

Risk culture assessment at a small provident fund institution

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PREFACE

This mini-dissertation is the final deliverable in the Centre for Applied Risk Management (UARM)'s taught master's degree programme. 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 members of the supervisory team contributed in an advisory and technical support capacity on study conception and design, analysis and interpretation of data, and critical revision of the manuscript. The mini-dissertation was language edited before submission.

The main study supervisor gave the student permission to submit this mini-dissertation for examination.

ABSTRACT

This study seems to be the only one conducted hitherto at a small provident fund institution, with a focus on risk culture manifest through employees and various outsourced service providers with a close relationship with the organisation.

The aim of this study was to assess the risk culture at the institution by comparing views of participants in operations, and in other areas of the organisation (the latter collectively referred to hereafter as organisational management), in terms of three specific factors.

Data were gathered by analysing the literature and responses from the UARM Risk Culture questionnaire, which were completed by internal employees and outsourced service providers. The questionnaire was returned online and anonymously through research.net. The questionnaire included items designed to address three factors: factor 1 – perception of risk integration in the organisation; factor 2 – perceived comfort with own risk management role; and factor 3 – perceived fairness of risk-taking incentives. A feedback session was held with two senior and four middle managers to obtain more information on areas of potential improvement. The participants in this study included senior and middle managers, non-managers, trustees, asset managers and external suppliers.

The perceived maturity of risk integration and fairness of incentives was rated as low to medium, but respondents' comfort with their own role appeared to be medium to high.

Participants in the operations area understood risk to be fraud risk whereas those in organisational management understood it as a combination of all risk types. Participants were also given an opportunity to recommend areas of potential improvement in the institution's operations which could address some of the differences in perceptions reported above – senior and middle management concurred: participants in the operations area recommended improved communication whereas those in the organisational management area advised clarity on risk management accountability.

This study can be useful to other small provident funds and similar institutions that want to assess their risk culture.

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I would also like to thank my employer for granting me permission to conduct the study at the company. I would also like to thank my colleagues for taking time out of their busy schedules to complete the survey. This research paper would not have been a success without them.

A special thank you goes also to my class mates on the programme — I can't believe the end is near. I hope we all make it! Thanks for the encouragement — without you, I would not have made it this far.

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RESEARCH PROJECT OVERVIEW

Following the 2008 financial crisis, there has been a heightened focus on the governance of risk management in organisations. The organisational culture is recognised to be the driver of the corresponding risk culture. Organisations aim to improve their risk culture by, for example, appointing risk managers and establishing risk committees for which risk management is a standing agenda item.

The researcher undertook this study at the first black-owned, small provident fund institution in South Africa, established in the 1980s. The incomplete information provided on unclaimed benefits results in fraud risk.

The objective of the study is the assessment of risk culture at this institution. This investigation appears to be the first of its kind to focus on risk culture as experienced by its various stakeholders, namely, trustees, employees and service providers based in the operations and shared services areas. In order to achieve the research objective, the following questions were formulated: is risk management a business enabler?; does the organisation understand the term 'risk'?; is there a common meaning of the term 'risk' as understood by senior managers, middle managers, and non-managers?; and what solutions can be recommended to elevate the organisation's risk maturity level?

The audience for this paper includes academics interested in risk culture research; risk managers; and managers, trustees, auditors and outside suppliers to small provident fund institutions and related businesses.

The approach to this study is based on Hofstede's (2011) definition of culture, with a focus on how risk culture fits into risk management in organisations. Organisational culture has a direct impact on the risk culture of a business or institution, which in turn determines the acceptable level of its risk management.

The research journey followed by the researcher included: deciding on the topic for research; reviewing the literature on risk culture; formulating research objectives and research questions; obtaining approval to conduct the survey on which the research is based; reviewing and customising the survey questions; selecting the participants to complete the survey; performing data analysis and interpreting results; preparing the final research document; and submitting the final dissertation.

The *Journal of Risk Research* was initially chosen for the publication of this article, although more work may be required prior to its acceptance. It is a scholarly journal that is reviewed by

academics and professionals working in the risk management field and is committed to publishing theoretical and empirical research; it is at the forefront of presenting articles on risk. Similar risk culture studies, such as by Harwood (2009), were successfully published there. Research papers published by the *Journal of Risk Research* often stimulate intellectual debate and assist in the promotion of good risk management practices. Guidelines for authors can be found at http://www.tandfonline.com/action/authorSubmission?journalCode=rjrr20&page=instructions#.V4u_1stPgM8

ARTICLE

Risk culture assessment at a small provident fund institution

1 Abstract

This study seems to be the only one conducted hitherto at a small provident fund institution, with a focus on risk culture manifest through employees and various outsourced service providers with a close relationship with the organisation.

The aim of this study was to assess the risk culture at the institution by comparing views of participants in operations, and in other areas of the organisation (the latter collectively referred to hereafter as organisational management), in terms of three specific factors.

Data were gathered by analysing the literature and responses from the UARM Risk Culture questionnaire, which were completed by internal employees and outsourced service providers. The questionnaire was returned online and anonymously through research.net. The questionnaire included items designed to address three factors: factor 1 – perception of risk integration in the organisation; factor 2 – perceived comfort with own risk management role; and factor 3 – perceived fairness of risk-taking incentives. A feedback session was held with two senior and four middle managers to obtain more information on areas of potential improvement. The participants in this study included senior and middle managers, non-managers, trustees, asset managers and external suppliers.

