



## **DEVELOPING COACHING CULTURES FOR BUSINESS IMPACT**

**COMMERCIAL BANK OF AFRICA LIMITED (CBA)**

**AND**

**JUBILEE INSURANCE COMPANY LIMITED, KENYA**

WRITTEN BY CREATIVE METIER ON BEHALF OF FSD AFRICA AS PART OF THE 'BUILDING THE MARKET FOR EXECUTIVE COACHING IN THE FINANCIAL SECTOR IN SUB-SAHARAN AFRICA' INITIATIVE

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## 1.0 INTRODUCTION

According to a late 2015 Bloomberg<sup>1</sup> report, sub-Saharan Africa (SSA) has been the world's fastest growing region in the world over the last ten years, registering a gross domestic product (GDP) of 51%. The financial industry in South Africa, Nigeria, Kenya, Botswana, Zambia, Ghana and Malawi has seen particularly strong growth, outperforming other emerging markets by 11%.

Despite this growth in the financial sector, as of 2014 only 34% of adults aged 15+ in sub-Saharan Africa (SSA) held an account at a formal financial institution<sup>2</sup>. Improving access to financial services will be fundamental to realising Africa's economic potential. Leaders of financial institutions (FIs) must be equipped to make appropriate strategic decisions and resolve complex business challenges in response to their changing external, demographic and technological environments.

Financial Sector Deepening Africa (FSDA) and Creative Metier have been working since 2013 on a project aimed at enhancing the internal capacity of sub-Saharan financial institutions to support financial inclusion and financial sector development more broadly. The need to build purposeful leadership at the middle and senior management level has been identified as a constraint to the capacity of SSA FIs.

Leaders in FIs are under constant pressure and scrutiny to ensure the sustainability and profitability of their institutions. At the same time, their experience, like many senior leaders, is a lonely one with significant business challenges to address in a context where they are expected to have all the answers. Most leaders need a **sounding board** to think these issues through. Executive coaching provides that sounding board and is fast becoming a critical tool globally to support leaders to achieve impact on business performance. It is expected that a thriving SSA market for executive coaching will make a significant impact.

### What is executive coaching?

Executive coaching is the delivery of structured **one-to-one support**, usually by conversation, by professional Executive Coaches to enable leaders to achieve specific organisational or leadership objectives over a defined period; and it closes the gap between potential and performance and enables the individual to optimise their contribution to the organisation.

### FSD Africa's Investment to Stimulate the Executive Coaching Market in Africa, in partnership with Creative Metier

FSDA and Creative Metier employed a market systems approach to stimulate the growth of the executive coaching market for the financial sector in East Africa and Nigeria, targeting five areas:

1. Supply - coaches
2. Demand - purchasers of coaching
3. Information
4. Enabling structures
5. Rules and regulations

#### Demand

**Focus:** Raising awareness and demonstrating the business case for executive coaching for senior leaders in FIs

- Promotional events in Kenya, Zambia and Uganda
- A three-day workshop for leaders in the financial sector on how to build a coaching culture within their institutions (representatives from Kenya, Uganda and Tanzania)
- Five months of executive coaching from professional, accredited coaches from across the region for 10 selected senior leaders in East Africa

<sup>1</sup> Winkler, M. (2015) *Where's the growth? Africa* <http://www.bloombergvew.com/articles/2015-11-10/sub-saharan-africa-thrills-investors-with-economic-growth>

<sup>2</sup> The World Bank (2014) *Financial Inclusion Data/Global Findex*, <http://datatopics.worldbank.org/financialinclusion/region/sub-saharan-africa>

### Supply

#### Focus: Increasing capacity

- Roundtable discussions with key representatives of the coaching community in Kenya and Zambia to address how coaches can extend their reach to the financial sector
- A three-day advanced coach programme for accredited executive coaches to orient them to the needs of the financial sector in the region
- Supporting 15 firms to address institutional challenges through a diagnostic to identify areas for improvement in their strategy, financial positioning and business plan
- Supporting 10 firms to develop the full potential of their businesses in order to meet an increasing market demand and to accelerate the development of qualified and experienced coaches through tailored business coaching and support

