EMPLOYEES’ PERSPECTIVE OF CORPORATE ENTREPRENEURSHIP AT A SELECTED INSURANCE COMPANY IN JOHANNESBURG, SOUTH AFRICA

FI Mugunzva
University of South Africa
fmugunzva@gmail.com
ORCID ID: 0000-0002-3336-1692

EM Rankhumise
Tshwane University of Technology
rankhumiseem@tut.ac.za
ORCID ID: 0000-0002-2987-8277

ABSTRACT

Research has proven that businesses should innovate and change how they operate to meet the rapidly changing business environment. As a result of this phenomenon, businesses need to introduce and encourage corporate entrepreneurship (CE). This could be done by encouraging and recognising opportunities, innovation, entrepreneurial orientation and CE. In this regard, companies need to invest in employees’ ideas of CE and positive entrepreneurial culture to stimulate diversification of their products and services. To be more competitive, companies should enhance their innovative and creative initiatives by making use of their employees’ expertise. In other words, employees should be encouraged and allowed to think deeply about innovation and creativity beyond their normal job expectations. The design adopted for the study was exploratory and qualitative. The study followed a cross-sectional approach to explore and describe the role and contribution of operational level employees towards CE at a selected insurance company in Johannesburg, South Africa. Data was collected through semi-structured interviews of 13 operational level employees and analysed through thematic analysis. The findings of this study indicate that operational level employees acknowledge that CE positively influences their entrepreneurial activity within the organisation. It can be concluded that though CE is practiced, it is still low at the operational level. To improve CE, management support, organisational culture and work discretion need improvement. An entrepreneurial culture needs to be inculcated among the employees of the company to allow innovation and creativity.
KEYWORDS: Corporate entrepreneurship; operational level employees; innovation; entrepreneurial activity; entrepreneurial climate; entrepreneurship

1. INTRODUCTION

There is growing interest by researchers in corporate entrepreneurship (CE) research, which has proven that businesses should innovate and change how they operate to adapt to the rapidly changing business environment. Worldwide, scholars have recognised the importance of entrepreneurial initiatives and activities of individual employees working within organisations. As a result, organisations remain motivated to successfully adapt to and act on environmental opportunities in becoming increasingly entrepreneurial (Kuratko & Morris, 2018). Kuratko and Morris (2018) further explain that all these activities are referred to as corporate entrepreneurship, and organisations need to take note of the associated advantages. CE is defined as the development of new business ideas and opportunities within large and established corporations (Birkenshaw, 2003). Therefore, organisations are required to adapt to external and internal developments, more especially creative and innovative endeavours (Kuratko & Morris, 2018). Vargas-Halabí, Mora-Esquivel and Siles (2017) posit that to enhance competitive position, organisations are required to adopt a dynamic approach to structuring work internally, through intrapreneurship. It is therefore important for these businesses to introduce and encourage CE to quickly innovate, transform business activities to meet the This could be done by encouraging and recognising opportunities, innovation, entrepreneurial orientation and CE. In this regard, companies need to allow employees to come up with new ideas and invest in employees’ ideas as well as creating an entrepreneurial culture to stimulate diversification of their products and services. To be more competitive, companies should focus on the innovative and creativity of their employees (Lee & Pati, 2017). In other words, employees should be encouraged and allowed to think deeply about innovation and creativity beyond their job expectations. Kuratko, Goldsby and Hornsby, (2012) explain that firms that demonstrate CE are regarded as “dynamic, flexible entities prepared to take advantage of new business opportunities when they arise” and by doing so, a business would be a fit for the new business models practiced worldwide.

For innovative ideas to be seen as feasible, it should possess attributes that demonstrate the originality of the invention, attract the market and have a competitive advantage (Bhardwaj & Sushil, 2011). The considerable potential for CE to renew companies through innovation-based initiatives has attracted huge
interest from researchers (Corbett, Covin, O’Connor & Tucci, 2013). Zook (2016) states that new ventures started within the structures of existing organisations that have a 1 in 8 chance of developing into a “viable” large-scale business venture compared to the 1 in 500 chance faced by start-ups. These odds make CE both an attractive career opportunity for the entrepreneurial personality and profitable action for companies. Therefore, this study aimed to present employees’ views on the implementation of CE to achieve entrepreneurial activities.