The perceived maturity of risk integration and fairness of incentives was rated as low to medium, but respondents' comfort with their own role appeared to be medium to high.

Participants in the operations area understood risk to be fraud risk whereas those in organisational management understood it as a combination of all risk types. Participants were also given an opportunity to recommend areas of potential improvement in the institution's operations which could address some of the differences in perceptions reported above – senior and middle management concurred: participants in the operations area recommended improved communication whereas those in the organisational management area advised clarity on risk management accountability.

This study can be useful to other small provident funds and similar institutions that want to assess their risk culture.

Keywords: Risk management, Organisational culture, Risk culture.

2 Introduction

Aim of the research study

In recent years the term risk culture has become widely used in business. Risk culture is driven by the prevailing organisational culture, which informs how risk management is perceived and adopted in an organisation. It is also important to understand how the board of a company or institution relate to risk management as this can impose a profound direction on how risks are addressed. Organisations aim to improve their risk culture by, for example, appointing risk managers and establishing risk committees.

The aim of the study reported here was to assess the maturity of risk culture at a small provident fund institution, which is the first black-owned organisation of its kind in South Africa to offer black mineworkers life insurance cover and related benefits, namely, a provident fund, death benefits, funeral benefits and disability benefits. Since formal risk management is new to the organisation, a need was identified to establish the status of the company's risk culture and to recommend possible improvements.

Definitions

In this article risk culture and closely related terms are defined as follows:

Risk culture describes 'the values, beliefs, knowledge and understanding about risk shared by all employees of an organisation (including managers) sharing the same common purpose' (IRM, 2012; Protiviti, 2012; Sheedy, Griffin, & Barbour, 2015; Sinclair, 1991). Risk culture is also described as the degree to which an organisation inspires its employees to take risks (Al-Bahar & Crandall, 1990; Bozeman & Kingsley, 1998; Brooks, Fraser, & Simkins, 2010; Frigo & Anderson, 2012).

Culture can be defined as the accepted rules of the social game or the 'collective programming of the mind that distinguishes the members of one group or category of people from another' (Hillson & R, 2005; Hofstede, 2011; Hofstede, Hofstede, & Minkov, 2010).

Risk is defined as an uncertain event that will have an effect on the achievement of a company's objectives, should it happen (ISO, 2009; Pullman & Webster, 2010). Risk is inherent in the operations of enterprises (Nickmanesh, Seyedeh, Gheshmi, Manafi, Fotoohnejad, & Hojabri, 2011). Thus, it is crucial to identify and analyse the associated uncertainty (Christiansen, Berry, Bruun, & Ward, 2003). McKinsey's definition of risk culture is 'the individual behavioural norms that determine the capability of identifying and understanding the existing and forthcoming risks of an organisation' (McKinsey, 2010).

Risk management is described as a process of identifying, assessing, evaluating and managing risks that could affect the achievement of strategic business objectives (Blunden & Thirlwell, 2010). It is expected that the adoption and implementation of a risk management process will yield positive results and improve organisational performance (Hoyt & Liebenberg, 2011).

Organisational culture is described as a way in which a business conducts itself. It can also be described as 'beliefs, values and behaviours that influence and make unique the social and psychological environment of an organisation' (Alvesson, 2002; Thomya & Saenchaiyathon, 2015).

Risk culture building in an organisation results in its **risk maturity** and 'is the process of growth and continuous improvement in the way each and every person in an organisation will respond to a given situation of risk as to mitigate, control and optimize that risk to the benefit of the organisation' (Horst, 2015).

Gaps Identified

The maturity of risk culture in the organisation studied here is unknown. In addition, there appears to have been no risk culture research conducted at small provident fund institutions in general, involving the views of its employees in the operations area and other parts of the organisation (collectively referred to as organisational management).

Research questions

In this study, the following four research questions were asked: is risk management integrated as a business enabler?; does the organisation understand the term 'risk'?; is there a common meaning of the term 'risk'?; are trustees, senior managers, middle managers and non-managers responsible and accountable for risk management?; and what solutions can be recommended to elevate the level of the organisation's risk culture?

Rationale and importance of the study

This study may be useful to other small provident fund institutions, similar organisations and their service providers who may require assessing or improving their risk culture.

3 Background

The organisation under review

The provident fund institution in this study was established in the 1980s, in order to provide financial benefits to black mineworkers and their dependants. It is managed by a board of 24

trustees and a chief executive officer, who are responsible for providing strategic direction, leadership and ensuring corporate governance. The organisation reports to the Pension Fund Adjudicator, the Financial Services Board in South Africa and the Chamber of Mines of South Africa.

The organisation is split into two types of roles, namely, operations (73 role players) and organisational management (18 role players) with a total of 131 potential participants in the survey for this study (Figure 1). In other organisations, organisational management is sometimes referred to as shared services or functions.

The company provides a social safety net at retirement to workers in the mining industry. It acts on behalf of 37 000 current workers and 98 000 retired or deceased workers as at July 2017. Employees contribute a portion of their salaries to the provident fund and their employers (the mining companies) also contribute on behalf of their employees. The money in the fund is then paid out at retirement, on resignation, retrenchment, disability or death to miners while in service or to their beneficiaries, if deceased.