### Information

- Research on the state of the executive coaching market in Kenya, Zambia and Nigeria
- Development of institutional case studies to demonstrate early stage and potential impact of coaching cultures

### Enabling structures

- Consultant support to coaching firms and coach training providers to enhance their capacity to train larger numbers of coaches to internationally accredited standards

### Rules and regulations

- Establishment of a Financial Sector Executive Coaching Advisory Board (FS-ECAB) to create and conserve the momentum behind the development of the executive coaching market in SSA across the financial sector

This publication presents two cases of financial institutions in SSA that have made an investment in executive coaching and can demonstrate early stage impact.

## 2.0 CBA GROUP

CBA is the largest privately-owned bank in East Africa, with representation in Kenya, Tanzania and Uganda. In addition to providing services to the Corporate and Personal Banking market segments there is now also strong focus on targeting the Small and Medium Enterprise (SME) segment.

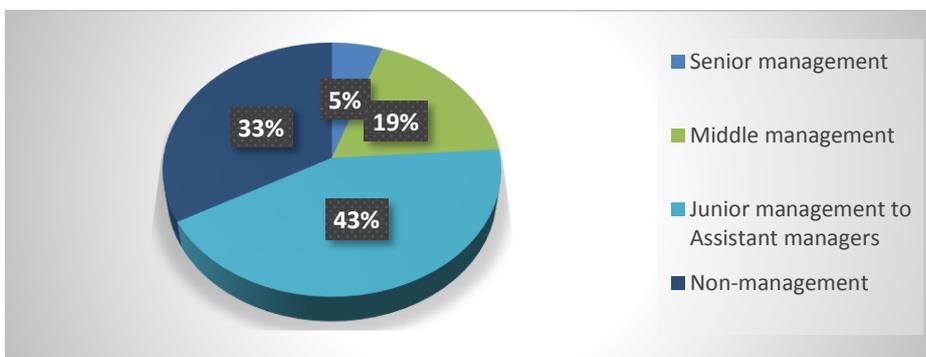
CBA is one of the leaders in innovation in the banking space, being the first to offer fully digital banking channels, *M-pesa*<sup>3</sup> and *M-shwari*<sup>4</sup> products, 105% mortgage financing and foreign currency based mortgages and credit cards. It has gained a good reputation for being one of the financial service providers to offer banking solutions tailored to the local market.

### CBA Profile

Founded	• 1962
Leadership	<ul style="list-style-type: none"> <li>• Board of Directors, Chaired by Mr. Desterio A. Oyatsi</li> <li>• Group Managing Director: Mr. Isaac Awuondo</li> <li>• CEO Kenya: Mr. Jeremy Ngunze</li> </ul>
Organisation size	• Over 1000 employees
Geographical coverage	• Kenya, Tanzania and Uganda
Products	• Loans, credit cards, savings, investments, mortgages

	Kes. Billions		
Description	2013	2014	Growth
Total assets	146	197	35%
Net customer loans/ advances	69	100	45%
Customer deposits	104	139	34%
Number of customers (millions)	5.6	10.6	89%
Number of M-Shwari customers		9.2	

### CBA Kenya: Staff Distribution



<sup>3</sup> A mobile phone-based money transfer service, launched in 2007 by Vodafone for Safaricom and Vodacom

<sup>4</sup> A banking product for M-PESA customers that allows them to save and borrow money through their mobile phone while earning interest on money saved

### 3.0 BUSINESS CHALLENGE

*CBA was “prompted to use coaching because the organisation is growing fast - different skills sets are coming in.” Jeremy Ngunze, CEO Kenya*

CBA began to give some serious thought to building and embedding a coaching culture in 2013. At the time, the financial sector was developing and deepening faster than the overall economy, fuelled by Kenya’s advancement in mobile banking and other delivery channels that were enabling financial inclusion. Banks were diversifying their products and services to capture a larger share of the market, agency banking was on the rise, as were Deposit Taking Microfinance Institutions (DTMs), which then accounted for 1.6 million deposit accounts (CBK, 2012). The financial landscape was changing rapidly.