2. LITERATURE

Current studies on CE are fragmented, and cumulative literature with a focus on operational level employees is lacking. Furthermore, there are academic differences in key issues around the current understanding of CE. This lack of clarity has implications not only for the academic world but also for practical application for employees and entrepreneurial companies. To date, little systematic attention has been given to empirically documenting and understanding the contribution that operational level employees make in the context of CE. In the view of Herrington and Kew (2017), it is straightforward that certain aspects of CE within organisations need to be scrutinised. The 2017 South African Global Entrepreneurial Monitor (GEM) reports that entrepreneurial employee activity (EEA) rates in South Africa are among the lowest in efficiency-driven economies that took part in the 2017 survey. EEA refers to employees who, in the past three years, were actively involved in at least one of the phases of idea development for new activity and/or preparation and implementation of a new activity (Herrington & Kew, 2017). This is a substantive concern because CE provides a level of competitiveness within the organisation.

It is not just in entrepreneurship literature where this emphasis on the importance of CE is evident. Literature in the field of strategic management, as well as economics, also considers CE, as an important organisational capability (Crawford & Kreiser, 2015). Innovation is seen as the most effective avenue for organisations to speed up their change globally as agreed by most executives, (Kuratko, Hornsby & Hayton, 2015). An entrepreneurial spirit needs to be embedded in the organisation’s vision, goals, policies, structure, processes and values for CE to be viable. It is vital to understand the entrepreneurial intensity of an organisation and unpack why the organisation has developed its current level of entrepreneurial intensity. The assessment of the internal working environment and the rate and prevalence at which entrepreneurship occurs within an organisation is termed entrepreneurship intensity (Ireland, Kuratko & Morris, 2006).
This paper is structured as follows: The fundamental factors giving rise to CE are discussed and an appraisal is made of the role of management support in the organisation in which this study was conducted in establishing and nurturing CE. This is followed by an explanation of the organisational structure, focusing on hierarchical levels, flexibility or rigidity of the structure and so on. Next, motivational factors are covered, which include rewards/reinforcements, autonomy/work discretion and resource availability. Finally, human factors are assessed, that is, human capital/workforce and organisational culture.

2.1 Organisational antecedents of CE
The literature singles out certain organisational antecedents as being critical for achieving entrepreneurship within a company (Hornsby, Kuratko, Holt & Wales, 2013). According to Kuratko, Hornsby and Covin (2014) and Hornsby et al. (2013), these antecedents include the following:

2.2 Management support
CE’s overall success in the organisation is significantly depended on the efforts of the management. Although CE overall success, is not solely, dependent on management but involves everyone in the organisation, it is however critical for management to foster it within the organisation. There are mainly three different levels of management within an organisation’s hierarchy, the top or senior, middle, and lower-level management. This study focused mainly on the senior and middle management, as they are more influential and dominant in steering the direction of the organisation. Senior management guides macro-level CE initiatives, with an emphasis on strategic imperatives. Middle-level managers need to endorse the initiatives and ensure that enough resources are available. Furthermore, through the “shepherding function, middle-level managers champion, protect, nurture and guide the entrepreneurial initiative” (Kuratko & Audretsch, 2013). These managers play a critical role as they serve as a hub in driving entrepreneurial initiatives of the organisation. Middle managers serve a pivotal function in carving CE efforts hence being an integral part of the organisation (Nonaka & Takeuchi 1995; Zahra, Nielsen & Bogner 1999). Management must portray a positive behaviour towards entrepreneurial initiatives to inculcate a culture of innovation among employees at a lower level. Failure to do so would possibly result in less entrepreneurial activity (Kuratko & Audretsch, 2013). Management support can be described as the provision of an enabling work environment for employees to function effectively and to innovate (Onuma, 2015).
Management plays a key role in fostering a culture of entrepreneurship within the organisation. Top-level management to the first level management has different roles in facilitating entrepreneurial activities to be implemented (Bloodgood, Hornsby, Burkemper & Sarooghi, 2015). Management as a support function creates a suitable environment for employees to adopt an entrepreneurial mindset and conduct. Although extensive research has been carried out on the positive influence of management function on CE, limited studies exist which focus on the counter effect of management function on CE. A strong correlation exists between higher rates of commitment and higher levels of innovation (Brian & Brim, 2019). Organisational inertia might also derive from senior managers’ preconceptions about the appropriate business model or paradigm. When a given paradigm has worked well in the past, managers might have trouble accepting that it is no longer appropriate, therefore having difficulties in adopting a new paradigm.

