (Vol. 3). Sage publications Thousand Oaks, CA.

Wessels, J., & Sadler, E. (2015). Risk management in higher education: An open distance learning perspective. *Southern African Business Review*, *19*(2), 74–98.

Whittle, C. E., & Nel-Sanders, D. (2022). The regulatory framework for enterprise risk management in South African local government. *Africa’s Public Service Delivery and Performance Review*, *10*(1), 610.

REFLECTION

Embarking on this research project marked the beginning of an intense and often unpredictable journey. Despite careful planning and clear intentions, the process unfolded in ways that demanded resilience, flexibility and persistence. This reflective journal provides an opportunity to critically evaluate the research project, highlight its contribution to the institution and sector, and reflect on the personal learning that emerged from navigating the realities of applied research.

Research project

This research project provided an applied opportunity to explore informal risk management practices within a South African public higher education institution, directly addressing the gap identified in the research project overview between formal risk frameworks and day-to-day departmental practices. Evaluating the project, the study achieved its aim of uncovering how staff recognise and respond to risks in the absence of formal procedures. By using a qualitative case study approach and a thematic analysis, the research was able to capture contextualised insights that extended beyond the scope of formal risk documentation, demonstrating that risk management is embedded in everyday organisational behaviours.

The introduction and background provided a clear rationale and context for exploring informal practices, while the methodology ensured rigour through systematic coding and anonymised participant representation. The findings revealed recurring themes such as informal risk sensing, judgement-driven risk management, socially embedded risk practice, learning-oriented risk practices and adaptive strategies employed by staff, reinforcing the premise that risks are managed informally without consistent reference to formal policies. Although the study successfully generated valuable insights, certain limitations were noted, including the reliance on interviews with a limited number of participants. Nevertheless, the research contributes actionable knowledge that can support the integration of informal practices into formal risk frameworks and enhance decision-making within the institution.

To illustrate the value of this study to the institution and the higher education sector, a summary dashboard was created (see Appendix C). The dashboard presents the key themes identified in the study, their practical contributions and the benefits to stakeholders. It provides an accessible overview for stakeholders and supports decision-making by showing how informal risk management operates alongside formal frameworks. The dashboard is intended for organisational leaders, risk practitioners, and other stakeholders as a concise reference to understand the study's findings and practical implications. It demonstrates the value of informal practices and identifies opportunities for formal and informal risk management to work in tandem.

Personal journey

On a personal level, this research journey has been a rollercoaster ride. I had initially planned to complete the project by a certain date, but unforeseen challenges and delays meant that the timeline had to be adjusted. Navigating these obstacles tested my resilience, time management, and adaptability. One of the most critical lessons I learned was the central role of study participants in the success of a research project. Without their willingness to share their experiences and perspectives, this study could not have been completed. I also experienced firsthand the challenges of participant availability, often having to change participants or reschedule interviews due to unforeseen circumstances. These experiences reinforced the importance of patience, flexibility, and persistence in applied research, as well as the need to maintain professional relationships and ethical standards throughout the process.

Despite these challenges, the journey was deeply rewarding. It strengthened my skills in conducting qualitative research, managing complex organisational dynamics and interpreting rich, context-specific data. It also highlighted the human element of research, the need to respect, listen to and value each participant's contribution, which ultimately shaped the depth and quality of the findings.

APPENDICES

Appendix A

Interview Informed Consent Form

Study title: Exploring informal risk management practices in a South African public higher education institution

Student (also called 'the researcher' in this form)**:** ML Moeketsi

Study supervisor: Dr Emmanuel Mulambya

Supervisor contact details: Cell numbers: **083 638 0430,** e-mail: Emmanuel.Mulambya@nwu.ac.za

---

Document aim

The aim of this document is to provide potential interview study participants the opportunity to give formal informed consent to participate in this study.

Why this interview?

This is an academic study at master's degree level, which provides the student the opportunity to learn how to do an interview-based study, while obtaining data expected to be useful for your organisation.

Informed consent process

The interviewer will obtain written consent from participants before setting up the interviews. Written consent is given by completing and signing this form.

Permission to do this study

Central University of Technology has provided formal permission for this study to be conducted. This study has been approved by the North-West University Faculty of Economic and Management Sciences Research Ethics Committee (EMS-REC.) ethics clearance number *NWU-00723-25-A4*

Study aim

The primary objective of this study is to explore informal risk management practices employed in the South African higher education institution under study.

Why have you been invited to take part?

The target population for this study consists of academic and support staff at a selected South African public higher education institution. This group is chosen due to their direct involvement in risk management practices within the institution, providing valuable insights into both formal and informal risk management strategies.

Interview process – what to expect from the interview

Each interview will be semi-structured, allowing for guided questions while also providing flexibility for participants to elaborate on their thoughts and experiences. This format encourages open dialogue and can lead to richer data collection. The scheduled interview will last 15-20 minutes. I may request more information from you post-interview if necessary to clarify the study data. However, I shall endeavour to keep post-interview follow-up questions to a minimum.