In addition, a new generation of professionals were entering the labour market, whose expectations of their employers and approach to employee engagement marked a cultural shift. In order to survive the competitive environment, banks sought to innovate their products and services, embrace new technology and adapt their cultures to the changing landscape.

CBA was well aware of the changing landscape, and particularly the shifting demographics of its workforce. A total of 65% of its staff are Generation Y. The HR department understood the need to do something radical to be able to compete, innovate and inspire younger employees to high performance.

*“Driven by the pressures to get more achieved with the same resources, and to respond to the needs of generation Y, we identified leadership development as a key means to motivating staff and ultimately improving performance and productivity levels.” Irene Kamau, Group Head of Human Resources*

Introducing coaching skills as a core component of leadership and management was envisioned by HR as one strategic way to support a new way of working that would benefit all staff. According to the Group Managing Director of CBA Group, “coaching (is what) creates a big culture change.”

*“[A] combination of building capacity and culture change and responding to a changing demographic, changing demands and feeling the need to adapt and equip managers to adapt to the changes, necessitated the need for a coaching intervention”. Isaac Awuondo, CBA Group Managing Director*

In the context of a larger rebranding exercise that engaged staff to refresh the bank’s values and define the accompanying behaviours, CBA launched several initiatives, key among them, programmes for equipping managers to have effective career conversations with their team members. Two programmes were rolled out to address this: Career Development and the Managers as Mentors programme.

### 4.0 THE SOLUTION: COACHING, CAREER AND LEADERSHIP DEVELOPMENT, ENGAGEMENT TRAINING

*“Coaching is the only way an organisation can move forward. It creates a big culture change” Isaac Awuondo, Group Managing Director, CBA Group*

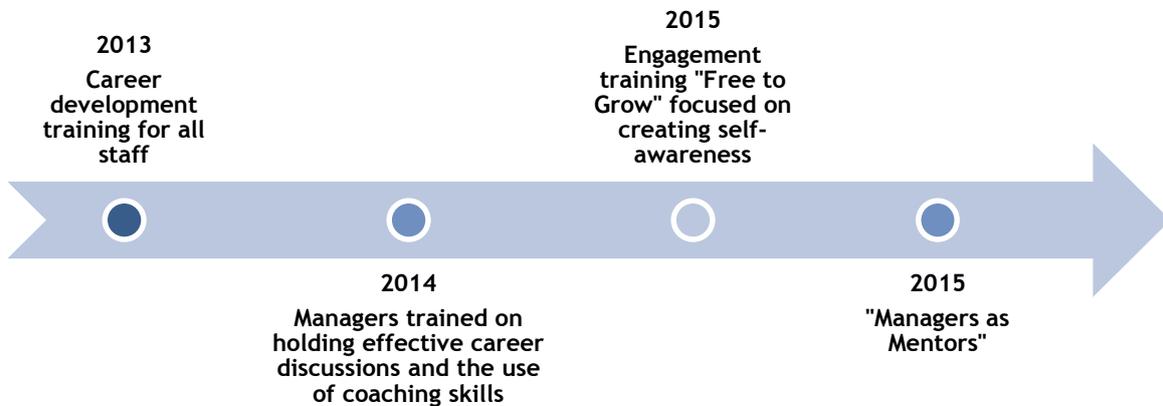
In an industry where training budgets are often lean, CBA remains committed to investing significantly in its people. A generous proportion of its budget (over KES 200 million for 2016) is set aside annually for training, signalling the commitment to the development of talent.

In 2013, CBA’s leadership recognised that the bank would need to update its approach to professional development support for staff in order to address the expectations of the growing number of younger employees who formed the majority of CBA’s workforce. That year the bank launched a career development programme for high potential staff.

In addition to a formal career development programme, the HR team began to consider how managers, in their daily interactions with their team, could support staff members to think proactively about their career growth and their capacity to contribute to the performance of the bank. In 2014, the HR team trained 85 managers across the institution in coaching skills to support them to hold more effective career conversations with their teams and support staff to achieve strong performance.