Provident fund claims are split into two areas, namely, current claims and unclaimed benefits. Current claims are defined as the withdrawal of provident fund money that occurs within two years of a member leaving their employment. Unclaimed benefits are defined as financial benefits where a member has left employment more than two years previously. The prevalent risks facing the organisation studied here involve: fraud; the review of the mining charter; key governance and policy challenges in South Africa; mining fixed investment, which has declined over the past two years; the threat of mines having their own provident funds, which could result in loss of membership; and data integrity and loss of membership as a result of the dwindling number of mineworkers due to retrenchments in South Africa. Two other small provident fund institutions have listed fraud as one of their top risks, an example of which is illustrated below.

A fraudulent claim arose where a man and woman (both of whom had identity documents reflecting the same name but different identity numbers) claimed to be the dependants of a deceased fund member, who died in 2013. Because of the incompleteness of the member's data, it was difficult to establish who the dead woman's dependants were. Employees are aware of this weakness in the system and will pass the information on the deceased over to a syndicate acting fraudulently. The syndicate will then get someone to act as the deceased member's beneficiary and will obtain all the documents needed to process a claim. A few years later, a legitimate beneficiary appeared in this case and, upon rigorous investigation, it was found that this person was the rightful beneficiary. The bogus woman had used 'fake' documents to claim from the fund.

In other reported cases in South Africa, fraud is perpetrated by the owners of the provident fund schemes, e.g. the Bophelo Beneficiary Fund (BBF) and Fidentia. In 2007, the Fidentia owner

spent an investment of about R1.3 billion of members' funds, leaving the beneficiaries' destitute; in another recent case, funds belonging to about 7 200 Anglo Platinum employees, amounting to about R255 million, were invested in the Bophelo Beneficiary Fund, which appear to be 'lost or disappeared'.

Due to cases such as those outlined above, fraud risk is perceived as significant in provident fund organisations and therefore requires a heightened risk culture to anticipate and deal with it. The risk management function at the provident fund institution reported on here has been in existence for less than two years, involves three employees and reports to the chief financial officer. The organisation being studied is classified as a small institution of its kind, with a total of 91 internal staff members and 40 outsourced service providers (Figure 1). Risks have been identified and allocated to risk owners in the business. Risk management is a standing discussion item at the monthly executive meetings and the quarterly audit and risk committee meetings.

	Role type		
	Operations	Organisational management	
Centre, department or function	Internal	Internal	Outsourced
	Call centre	Human resources	Trustees
	Walk in centres	Finance	Asset managers
	Staff based at the different mines	Information technology	Internal auditors
	Contributions	Compliance and legal	Other suppliers
	Benefits	Marketing	
	Data	Investments	
Total number of role players	73	18	40

Figure 1. Explanation of role types and number of role players in the provident fund organisation selected for study

Importance of risk culture in organisations

Adoption of a good risk culture assists in business decisions being taken through a risk management process before they are implemented. Risk culture is one of the important components that a business needs to embed, which assists business in taking risks and achieving organisational objectives (Brooks et al., 2010). According to the Institute of Risk Management, risk culture is vital because the dominant risk culture within an organisation can make it better or worse at dealing with risks (IRM, 2012). Risk culture significantly affects the ability to take tactical risk decisions and deliver on objectives. Businesses with inappropriate risk cultures often find themselves allowing activities that are not consistent with policies and procedures. An unsuitable

risk culture means not only that certain individuals or groups may undertake these activities but that the rest of the organisation ignores, condones or does not recognise what is going on (IRM, 2012).

Risk culture is one of the important features of risk management that the board and executives should understand (Roslan & Dahan, 2013). Roslan and Dahan averred that without embedding a risk-aware culture at all organisational levels as part of the organisational culture, the implementation of risk management will be a failure. Their study concluded that there is a relationship between risk culture and organisational culture which determines organisational performance (Farrel & Hoon, 2015; Roslan & Dahan, 2013). For most sectors, 'regulation has undoubtedly been a big driver of risk culture change programmes' (Power, Ashby, & Palermo, 2013). In organisations where regulation is stringent, the risk culture becomes paramount or critical since everyone tries not to be caught doing wrong.

According to Horst (2015), 'risk culture building in an organisation will result in elevated risk maturity of an organisation'. Risk culture is the process of development and continuous enhancement in the way each and every person in an organisation responds to a given situation of risk so as to mitigate, regulate and augment that risk to the benefit of the organisation (Horst, 2015). There are various frameworks and models used in practice to determine an organisation's risk maturity.

Understanding the risk culture in an organisation

Risk culture is the sum of multiple interactions at an individual level; one needs to evaluate predisposition to risk, which is a reflection of one's ethics. A person's ethics will inform their behaviour. Behaviour will in turn inform whether one fits into the organisation's culture, which will inform an individual's easy adaptation to the risk culture (IRM, 2012).

Figure 2 depicts a clear relationship between risk culture, organisational culture, behaviour, personal ethics and a personal predisposition to risk.



Figure 2 – Risk culture framework as adapted from the Institute of Risk Management (2012)

Elements of risk culture – two views

The Institute of Risk Management (2012) — An effective risk culture is ‘one that supports and rewards individuals and groups for taking the right risks in an informed manner’ (IRM, 2012). A successful risk culture comprises the items listed in Table 1.

Table 1. Elements of risk culture adapted from the Institute of Risk Management (2012)

	Detail
1	Tone from the top with regard to risk management.
2	Moral ideologies.
3	Acceptance of the importance of continuous risk management.
4	Risk information availability.
5	Reporting of loss event information and blowing the whistle.
6	Understanding of risks by all employees.
7	Encouraging proper risk-taking behaviours.
8	Valuing of risk management.
9	Risk management staff are encouraged and developed.