I need to audio-tape your interview to allow me to transcribe and analyse your responses post-interview. I, therefore, kindly request that you consent to such audio-taping based on the requirement that the recordings be deleted after transcribing (see Study data management).

Study data management

The audio-recordings will be deleted after the information has been transcribed by the researcher or transcriber. If a separate (i.e. not the study researcher) transcriber is used, s/he will sign a confidentiality clause before transcribing (i.e. the transcriber may not talk to anybody about the study data). Neither the company, nor the interviewee will be identified in the study transcriptions. The transcriptions constitute the raw data for this study, which will be stored safely by the researcher for three years. The interview content will be analysed and reported on anonymously. Responsible members of the North-West University may be given access to the anonymised data for supervision and/or audit of the research.

It is important to note that while excerpts from the interview may be incorporated into the final dissertation report or other subsequent publications, your name and identifying details will never be disclosed in these publications. The researcher may wish to directly quote some of your responses in the study report without identifying you. You will be asked for permission for each such quote to be used.

Publication of the study results

The report will be made available to the organisation in which the study was done. Post examination, the study may be published as an academic article if formal permission to do so has been received by the organisation.

Potential risks to you and the organisation in taking part in this study

Participation in this study may involve risks such as data leaks, reputational concerns, and psychological discomfort. Sensitive information could be unintentionally disclosed, and participants might worry about how their responses reflect on themselves or their institution. Discussing risk management practices may also cause stress or anxiety.

To minimize these risks, confidentiality and anonymity will be strictly maintained, with all identifying information removed from reports. Informed consent will be obtained, and data will be securely stored in encrypted, password-protected files. Participation is voluntary, and individuals may withdraw at any time without penalty. Support resources will be provided should any participant experience discomfort. These measures are designed to protect participants and ensure a safe research environment.

Potential benefits to you in taking part in this study

Participation in this study allows individuals to share their experiences and insights, helping to deepen understanding of informal risk management practices within their institution. This process validates their roles and may foster personal and professional growth through reflection. Participants' input could also inform improved institutional policies and contribute to research addressing a significant gap in the literature, positioning them as key contributors to advancing risk management practices in higher education.

Should you have concerns on this study

The interviewer has been trained to do the interview in an ethical and academically sound manner. Should you have any concerns about the interview that cannot be allayed by the researcher, either before or after the interview, you are welcome to contact the student's supervisor (contact details above) to discuss these concerns. Should you wish to further escalate your concerns, please contact the programme leader, Dr Fred Goede at fred.goede@nwu.ac.za (082 909 7981).

Informed consent

This study adheres to and meets the requirements of the Protection of Personal Information Act (Act 4 of 2013) (POPIA).

I have read the description above of this research study. I have been informed that it is a minimal-risk study that complies with POPIA's requirements, and I am aware of its purpose. I voluntarily agree to participate in this study, and by continuing with the interview, I consent to the information being used as described in this Interview Informed Consent form.

	yes/no
I have read and understood this consent form.	
I have had a chance to ask the researcher questions on the study.	
These questions have been adequately answered for me to be able to provide informed consent to participate in this study.	
I understand that taking part in this study is voluntary.	
I have not been pressurised to take part in this study.	
I understand that I may exit the study at any time without being penalised or prejudiced against in any way.	
I hereby provide consent to contribute to this study under the conditions explained in this form.	

Initial each page and sign

Participant signature:

Date:

Researcher signature:

Date:

Appendix B:

Interview Guide

Study title: Exploring informal risk management practices in a South African public higher education institution

Student (also called 'the researcher' in this form)**:** ML Moeketsi

Study supervisor: Dr Emmanuel Mulambya

Supervisor contact details: Cell numbers: **083 638 0430,** e-mail: Emmanuel.Mulambya@nwu.ac.za

---

Document aim

The aim of this document is to guide the student on how s/he will be conducting the interview after obtaining informed consent from the interviewee (see MARM Interview Informed Consent Form for this study for information provided to the interviewee before the interview).

Interview process

1. **Clarification of understanding of informed consent form at start of the interview process:**

Thanks for agreeing to participate in this study. I appreciate your willingness to assist me with this research.

Do you have any further questions or concerns on the informed consent form that you would like to discuss before we start the interview?

- If the interviewee has questions/concerns, discuss the questions before continuing with the interview. Remind the interviewee that s/he is allowed to leave the interview at any time during the interview.
- If the interviewee does not have questions or concerns, continue with the interview.

2. **Interview:**

- Pose the interview questions in the pre-defined sequence:

No.	Question
1	Can you describe your role and responsibilities within the institution, particularly in relation to risk management?
2	What is your understanding of informal risk management practices?
3	Which informal practices do you use to identify and manage risks in your daily work?
4	In your opinion, how can informal risk management practices be used to enhance formal risk management practices?