CBA then contracted an external party to design and deliver an engagement training dubbed “Free to Grow” for staff at all levels, focused on getting leaders to understand themselves and the need to

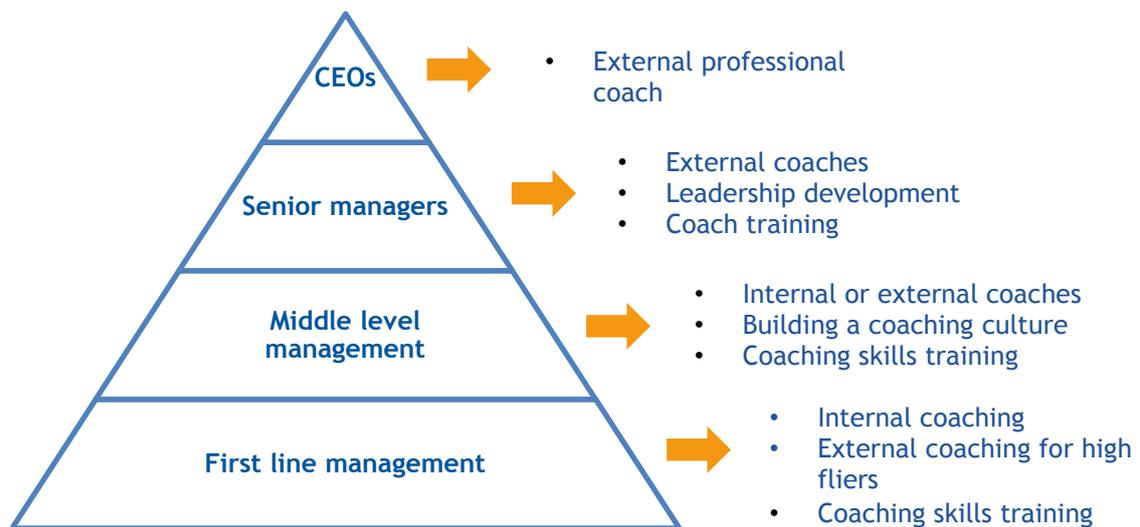
effectively lead self before leading others; and on getting staff to develop self-purpose and belief. This was aimed at creating the foundation for the “Managers as Mentors” programme which would introduce a coaching style of leadership that would enable individuals to more effectively realise their potential and contribute more to institutional performance.



*“We wanted to create true mentorship in the organisation...to create capacity of managers to be mentors. Mentorship needs to be at all levels. We started with a good middle management programme for a good foundation”. Jeremy Ngunze, CEO Kenya*

### Coaching in institutions

For CEOs and senior managers, it is most common for institutions to seek coaching from external, professional coaches. These senior leaders often need coaching support to tackle strategic challenges and require a high level of confidentiality - needs best met by an external provider. In Creative Metier’s experience with coaching senior executives across the world, if leaders experience the effectiveness of coaching first-hand, they are more likely to advocate for further investment in external coaching as well as development of internal coaching capabilities.



**Different levels of coaching development - from professional coaches to managers who coach**

In addition to sourcing external coaches for senior executives and potentially other distinct groups (i.e. high potential managers), institutions also look to develop internal coaching capabilities in order to provide a sustainable solution. This internal investment can range from sponsoring select individuals to be trained and credentialed as coaches to developing coaching skills training for managers at all levels.



**Managers as Mentors**

In mid-2015, 15 managers that exhibited natural coaching skills or had past exposure to coaching, were selected and taken through professional coach training. They were then awarded the Executive Certificate in Coaching for Managers by the Academy of Executive Coaches (AoEC) to serve as an internal resource of coaches available to all staff.

They were immediately tasked with supporting staff members to understand individual results from an institution-wide 360° feedback process which had just concluded. Each internal coach facilitated group coaching discussions to help individuals analyse and absorb their reports and plan for their individual development.



*Figure 1 - CBA 'Managers and Mentors Programme' process*

Having the 15 managers, now trained as coaches, support the 360° process made a significant difference. Managers facilitated groups outside of their own teams and were able to take individuals through some of the stages of accepting the feedback, what one manager describes as similar to the stages of grief: denial, anger, reflection and finally acceptance and a positive future outlook.