For an organisation to be rated as having an effective risk culture, all of these nine components must be at a mature stage. The Institute of Risk Management (2012) further states that for an organisation to be regarded as having a good risk culture, the following four principles must be embedded: tone at the top (risk leadership and dealing with bad news); governance (accountability and transparency); decisions (knowledgeable risk decisions and reward); and competency (risk resources and risk skills).

Risk Culture			
Tone at the top	Risk leadership	Informed risk decisions	Decisions
	Dealing with bad news	Reward	
Governance	Accountability	Risk resources	Competency
	Transparency	Risk skills	

Figure 3. Four principles of a good risk culture as adapted from the Institute of Risk Management (2012)

The Financial Stability Board (2014) — Listed below are the components or indicators of an effective risk culture in an organisation (FSB, 2014).

Tone from the top

The board and senior management are the gatekeepers of, and ensure that, an organisation's core values and expectations for its risk culture and their behaviour reflect the values being adopted. A key value that should be adopted is the expectation that staff act with integrity at all times and promptly report non-compliance. The leadership of the organisation must encourage and evaluate the risk culture, and makes changes where necessary.

Accountability

All employees of an organisation, regardless of level, must know the core values of the organisation and its approach to risk. All employees should be capable of performing their roles, and must be aware that they will be held accountable for their actions in relation to the organisation's risk-taking behaviour.

Effective communication and challenge

A sound risk culture encourages a place where there is open communication and is conducive to effective challenge such that the decision-making processes encourage a range of views, and promote an environment of open and constructive engagement.

Incentives

Performance and talent management reassure and strengthen maintenance of the organisation's desired risk management behaviour: 'Financial and non-financial incentives support the core values and risk culture at all levels of the organisation' (FSB, 2014; Walter, 2014).

Table 2. Components of a good risk culture: similarities and differences between the Institute of Risk Management (2012), the Financial Stability Board (2014) and Walter (2014)

Institute of Risk Management	Financial Stability Board	Walter
Tone from the top	Tone from the top	Tone from the top
Accountability	Accountability	Accountability
Reward	Incentives	Incentives
Informed risk decisions	Effective communication and challenge	Effective challenge
Risk leadership		
Dealing with bad news		
Risk resources		
Adequate risk skills		

For risk management to be embedded in an organisation, it is important to ensure that there are adequate people responsible for risk management and that they all understand the subject (Sheedy et al., 2015).

Assessing the risk culture

Although there is no single right way to quantify risk culture, various methods can be used to indicate and then track the risk culture in an organisation. The Australian Prudential Regulation Authority (APRA) clearly articulates how an organisation can have its risk culture assessed. It has circulated information on what it views as potential indicators of a poor culture, and has stated that culture is assessed as part of its normal ongoing supervisory activities (APRA, 2016). The APRA (2016) also states that in some organisations internal auditors, organisational psychologists and behavioural scientists form part of a team responsible for assessing risk culture. For a small organisation, using internal auditors as assessors of risk culture can add value and identify risk culture areas for improvement.

The Dutch Netherlands Bank, on the other hand, has established a dedicated team comprising experts from a range of backgrounds, including organisational and social psychology, to review the institution's culture. The bank's approach emphasises its assessment of culture on behaviours observed in particular areas and these include decision making, leadership and communication (DNB, 2015).

Board's role with regard to the risk culture

According to the King 3 Report on Corporate Governance, 'the board of directors of an organisation are responsible for setting the risk tone of an organisation' (IoD, 2009). A broad based literature review of risk culture revealed that embedding risk culture is the responsibility of the board and management and that it is important for the effective management of a business. The value of adopting a risk culture demonstrates that it becomes an important aspect of an organisation's risk management (Culp, 2001). A good risk culture has a positive effect on the way in which strategic decisions are taken by an organisation. Risk culture is driven from the top and embedded in the day-to-day activities of an entity. It is critical to engage with employees when embedding the risk culture such that they do not feel excluded in the process.

In summary, to determine the value of risk management, it is important to understand the degree of integration of risk management principles into organisational decision-making processes and projects, as an essential enabler for achieving the organisation's objectives. Within businesses, those who wield power or have influence will determine their culture.

4 Method

The study reported here consisted of a questionnaire-based survey and a feedback session to report the risk culture in the company to a select few senior and middle managers. Given the relatively small size of the organisation, the survey targeted all 91 internal employees, comprising six senior managers, 13 middle managers and 72 non-management members of staff. As part of the sample population, outsourced service providers were also included, namely, 24 trustees, six asset managers and 10 other service providers, all of whom have a close relationship with the company (Figure 1).

An online questionnaire, the UARM RCQ-2017 with a five-point Likert scale that included an additional 'I do not know' option, was originally developed by Hermien Zaaiman of UARM at NWU. It was modified to suit the organisation under review. The questionnaire was thereafter loaded as a survey instrument on research.net and could only be accessed by the selected participants. Research.net was the data collection tool used in this study. The research.net link was sent to all 131 potential participants by the researcher via e-mail, and was administered by NWU using an online tool that permitted the capturing of data anonymously. The survey was open for a period of two months; weekly e-mail follow-ups were sent to encourage potential participants to complete the survey, which ultimately attracted a total of 90 returns, corresponding to a 69% response rate.

The UARM RCQ-2017 questionnaire consisted of two parts. The first part focused on biographical details, which included age, gender, role type, time employed in the organisation, educational qualifications, and role in the company. Table 3 describes the study sample.