- Facilitate the interviewee responses only when required by asking non-leading further questions:
  - Do not overdo probing questions to avoid influencing the interviewee responses.
  - Do not lead your respondent into providing information that you expect to be the answer to your research questions.
  - Pre-prepare non-leading probing questions for your interview. Example questions:
    - *When you say ....., what do you mean by that?*
    - *Tell me more about.... (referring to something the respondent said, not what you wanted him/her to say)*
    - *Please give me an example (concrete examples provide more information about the actual situation than general statements about a situation)*
    - *What does this look like in practice?*
    - *How does this happen? (note: ask 'how' rather than 'why' questions – see Harvard interview strategies document available on link listed at the end of the document)*
    - *How is this important to you?*
    - *How is this important to the organisation?*
    - *How is this important in the context of risk management (or insert a phrase related to your specific research objective) in the organisation?*
    - *If the person refers to how somebody else or a group feels about something, ask: How do you feel about this?*
    - *How does this information relate to the topic under discussion? (steer respondent back to topic when s/he digresses from the topic)*

3. Interpersonal aspects of interviews to keep in mind

Your behaviour during the interview will influence the interviewee's responses.

- **Do:**
  - Keep the possible biases and limitations of interviews in mind when designing, executing and writing up your interviews – interview transcriptions will assist you and others to evaluate how your own expectations and natural biases may have influenced the interview data.
  - Understand the aims of your interview questions in the context of your research project.
  - Ask simple questions that will provide information related to your research objectives.
  - Pilot and practice your interview before formal data gathering so that you can see what works and what doesn't work.
  - Ask only one question at a time.
  - Give the person time to think about the question – stay quiet during that time.

  - Listen attentively to the interviewee.
  - Ask clarifying questions where necessary for purposes of your research.
  - Remain ethically sensitive as described in the Informed letter of consent – do not change the rules of engagement during the interview.
  - Stay warm and empathetic (not sympathetic – see under 'Don't' below) during the interview – you do not have to suddenly become a 'cold fish' during the interview.
  - Relax and enjoy the interview.
  - At the end of the interview, state why you are grateful to the participant for her/his time and inputs to allow the respondent to feel appreciated for their efforts to contribute to your research question.
- **Don't:**
  - Interrupt your interviewee.
  - Convey any approval, sympathy, or disagreement, with your interviewee's comments through words or actions (e.g. avoid encouraging nods, frowns, verbal affirmations or disagreements) – the interview is about what the person thinks, and not about how you feel about what they think.
  - Answer the question for the interviewee.
  - Don't ask questions that can be answered with one word, such as 'yes' or 'no'.
- **What if the interviewee becomes frustrated or emotional during the interview?**
  - Stay calm.
  - Do not interrupt, try to defend, comfort the interviewee, or 'fix' the situation – say as little as possible and allow the person to calm down.
  - Turn the audio-recording off if the person requests this.
  - When the person has calmed down, ask a question that acknowledges the emotion, such as

    What about the situation prompted these strong emotions?

4. Feedback to participants

In conclusion to the interview:

  - Thank participants for their time and goodwill
  - Ask them if they have any questions
  - Ask participants if they would prefer to see the transcripts of the interviews prior to its use as part of the dissertation
  - Ask participants if they want to receive feedback on the outcome of the research project
  - Keep promises and provide participants with the requested information.

5. Further preparation for the interviews

Use other useful interview advice available online to prepare yourself for the interviews, e.g.:

https://sociology.fas.harvard.edu/files/sociology/files/interview_strategies.pdf

Appendix C:

Summary Dashboard: Contribution of the study to the institution and sector

Key theme	Description	Contribution	Stakeholder benefit
Judgement-driven Risk Management	Staff rely on experience and professional judgement to identify and respond to risks.	Highlights practical decision-making approaches beyond formal procedures.	Supports managers and staff in making informed, context-specific risk decisions.
Informal Risk Sensing	Risks are identified through observation, communication, and day-to-day interactions rather than formal reporting.	Demonstrates proactive detection of emerging risks.	Enables timely interventions and preventative actions by departments.
Adaptive Response to Uncertainty	Staff develop flexible strategies to manage unexpected challenges or ambiguous situations.	Shows the institution's capacity to respond to changing circumstances effectively.	Encourages innovation and problem-solving when formal procedures are insufficient.
Socially Embedded Risk Practices	Risk management is influenced by interpersonal networks, collaboration, and shared understanding among staff.	Emphasises the importance of communication and teamwork in managing risks.	Promotes coordination, trust, and information sharing across departments.
Learning-oriented Risk Practices	Staff reflect on past experiences to improve risk management practices over time.	Provides insight into continuous improvement processes within informal practices.	Strengthens institutional knowledge, adaptation, and decision-making for future risks.