Coaches reported an influx of requests for coaching soon after the feedback sessions, reinforcing the power of coaching in supporting staff through their challenges and getting them to a place of focusing on solutions and way forward.

CBA is now training approximately 200 line managers in coaching skills to ensure sustainability and to meet this demand for coaching from staff at all levels.

Kenya has been the focus for these initiatives and it is within CBA's plans to replicate this initiative in other regions.

#### 4.1 How the Leaders Coach

The certified coaches have their profiles uploaded onto an all-staff portal; all staff members have been encouraged to access this internal resource and request one-on-one coaching. In addition to the cadre of newly trained internal coaches, the most senior leadership of CBA are coaching staff members and have made themselves available to any member of staff at any level who may be interested in receiving coaching from them.

*"I am a good product of being coached. I am constantly being coached and I like leading by example. There's no other way of advancing in life." James Mugo, Group CFO*

The internal coaches follow a professional coaching process with their internal clients. They begin by setting up a contract with their coachee: agreeing frequency of meetings; setting goals; establishing timelines for follow-up and feedback; helping them analyse their current reality by using questioning and listening skills and discussing available options and letting them choose their own course of action.

Some managers admit finding this a challenge as they have to make the deliberate effort to shift from "being the boss that provides solutions" to the coach that listens and guides. Additionally, it is not always easy for them to find the time to coach in the context of their work.

*"It's a real challenge breaking the ice and making them see me as a coach and not as a Head of Department. The training helped me to handle the situation as a coach and not a boss. I am now able to let staff work through the process and find solutions rather than give them solutions." Coach*

Aside from the formalised coaching arrangements, managers are also adopting a coaching style of leadership with their direct and indirect teams.

*"The certificate programme helped to professionalise what I thought I knew. Now I know how to manage different scenarios. Because I've been coaching, after training, it naturally continued. With my direct team, for the one-on-ones, I now leave it up to them to initiate their own session and schedule it. They set their own agenda." Coach*

#### 4.2 Getting Staff Buy-In

Multiple avenues of communication and engagement have been used to engage staff in embracing the changes, including:

- Focus groups with a cross section of staff
- 360° workshop briefing sessions
- Endorsement from CEO and email communication
- One-on-one engagements with key influencers
- Reference materials in information files
- Training of managers

Getting staff to embrace the change that is happening within CBA and proactively seek out opportunities for coaching that have been created is an on-going process.

## 5.0 IMPACT

In this case study series, Creative Metier profiles the impact of coaching interventions using Donald Kirkpatrick’s model of the four levels of learning evaluation<sup>5</sup>. The model captures how an individual’s experience in any learning programme can translate ultimately into business results.