2.3 Organisational structure

An organisational structure needs to be established in a way that facilitates entrepreneurial spirit among employees and exploits new opportunities to the maximum. An organisational structure is crucial as it formally classifies the reporting lines, divisions and grouping of roles and tasks (Robbins, Judge and Campbell, 2010). Delegation of authority to employees without adequate responsibility often constitute constraints to CE. This is usually experienced in hierarchical structures of conventional structures, (Morris, Kuratko and Covin, 2008). In a conventional business, Lengthy approval processes have the potential to stifle innovations, especially at the operational level (Lotz, 2009). Organisations must review policies and processes to encourage and facilitate entrepreneurial initiatives, (Clark,2010). CE is interpreted to be strategically oriented from the top down in the organisation (Rigtering & Weitzel, 2013). CE is faced with another challenge of bureaucratic organisational structures; corporate entrepreneurs opt for flatter hierarchies, broader workforce dimensions, a broader span of control and decentralised organisational structures. Lack of clarified tasks and objectives leads to role ambiguity which shifts the focus of employees from concentrating on creativity and innovation to seeking guidance and support, (Demirci,2013). Burns (2013) confirms that the fundamental rationale of a conventional business structure is oriented towards a hierarchical process focused at work activities. These studies would have been more interesting if they had explored the relationship between job rotation and creativity within an organisation structure.
Organisation size affects the relationship between organisational performance and entrepreneurial attitude,(Sebora and Theerapatvong,2010). Large organisations tend to be bureaucratic in governing their activities therefore inhibiting employees' entrepreneurial behaviour, leading to less innovation (Morris et al., 2008). A grey area that is overlooked by studies is the issue of job rotation within the structures of the organisation which can also facilitate entrepreneurial behaviour. Birkinshaw and Duke (2013) acknowledge that organisations are to a certain extent engineered system characterised by “boxes and arrows”, accountabilities and key performance indicators.

2.4 Autonomy/work discretion
Employees who work discreetly should work with the ability to experiment, generating innovations and opportunities (Lekmat & Chelliah (2014). This level of flexibility should not be a privilege but a requirement for driving innovation from the initial concept to implementation. Organisational environment should provide an atmosphere of freedom and security to employees to experiment with new concepts without fear of being reprimanded by senior management if their creative ideas do not yield expected results. Therefore, collaboration needs to be fostered between management, employees and contractors so that each employee can believe that creativity and entrepreneurship are the duty and responsibility of each employee (Kuratko et al., 2014). The ability of employees to exercise independent initiatives and judgement over their tasks or jobs with no supervision from management relates to work discretion. For work discretion to be effective, management must tolerate failure and delegate authority and responsibility to the employees, (Ireland et al. 2006).

According to Kuratko et al. (2014), employees with discretion on how to execute their tasks often consider CE opportunities as they are encouraged to experiment. However, work discretion is usually constrained by the budget limits that the organisation puts in place. By doing so, the organisation seeks to reduce the errors or any risk-taking activity that might constrain their budget in the event of the innovative idea of not being fruitful. Kuratko et al. (2014) recommend encouraging individuals to consider and develop ideas and opportunities at their discretion, and to participate in risk-taking and innovation with their supervisors' guidance and mentorship. Companies should understand and accept that risk tolerance means that entrepreneurial ventures may fail and that these entrepreneurial failures become an opportunity to learn and adapt in terms of
future entrepreneurial endeavours. Cho and Lee (2018) advocate the right of decision-making for workers and that management needs to be tolerant of disappointment. In organisations, the notion of embracing tolerance for failure is not a norm.