Table 3. Descriptive analysis of the participants

		Frequency	Percentage
Age (years)	18–29	11	12
	30–39	34	38
	40–49	20	22
	40–5	23	26
	> 60	2	2
Gender	Male	40	44
	Female	50	56
Role type	Organisational management	44	49
	Operations	46	51
Educational qualifications	No formal education	3	3
	Primary school	20	22
	High school	22	24
	College	21	23
	University bachelor's degree	20	22
	University postgraduate degree	4	4
		4	4
Level of role in organisation	Trustee	24	27
	Senior management	5	6
	Middle management	14	16
	Non-management	29	32
	Asset management	5	5
	Other suppliers	13	13

The second part of the questionnaire consisted of 36 risk culture-specific items that used a five-point Likert scale – with an 'I don't know' option – to test how much respondents agreed or disagreed with the questions and statements. Two types of Likert scales were used, depending on the item:

- Never, Infrequently, Sometimes, Usually, Always; and
- Not at all, Not well, Moderately, Well, and Perfectly.

The questionnaires and statements sought responses to various statements and questions, for example:

- There are clear risk owners for every risk in the organisation;
- The organisation's senior managers take accountability for risk events;
- I understand what the term 'risk' means;
- Is risk management integrated into the organisation's decision-making processes?;

- The organisation actively learns from risk events to improve the management of related risks; and
- Which risk type did you have in mind when completing the survey?

The questionnaire also presented participants with an opportunity to recommend areas of improvement in the company's risk culture. These areas were limited to the following: accountability; communication; incentives; management processes, system and data; tone from the top; training; and participants had an option to specify "other" areas.

The analysis of the item data was conducted for the total group as well as for the different role types, to allow for comparison between operations and organisational management. Cronbach's alpha was used to assess the reliability (internal consistency) of the questionnaire. The analysis was conducted using the SAS® statistical package. To test for differences between the different role types, the non-parametric Wilcoxon rank-sum test was used, since the assumption of normality did not hold. The distributions of the item scores were skewed, and the analysis was performed at the 5% level of significance.

Upon receipt of the analysed data, feedback sessions were conducted with two senior and four middle managers to probe and obtain more information. The sessions took the form of semi-structured face-to-face interviews, each of which lasted 30 minutes. The researcher captured the interviews, using a recording device and took notes manually at the time.

Ethical considerations

Permission to conduct the study was granted by the NWU's ethics committee (reference ECONIT-2017-028) and the company's chief financial officer. The researcher undertook not to reveal the participants' identities, thereby ensuring their confidentiality and anonymity.

5 Results and Discussion

The objective of this study was to assess risk culture at a provident fund institution. For this purpose, 131 questionnaires were distributed to both employees and other stakeholders, from whom 90 questionnaires were completed and returned. The demographics of the respondents are presented in Table 3 and the results of the study are discussed below.

Risk culture factors

The UARM RCQ-2017 questionnaire assesses risk culture according to the following three factors:

- Factor 1 – perception of risk integration in the organisation;
- Factor 2 – perceived comfort with own risk management role; and
- Factor 3 – perceived fairness of risk-taking incentives.

These three factors provide the basis for the further analyses of the data and presentation of results and will be presented in two categories namely; item level and factor level.

Risk culture maturity model and factors derived

The risk maturity model that was used to assess the level of scores achieved in terms of the three factors described above, are presented in Table 4.

Table 4. UARM risk culture maturity model

		Scale					
Factor		$0.0 \leq FS^* < 0.5$	$0.5 \leq FS < 1.5$	$1.5 \leq FS < 2.5$	$2.5 \leq FS < 3.5$	$3.5 \leq FS < 4.5$	$4.5 \leq FS \leq 5.0$
Factor 1	Unaware level		Very low level of perceived integration of risk in organisation	Low level of perceived integration of risk in organisation	Medium level of perceived integration of risk in organisation	High level of perceived integration of risk in organisation	Very high level of perceived integration of risk in organisation
Factor 2	Unaware level		Very low level of comfort	Low level of comfort	Medium level of comfort	High level of comfort	Very high level of comfort
Factor 3	Unaware level		Very low level of fairness	Low level of fairness	Medium level of fairness	High level of fairness	Very high level of fairness

* FS = Factor scale

Compiled by H. Zaaiman, UARM, NWU, 2017

Results of factor scores as per table 4 are as follows:

The overall score for factor 1 was 2.3, which indicates a low level of perceived risk integration in the organisation. When participants were grouped by role type, operations recorded a score of 2.2 while organisational management recorded a score of 2.3.

The overall score for factor was 3.5, indicating a medium level of comfort with own risk management. A score of 3,9 indicates a high level of comfort with own risk management role as rated by organisational management was 3.9, whereas operations recorded a score of 3.2, indicating a corresponding medium level of comfort.

A score of 1.2 for factor 3 indicates a very low level of fairness of risk-taking initiatives as rated by organisational management whereas operations rated a score of 2.1, indicating a low level of fairness in the organisation.

Item level results

Factor 1 – Perception of risk on an item level

Table 5 shows the results of the Wilcoxon rank-sum tests for the items that show statistically significant differences at the 95% confidence level. Twenty items contributed to factor 1, of which six revealed statistically significant differences between operations and organisational management.