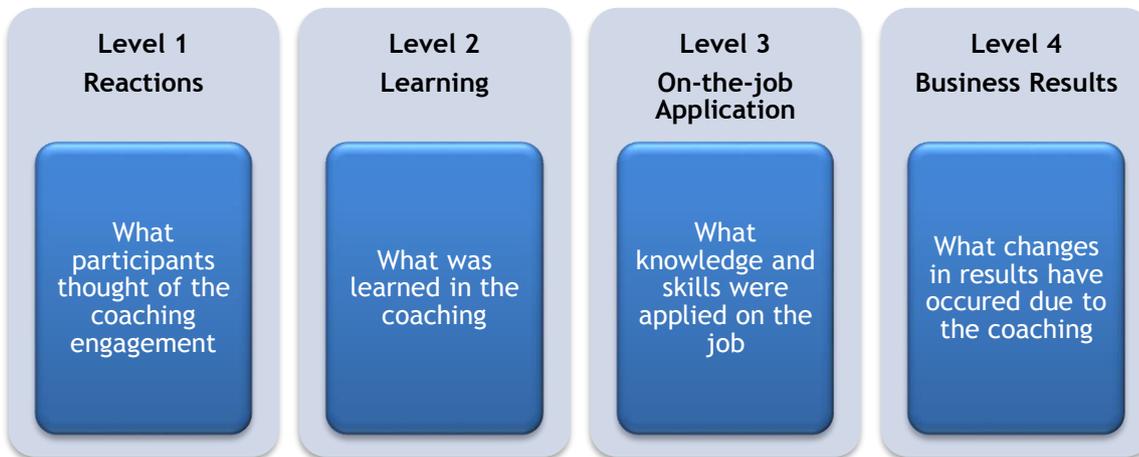


Figure 2 - Donald Kirkpatrick’s four levels of learning model

Though the programme is still in its early stages, it is evidently having a positive impact within CBA in as far as a Return on Experience (ROX) is concerned. Creative Metier conducted interviews with eight managers out of the fifteen that were trained as coaches to understand the initial indications of institutional impact.

### 5.1 Reactions

Four out of eight respondents observed that people are becoming more open. Managers feel that they are more effectively developing people, increasing their levels of self-awareness and having more open conversations about how to support them to further develop their skills.

The managers interviewed, who have also been trained as coaches, demonstrated strong endorsement for the potential of this investment to effect culture change. One interviewed manager explained the need for a significant cultural shift away from waiting for things to happen, to proactively seeking out opportunities. This manager observed many staff expressing the need for coaching and mentoring skills and/or the need to be coached/mentored but not taking the initiative to actively seek these out. Additionally, two respondents out of the eight commented that their teams both appreciate and are initially frustrated by the coaching style of leadership, which is moving away from providing solutions to the teams themselves finding solutions to their own issues.

After the programme, the interviewed managers felt they were beginning to give their team more stretching opportunities and working with them to develop their potential.

### 5.2 Learning

The biggest “take home” for most managers has been differentiating between coaching and mentoring, and being able to use a listening approach as opposed to acting as the resource for answers. Some managers talk of becoming more patient, giving poor performers a chance to change and allowing their team members to reflect, helping them “move from being a problem originator to finding solutions”.

### 5.3 On-the-Job Application

Even at this early stage of the programme’s implementation, there has been a shift in culture in some teams. Managers interviewed reported that team leaders are more aware of adopting customised

<sup>5</sup> Kirkpatrick, D.L. (2006) *Evaluating Training Programs: The Four Levels* (3<sup>rd</sup> edition)

strategies for different personalities and applying their coaching skills. Through informal feedback, staff have observed changes such as:

- Team members spending more time together
- Greater empowerment in making decisions; sense of power and capability to move things forward
- Deeper sense of responsibility; teams are not feeling the need to delegate upwards
- Greater satisfaction with work-life balance

#### 5.4 Business Results

CBA expects to see real business returns from their investment in this programme, though leaders appreciate that it may be some time before the impact on the bottom line is seen.

*“Now that we invested last year, people will have to go through a learning curve, then acceptance gradually. I would imagine I’d be seeing tangible long term benefits three years from now. But what I’d expect this year alone is that people are being more comfortable with each other; being able to have awkward discussions.” James Mugo, Group CFO*

CBA has an objective for enhanced performance culture and has set performance measures for productivity with interventions around them; a coaching culture within the institution is one such initiative.

At the institutional level, managers see the following potential changes as indicators of impact on the business performance:

- Increased productivity - a better bottom line
- Improved processes
- Reduced weight on management
- Improved accountability
- Visible improved performance through performance appraisal
- Staff development and career growth
- Improved client relations
- Improved conflict management
- More solution-focused staff
- Improved inter-relations
- Staff feeling valued
- More collaboration
- Better communication
- Engaged staff
- Staff being more present
- Staff taking ownership of strategy and having confidence in where they stand
- Better traction on project delivery, soft issues on management, feedback to staff etc.

#### 6.0 WHAT THE FUTURE LOOKS LIKE FOR CBA

CBA envisions an institution where every leader adopts a coaching style of management. By 2018, 40% of their staff will be trained as coaches to serve as an internal resource for the institution and provide a critical mass of coaches that ensures a sustainable coaching culture.