2.5 Resource/time availability
According to Hisrich and Kearney (2012), resource availability is described as the time allocated to plan an appropriate workload to ensure that employees have the time to innovate and structure their work. In support of this notion, Gupta and Srivastava (2013) state that the time employees are given to work on their ideas is of the utmost importance for CE and beneficial to the organisation. For an organisation to promote CE at operational level, resources must be at the disposal of the employees. Hisrich, Peters and Shepherd (2008) agree that the application of the CE should be focused on the availability of resources, including time, to facilitate the conduct of experiments or research into the development of innovative goods and services. Kuratko et al. (2014) are of the view that employees should be afforded the time for entrepreneurial activity as part of their work schedule to generate ideas and take advantage of opportunities. Resources might be available within the organisation, but if they are not properly allocated among the operational level employees, CE might also be constrained. Time and tangible resources within an organisation are crucial as they facilitate and foster CE, (De Jong and Wennekers, 2008). Employees tend to be flexible, creative and produce innovative ideas when provided with enough resources at the right time, (Scheepers, Hough & Bloom, 2007).

2.6 Rewards/reinforcement
The degree to which compensation and incentive programs appreciate the contributions, dedication, creative entrepreneurial behaviour and risk-taking motivate workers to feel valued. An effective reward system is of utmost importance to motivate employees to engage in innovative behaviour that supports the realisation of CE initiatives. Rewards as a motivational factor provide a strategic advantage for companies by cultivating climates of creativity and innovation, (Giannikis & Nikandrou 2013). Organisations need to reward exceptional performance to employees who are creative and act as risk-takers, (Gogia & Soni 2017). This is in line with Lekmat and Chelliah (2014), who emphasises that employees need to be driven by a form of compensation and recognition. The corroborating evidence from literature and the reports from the case study make incentives and reinforcements a necessity not just for management but also for practitioners of human resources.
2.7 Human capital/workforce

Undoubtedly, human capital is strongly linked with the innovation process. In recent literature, definitions of CE are characterised by employees initiating, taking risks, being proactive and coming up with novel ideas (Bolton & Lane, 2012; De Jong, Parker, Wennekers & Wu, 2015). The competencies of individual employees, specific to the pursuit of CE, are fundamental to companies’ ability to nurture and sustain innovation and new venture creation. CE is not an isolated factor that contributes to business innovation, but it is the result of the collective efforts of members of an organisation (Smallbone, Welter & Ateljevic, 2014). Entrepreneurial behaviour by employees must be considered important for the implementation of any CE strategy (Peltola, 2012). Organisations’ entrepreneurial outcomes are influenced by the employees’ positive or negative interpretation of the organisation’s entrepreneurial strategy and the respective opportunities presented (Davidsson, 2015).

Operational level employees can be encouraged to be entrepreneurial through training and reward programmes that emphasise enhancing their knowledge, skills and abilities in support of CE (Mehta & Gupta, 2014). Moreover, entrepreneurial behaviour must be embedded to foster CE among operational level employees. Individual competencies involve the knowledge required to achieve a given outcome, the skills to implement that knowledge and the personality characteristics required to motivate the implementation of the knowledge and skills to achieve the desired outcome (Han & Park, 2017). When it comes to understanding the process of opportunity recognition, there remains a gap in the academic understanding of how and why business ideas originate with individuals and not with others (Douglas, 2013; Mitchell & Shepherd, 2010). Initiatives by companies, in support of entrepreneurial activity by employees, may therefore not show the desired results. Most studies found that organisations that empower their workforce are more likely to get positive results, which often stimulate creativity and involvement, which in turn has an influence on job productivity, (Elnaga & Imran, 2014). Empowerment compels employees to be motivated and enthusiastic in utilising their distinctive capabilities and creativity towards organisational survival (Sharma & Kaur, 2011). Employee empowerment is one of the strategies that organisations use to drive innovative thought that fosters creative abilities (Lee, Magnini & Kim, 2011).
2.8 Organisational boundaries
A vision and a transparent pathway are vital for management and lower-level employees to pursue their entrepreneurial targets and achieve their financial profit margins. Organisations operate in highly competitive and complex environments and need systems, strategies, processes and tools that can be prepared and made accessible to individuals or teams to champion their innovative ideas (Fontana & Musa, 2017). Innovative outcomes should be designed and organised, motivating individuals to be proactive in observing the company's standards, values, rules and regulations (Kuratko et al., 2014). It should be made clear that innovation and entrepreneurship are not just the duty of senior management, R&D department or innovation champions and should not be inherently restricted by corporate boundaries and bureaucracy. Managers need to monitor, control and calculate antecedents or dimensions to establish approaches and organic frameworks, such as the CE strategy and strategic vision for entrepreneurship. They need to further develop staff members and reinforce, promote and encourage entrepreneurial behaviour and innovative actions (Fontana & Musa, 2017). Research emphasises the need for CE to be incorporated into the structure, processes and all individuals of an organisation to promote innovation (Ireland, Covin & Kuratko, 2009). This means that companies must leverage existing opportunities while finding new opportunities and implementing them in new ventures, products or services to accelerate growth, productivity, success and survival (Covin & Slevin, 1991; Kuratko, Ireland & Hornsby, 2001).