Table 5. Statistically significant differences between role types for Factor 1 – item level

Wilcoxon rank-sum test		
Description	Chi-squared test statistic	p-value
<i>Factor 1: Perception of risk integration in organisation</i>		
There are clear risk owners for every risk in the organisation.	20.31	<.0001
The risk management functions facilitate the management of the organisation's risks.	9.38	0.000
The work of the formal risk management functions is appreciated by the other functions in the organisation.	4.03	0.040
The organisation's risk management framework allows us to actually manage risks, rather than only to report on risks.	4.69	0.030
The organisation provides adequate resources (of people, processes, systems, and budget) for me to be able to manage the risks connected to my role.	12.62	0.000
My concerns about risks will be taken seriously by senior management.	12.28	0.000

Table 6. Participants' response to item 'Does the organisation have clear risk owners?'

There are clear risk owners for every risk in the organisation		
	Operations (%)	Organisational management (%)
I do not know	24	7
Never	9	2
Infrequently	7	0
Sometimes	24	11
Usually	20	18
Always	17	61
Total	100	100

Table 6 indicates that 61% of participants in organisational management and 17% of those in operations were confident that there were always clear risk owners in the organisation. According to Table 6, organisational management employees were confident that risk owners have been clearly defined whereas operation's staff seemed to disagree.

Factor 2 – Perceived comfort with own risk management role on an item level

Of the 12 items recorded under factor 2, 11 items revealed significant differences between operations and organisational management (see Table 7).

Table 7 Statistically significant differences between role types for factor 2 – item level

Wilcoxon rank-sum test		
Description	Chi-squared test statistic	p-value
<i>Factor 2: Perceived comfort with own risk management role</i>		
I understand what the term 'risk' means.	10.68	0.000
I understand the link between the organisation's risks and objectives.	23.48	<.0001
I understand what the risk managers (practitioners) tell me.	8.92	0.000
I understand how to manage risk as part of my work role.	8.11	0.000
I understand the consequences of not managing the risks connected to my role.	13.51	0.000
I understand what kind of information my colleagues need to be able to make risk-related decisions.	6.17	0.010
I understand the contribution that risk management as a practice makes in reaching the organisation's objectives.	5.74	0.020
I am able to manage the uncertainties connected to my role.	12.61	0.000
I am responsible for managing the risks connected to my role.	21.58	<.0001
I am accountable for events linked to risks connected to my role.	10.10	0.000
I know which risks I am accountable for.	26.09	<.0001

The results of the analysis showed that the participants from organisational management demonstrated higher levels of comfort with their own risk management role than respondents in operations.

Factor 3 – Perceived fairness of risk-taking incentives on an item level

Table 8. Statistically significant differences between role types for factor 3 – item level

Wilcoxon rank-sum test		
Description	Chi-squared test statistic	p-value
<i>Factor 3: Perceived fairness of risk-taking incentives</i>		
The organisation punishes staff members who take irresponsible risks.	18.74	<.0001
Managers treat staff fairly when a risk materialises (i.e. when a risk event occurs).	14.93	0.000

Four items constituted factor 3, with two items showing statistically significant differences between operations and organisational management.

Table 9. Participants' response to 'Is staff punished when taking irresponsible risks?'

The organisation punishes staff members who take irresponsible risks		
	Operations (%)	Organisational management (%)
I do not know	9	20
Never	0	34
Infrequently	17	16
Sometimes	17	7
Usually	22	14
Always	35	9
Total	100	100

Table 9 indicates that 34% of participants in organisational management felt that the organisation never punished staff who take irresponsible risks whereas 35% of employees in operations considered that staff who take irresponsible risks are always punished.

Factor level results

Factor 1 – Perception of risk at factor level

Table 10. Statistically significant differences between role types for factor 1 – factor level

Wilcoxon rank-sum test					
Management level	n	Wilcoxon mean score	Chi-squared test statistic	p-value	Significant difference at $\alpha = 0.05$
<i>Factor 1: Perception of risk integration in organisation</i>					
Operations	46	43.38	0.62	0.43	No
Organisational management	44	47.72			

The Wilcoxon rank-sum test was also used to analyse the results of factor 1, but no significant differences were observed between role types.

Factor 2 – Perceived comfort with own risk management role at factor level

Table 11. Statistically significant differences between role types for factor 2 – factor level

Wilcoxon rank-sum test					
Management level	n	Wilcoxon mean score	Chi-squared test statistic	p-value	Significant difference at $\alpha = 0.05$
<i>Factor 2: Perceived comfort with own risk management role</i>					

Operations	46	35.25	14.50	0.000	Yes
Organisational management	44	56.22			

Significant differences were observed between operations and organisational management. Operations recorded a mean Wilcoxon score of 35.25 whereas staff in organisational management recorded a corresponding score of 56.22, indicating a high level of comfort with their own risk management role.

Factor 3 – Perceived fairness of risk-taking incentives at factor level

Table 12. Statistically significant differences between role types for factor 3 – factor level

Wilcoxon rank-sum test					
Role type	n	Wilcoxon mean score	Chi-squared test statistic	p-value	Significant difference at $\alpha = 0.05$
<i>Factor 3: Perceived fairness of risk-taking incentives</i>					
Operations	46	56.15	15.76	<.0001	Yes
Organisational management	44	34.36			

Organisational management recorded a mean Wilcoxon score of 34.36 whereas operations correspondingly scored 56.15, indicating that operations respondents were comfortable that there is fairness in undertaking risk initiatives regardless of the outcome.

Discussion on the selected option 'I do not know'

Factor 1

Tables 13–16 describe items that were rated high on the 'I do not know' option.

Table 13. Participants' response to 'Does the risk management framework allow participants to manage risks?'

The organisation's risk management framework allows us actually to manage risks, rather than only to report on risks		
	Operations (%)	Organisational management (%)
I do not know	33	52
Not at all	9	7
Not well	22	23
Moderately well	15	11
Well	17	2
Perfectly	4	5
Total	100	100

Table 13 indicates that 52% of participants in organisational management did not know if the risk management framework allowed them to actually manage risks, rather than only to report on risks.

Table 14. Participants' response to 'Does the organisation provide adequate resources to be able to manage risks?'

The organisation provides adequate resources (of people, processes, systems, and budget) for me to be able to manage the risks connected to my role		
	Operations (%)	Organisational management (%)
I do not know	17	52
Never	30	23
Infrequently	15	11
Sometimes	20	9
Usually	7	2
Always	11	2
Total	100	100

Table 14 indicates that 52% of participants in organisational management did not know if enough resources were provided to manage risks.

Table 15. Participants' response to 'Does your direct manager practice what he/she preaches on risk issues?'

My direct manager practices what s/he preaches on risk issues		
	Operations (%)	Organisational management (%)
I do not know	17	43
Never	22	5
Infrequently	17	11
Sometimes	20	11
Usually	9	20
Always	15	9
Total	100	100

Table 15 indicates that 43% of participants in organisational management did not know if their direct managers practised what they preach about risk management.

Table 16. Participants' response to 'Do participants agree with the organisation's approach to risk management?'

I agree with the organisation's approach to risk management		
	Operations (%)	Organisational management (%)
I do not know	24	43
Never	4	2
Infrequently	24	11
Sometimes	20	25
Usually	15	14
Always	13	5
Total	100	100

Table 16 indicates that 43% of participants in organisational management did not know if they agreed with the organisation's approach to risk management. It therefore appears that the respondents do not understand risk management.

Factor 3

Out of four questions and statements which required responses, two responses had the highest score for the 'I don't know' category. Included in the 'I do not know' category are the following questions and statements: the organisation rewards staff members who take responsible risks; and managers treat staff fairly when a risk materialises (i.e. when a risk event occurs).

Table 17. Participants' response to 'Do managers treat staff fairly when a risk materialises (i.e. when a risk event occurs)?'

Managers treat staff fairly when a risk materialises (i.e. when a risk event occurs)		
	Operations (%)	Organisational management (%)
I do not know	24	66
Never	28	14
Infrequently	15	9
Sometimes	13	7
Usually	7	2
Always	13	2
Total	100	100

Table 17 indicates that 66% of participants in organisational management did not know if managers treated staff fairly when a risk materialises.

Discussion on risk type

A last question that was asked of the participants was 'Which risk type did you have in mind when completing the survey? (Select one of the options): compliance risk, finance risk, fraud risk, operational risk, people risk, technology risk, a combination of all risk types, and other (please specify)'.



Figure 4. Participants' response to 'Which risk type did you have in mind when completing the survey?'

When completing the questionnaire, 68% of participants from organisational management had a combination of all risks in mind, whereas 63% of operations staff had fraud risk in mind (Figure 4).

Areas of improvement

Another matter raised with the participants and inviting a response was: 'To improve risk management in the organisation, I believe that we must start by improving the risk..... (Select one of the options): accountability; communications; incentives; management processes, systems and data; tone from the top; training and other (please specify)'.

Figure 5 indicates what could be done to improve the risk culture at the organisation (as per the analysis performed). In Figure 5, 40% of operations participants considered that communications needed to be improved, whereas 14% of respondents from organisational management agreed; and 35% of participants in organisational management felt accountability was needed whereas 13% of those from operations did so (see Figure 5).

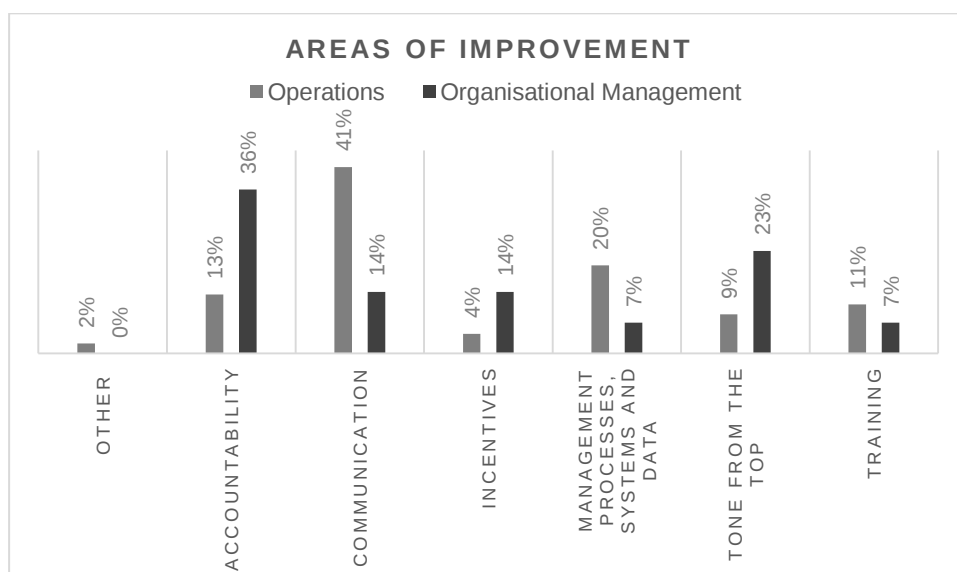


Figure 5. Participants' response to 'To improve risk management in the organisation, I believe that we must start by improving the risk...'