2.9 Organisational culture
The philosophy of entrepreneurship needs to be incorporated from the top down to improve and create an atmosphere conducive to CE. To create an organisational atmosphere that emphasises CE, top management or strategic management level needs to promote transformation policies that discourage bureaucracy (Zahra, Neubaum & Hayton, 2016). However, Rigtering and Weitzel (2013) emphasise that there should be the right level of adequate trust between employees and management to instil an entrepreneurial culture. Culture has been noted as a significant factor in promoting an organisation's entrepreneurial activities, and CE organisations are more competitive than those that do not (Morris et al., 2008). As a soft component of organisational growth, organisational culture incorporates a framework of principles and practices, as well as a range of relevant motivating factors that facilitate its successful implementation. Entrepreneurial culture must be inculcated from the operational level employees and spread to the other spheres.
of the organisation rather than only to be concentrated at higher levels. However, the existence of an organisational culture that encourages innovation provides conditions for the application of CE. A culture that is almost by definition averse to risk discourages employees from operating in an entrepreneurial fashion (Morris et al., 2008). An organisation may continue to hold a lower degree of CE because of the existence of a risk-averse culture.

The presence of an entrepreneurial culture stimulates employees to explore new ideas even if they are not successful. The impression to be instilled in employees is that mistakes can be learned from. The assumption is that you can learn from your mistakes. “The culture that allows individuals to bring new ideas and tolerate risk is a key element of sustainable business performance” (Wang, Shieh & Wang, 2008). However, this view tends to be avoided by some organisations, as it might be costly to the company in terms of budget and resources. A major part of driving an entrepreneurial culture is to boost creativity, calculated risk-taking and culture of embracing change, (Morris et al., 2008). Understanding these cultures' core principles and understanding the fundamental powerful elements within them may contribute to effective inventions.

3. RESEARCH DESIGN AND METHODOLOGY
The design adopted for the study was exploratory and contextual. With its nature, the exploratory design would enable the participants to share experiences in relation to CE within the context in which they operated. In other words, they would be able to share the experiences and perspectives regarding how they viewed CE within their context. Exploratory research usually aims to obtain a richer understanding of the participants’ experiences in pursuit of their routine and CE activities. To operationalise this, an inductive approach was applied (Silverman, 2014). This approach relies mainly on the use of qualitative data collection methods to gain a better understanding of the factors, that is, going from specific to the general. Silverman (2004) explains that when carrying out qualitative research, the actual process is in fact both iterative and inductive and that the researcher will essentially “start with a question or issue, collect data, analyse the data that they have collected, start to formulate a theory, go back and look at or even collect more data if necessary”. Taking this into account, the researchers also included a contextual approach. This is described as one approach in which the phenomenon under investigation is essentially studied following its intrinsic and immediate contextual significance (Mouton, 1996).
3.1 Population and sampling

The population of the study consisted of all the permanent employees (540) of a selected organisation. As a qualitative approach was followed, the size of the population made it impractical and uneconomical to involve all the members of the population in the research study, and therefore a sample was drawn. Purposive sampling was used to select the participants in the study. Babbie (2016) defines purposive sampling as “the selection of the sample based on knowledge of the population and the context of the study.” Similarly, Mothiba, Dolamo and Lekhuleni (2008:39) indicate that purposive sampling is used when participants included in the study know about the phenomenon under study – in this instance the role played by employees in promoting CE. This type of sampling does not take into account the representativity of the population and as such the results are not generalisable (Martinez-Mesa, González-Chica, Duquia, Bonamigo & Bastos, 2016). Of great importance with purpose, sampling is the fact that only those persons who would be beneficial in providing required information must be included in the data collection. Bless and Higson-Smith (2004) argue that a sample is chosen on the premise of what the researcher considers a typical unit.

3.2 Ethical clearance

Creswell (2015) regards ethical clearance as the approval obtained by an ethical body to proceed with the study. The required consent was obtained from the Department of Entrepreneurship and Ethics Committee and an ethical clearance certificate was obtained from the College of Economics and Management Sciences (CEMS) Research and Ethics Committee at UNISA before embarking on this research study. This was done to ensure the ethical compliance of the research activities. The study was conducted following the UNISA ethics policy principles. Since the main researcher was employed in the same organisation where the research was conducted, a fieldworker was employed for data collection. This was done to ensure research autonomy to minimise subjectivity and bias as a result of having internal information that could pollute the data analysis and interpretation.

3.3 Data collection strategy

Before data collection, the researcher explained the purpose of the study and thereafter, permission was obtained through informed consent from all the participants who agreed to participate in the study. Data for the study was
collected through semi-structured interviews. According to Compton-Lilly, Zamzow, Cheng, Durón, Goralski-Cumbajin, Quast and Hagerman (2015), semi-structured interviews are a common method to collect data in qualitative research. The use of semi-structured interviews was to collect facts, gain insight into and understand the opinions, experiences and behaviours of operational level employees. These interviews were conducted face-to-face using an interview guide and they were audio-recorded to ensure the accuracy of recording the interviews since it is not possible to write everything on the field notes.

3.4 Measurements of trustworthiness
The true value and believability of findings are key determinants of qualitative research. To ensure adherence to trustworthiness, elements identified by Lincoln and Guba (1985) were used as a baseline. These elements are credibility, transferability, dependability and confirmability. To achieve trustworthiness, the researchers embarked on prolonged engagement in the field to obtain a rich data, triangulation of information, peer debriefing, the authority of the researchers and by using an independent coder for the recoding the data independently and thereafter the researchers and co-coder met to discuss the analysis and agreed on the themes that emerged (Creswell, 2009).

4. DATA ANALYSIS
Data was collected and transcribed before analysis. Thematic analysis is chosen as a technique for analysing data because of its flexibility across a range of epistemologies and research questions (Braun & Clarke, 2006). Thematic analysis was conducted on the data transcribed and coded by the researcher. It involves looking at the data from different perspectives to identify ideas in the transcript that will assist the researcher in making sense of and interpreting the data (Maree, 2010). The goal of thematic analysis is to identify themes, that is, patterns in the data that are important or interesting, and to use these themes to address the research or something about an issue. In a research study such as this, compiling themes using a qualitative inductive approach was useful and content analysis was therefore used to channel the inductive process.

5. FINDINGS AND DISCUSSION
The discussion of the findings is arranged in terms of the themes that emerged during data analysis. A total of six themes emerged from the analysis as discussed below.

Theme 1: Lack of organisational definition and characterisation of CE
Most of the participants perceived CE as innovative activity, creativity or entrepreneurship taking place within an existing organisation. In terms of defining CE, the operational level employees understood the concept of CE and therefore were appropriately positioned to provide feedback on whether it was present or not within the operational level.

**Theme 2: Lack of or limited involvement by operational level employees in CE**

The findings of the current study seem to indicate that there was no employee engagement when it came to CE initiatives or in the formulation phase, but that operational level employees were involved in the implementation phase only. Limited employee engagement in innovative initiatives results in little or no entrepreneurial activity among operational level employees. In this study, there was a lack of employee engagement and therefore a lack of entrepreneurial initiatives at the operational level.