Results from the feedback sessions

Two senior managers and four middle managers agreed with the areas identified for potential improvement. They indicated that communication needed to be improved, that it should happen consistently and that there must be clarity on risk management accountability.

6 Conclusion

The aim of the study reported here was to assess the level of maturity of risk culture at a small provident fund institution. The results indicated that the maturity of risk integration and the fairness of incentives were perceived to be low to medium, but comfort with own role appeared to be medium to high. To achieve the aim of this study, the following research questions were asked:

- Is risk management integrated as a business enabler?
- Does the organisation understand the term 'risk'?
- Is there a common meaning of the term 'risk'?
- Are senior managers, middle managers, non-managers and trustees responsible and accountable for risk management?

From the results of the survey as demonstrated by the three factors, it appears that the risk culture is not yet mature.

Factor 1 – Perception of risk integration in the organisation

From the results of the research it appears as if there is low level of perceived integration of risk in the organisation. Participants working in both operations and organisational management rated this factor with low levels of 2.2 and 2.3, respectively.

Factor 2 – Perceived comfort with own risk management role

The research results indicated that the overall level of comfort with own risk management is at 3.5, which implies a high level of comfort. Participants in the operations area gave this factor a score of 3.2, indicating that they are at a medium level whereas those in organisational management gave a score of 3.9, which indicates a correspondingly high level of comfort with their role in the risk management process.

Factor 3 – Perceived fairness of risk-taking incentives

There was a very low level of perceived fairness of risk-taking initiatives in the organisation. Participants working in operations scored this factor at 2.1, which is at a low value, whereas those in organisational management gave this factor a very low score of 1.2.

It would appear that participants in organisational management were confident that there are risk owners for all risks identified, although the survey results indicated that employees are not held accountable for risk management. Participants were not confident that there was alignment between what management says and does about risk management.

Most participants working in the operations area understood risk to be fraud risk whereas the majority of those working in organisational management understood it as a combination of all risks. It is therefore surprising, given that the survey results indicate that participants in the operations area seemed comfortable with understanding their risk management roles, that their definition of risk was fraud. This can lead one to conclude that the operational staff are confident that they have adequate mitigating controls for fraud risk. Non-alignment of the definition of risk held by staff in the two work areas indicates that there is no uniformity in how the term 'risk' is understood in the organisation.

It would appear that all participants were not confident that risks are clearly linked to objectives and this was also demonstrated by the fact that most participants did not know whether risk takers were punished or rewarded.

Furthermore, participants were also given an opportunity to recommend areas of improvement: respondents in the operations area recommended communication whereas those with organisational management responsibility recommended accountability. From the feedback sessions held with senior and middle managers, it was clear that communication needs to be improved and that there must be clarity on risk management accountability.

These results demonstrate that there appears to be a difference in how risk management is viewed by participants in the operations and organisational management areas. Lastly, it would appear that more than half the staff in organisational management did not know the value of risk management, which raises a concern about whether risk are matched to strategic objectives.

Limitations of the study

The size of the organisation was regarded as a limitation of the study because the value of the findings may be limited to this organisation only. Nevertheless, unusually, we involved all members of the staff, and 40 external service providers, thereby providing an overall picture of the perception of risk culture in this organisation.

Recommended area of study

It may be worthwhile to assess the perception of risk culture across senior, middle, non-management and trustees in larger pension fund organisation.

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REFLECTION

I look at the journey travelled, and I smile. I am almost at the end of the journey. It has been an exciting journey, full of trials that have tested me beyond my capabilities. I am excited and yet fearful of the “normal”. The past year and a half my life has been embroiled in books, indeed multitudes of books. In the past months reading books became second nature. I found myself at all times with an article or book in hand.

The beginning of the journey

My journey was set and there would have to be no distractions, or so I thought. Three months into the master’s programme I received news that was to change my direction and I had to make a tough choice, whether to continue with my studies or suspend them indefinitely. Through the support received at home and my colleagues from NWU, I persevered. What a good decision it was! Though at times I kept asking myself if the decision taken was a clever one or not, I am glad I decided to take up arms and soldier on.

The research study

It was easy to decide on the research topic because the organisation to research had not previously performed an assessment of its risk culture. At the beginning of this study the company’s risk management department had been in existence for less than two years. Therefore, I decided on the following topic – the risk culture assessment at a small provident fund organisation. The research questions that followed to support the aim of the study were as follows: is risk management integrated as a business enabler?; does the organisation understand the term ‘risk’?; is there a common meaning of the term ‘risk’?; are employees, middle managers and senior managers responsible and accountable for risk management?; what solutions can be recommended to elevate the organisation’s risk maturity level?

A review of the literature on risk culture was undertaken using the UARM Risk Culture Questionnaire as a research instrument. Feedback sessions were offered to two senior and four middle managers to explore potential areas of improvements.

What went well?

The organisation under review bought in to the idea and gave permission for the study. This made the research process easy when it came to following-up with employees who had not initially completed the survey. The research work done in the past few months came in handy as it had prepared me for this massive journey. The support and tips received from the supervisors and the editorial and article writing team was immense and valuable. I will forever take them with me. The Kerlick workshops for language editing were of great assistance.