**Theme 3: Lack of management support for CE initiatives by operational level employees**

The findings of the study show a lack of management intervention in facilitating CE at operational level as indicated by most participants. Participants felt that their direct or line managers were not doing enough to create an entrepreneurial environment. Most participants emphasised the importance of management support for CE to take place at their level. However, the findings of this study reveal that middle management failed to create a conducive climate for the organisation to embrace the innovative activity. The findings also reveal that the operational level employees were willing and had a drive for entrepreneurial activities at first, but that this attitude disappeared as management failed to ignite the fire or inculcate an entrepreneurial spirit in the employees.

**Theme 4: CE not assimilated into organisational culture**

The findings of the study show that there was a degree of unwillingness or lack of interest in participating in innovative activities and this resulted in negative attitudes towards CE. It was unlikely that the participants would have shown positive attitudes towards CE as they felt excluded by management in the whole process and some felt resentful.

**Theme 5: Compliance as an excuse for encouraging creativity**

Through the interviews, it emerged that the participants were required to strictly adhere to standard operating procedures and that any deviation led to resentment by supervisors or management. This, however, limits employees in using their innovative and creative skills. Furthermore, the participants spoke about their frustrations regarding the workload and targets which they said were just too much.
Theme 6: CE internal barriers to CE surmountable
Participants in most departments indicated that several internal factors would enable CE at the operational level, such as employee engagement, supervisor-employee relationship, brainstorming sessions, innovative/entrepreneurial development programmes, shortening the approval process and inculcating a culture of creativity by relaxing most of the restrictions within the operational level.

6. CONCLUSION
It can be concluded that the prevailing level of CE could be classed as very low at the operational level, with antecedents such as management support, organisational culture and work discretion being areas for improvement. CE does exist within the organisation, but does not penetrate to the operational or lower-level employees. Effective brainstorming sessions would encourage operational level employees to participate in entrepreneurial initiatives within the organisation. It is noted from the findings that the organisational culture does not encourage flexibility throughout the organisation. A positive culture will stimulate favourable attitudes toward CE. Another finding is that employee engagement, coupled with management support, is essential for shaping a progressive entrepreneurial culture. It is hoped that the findings of this study will serve as motivation and a guideline for other industries and businesses in South Africa to assess their entrepreneurial intensity and CE climate in an attempt to instill CE and encourage innovation at the operational level.

7. RECOMMENDATIONS
Possible recommendations that management may take note of when facilitating and implementing CE at the selected long-term insurance organisation are made. The study offered substantial evidence to suggest that management, especially middle-level managers, should be more involved in facilitating and driving entrepreneurial initiatives to the lower levels of the organisation. The middle-level managers act as a buffer between top management and lower-level employees in the facilitation and implementation of CE strategy and thus operate at a functional and operational level. It is suggested that their involvement would improve the facilitation of CE at operational level at the selected long-term insurance organisation to ensure its competitiveness. Management should create a conducive environment that could encourage entrepreneurial behaviour and include CE initiatives in strategic planning.

Recommendations for further research
• A quantitative or mixed methods research study on the topic should be done to enable a broader analysis of CE at the operational level.
• Other sampling methods and larger sample size should be used to allow similarities and differences to be identified, which could be beneficial for all learning and development stakeholders.
• Other types of businesses, sectors and urban regions should be included to provide a comprehensive understanding of the topic.
• The perceptions and experiences of top and middle-level employees should also be incorporated to enhance the credibility of the study.

8. LIMITATIONS OF THE STUDY

One of the limitations of this study is that it focused only on operational level employees in the long-term insurance sector in Johannesburg, South Africa. As operational level employees differ slightly from one organisation to the next and from industry to industry, future studies should include other organisations and industries as well. Moreover, while this study serves as a tool to guide and educate management on the role played by operational level employees in contributing to CE, its findings cannot be generalised to the broader population because of its qualitative nature. Additionally, since this study sought to explore and describe the experiences of operational level employees about the role and contribution of CE in their organisation, only operational level employees were included in the sample. Since operational level employees are often given tasks that are routine and repetitive, they were seen as individuals who would best be able to help achieve the research objectives. Another limitation is associated with the sample size which was drawn from one company and therefore cannot be typical of other environments.

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