Immediate plans are to take all line managers through a coaches training programme and provide coachee orientation training to help them prepare for and get the optimal benefit from coaching. CBA will sponsor at least two high potential coaches from the first batch of trained coaches for a more advanced coaches programme.

The anticipated impact of this investment in culture will be closely monitored with an anticipated impact on the bottom line expected in the next 1-2 years and a coaching culture embedded in 2-3 years.

## 7.0 JUBILEE HOLDINGS LIMITED

Jubilee Holdings Limited is a financial services holding company with its headquarters in Nairobi, Kenya. It has been in operation since 1937 and consists of eight insurance companies operating in seven countries in Central Asia, South Asia and East Africa.

The Jubilee Insurance Company of Kenya is the company’s Kenyan subsidiary and the largest insurance company in the country consistently winning various awards for recognition of its leadership in innovation in insurance solutions and company management.



Figure 3 - Jubilee Holdings Ltd institution profile

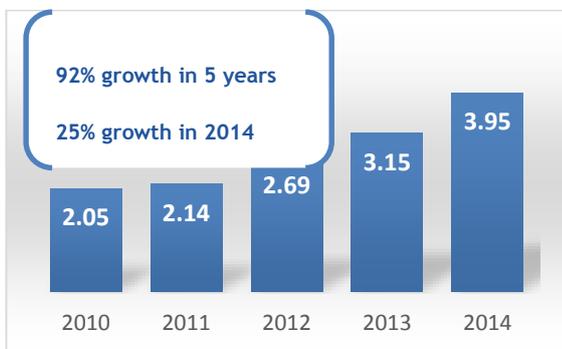


Figure 4 - Jubilee Holdings Ltd profit before tax (in billion KES)<sup>6</sup>

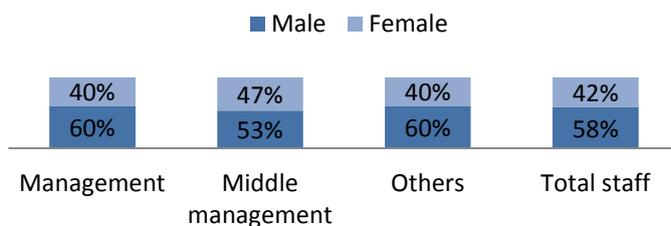


Figure 5 - Jubilee Insurance Company gender distribution of staff

<sup>6</sup> 2015 data had not been published by the time of writing this case study

## 8.0 BUSINESS CHALLENGE

The insurance industry in Kenya is growing and changing rapidly. According to a survey conducted by AM Best, “Kenya registered the highest growth in insurance in Africa, at 20.4% in 2013”. It also had the second fastest growth globally after Lebanon, at 24%, leading to increasing interest by foreign investors (The Daily Nation, December 2014).

In the last five years, local insurance companies like the Jubilee Insurance Company of Kenya Limited have been under pressure to keep up with the growing competition. Jubilee has needed to differentiate itself significantly from its competition and identified a powerful way to do this by developing managers to be better equipped to lead teams that can effectively respond to environmental changes.

2013 was a turnaround year for Jubilee. At the time, there was a high level of staff dissatisfaction, low morale, fear, lack of appreciation for the HR function, lack of feedback given to staff on ideas or concerns shared, delays in decision-making, no systematic performance management process and poor communication. It was evident to leadership that things needed to change and a new Group Head of HR was appointed.

The HR team conducted one-on-one interviews with leaders and issued a staff engagement survey in 2014 to identify areas of priority to address these challenges. Some of the key issues that emerged were:

1. Recruitment
2. Compensation
3. Leadership development

In response, Jubilee designed and launched a targeted recruitment strategy and a leadership development programme for high potential young leaders.

*“There’s an injection of new blood. We have people coming in from other organisations. We also have a Management Trainee programme now encouraging fresh graduates to join us with new ideas. There’s a great shift in our culture from what it was before and what it is now. I’m trying to mould a high performance culture where everyone wants to be successful. I want people to strive to be better every day... I am looking forward to a high performing culture where each person wants to do better than ever before and be better than the competition.” Patrick Tumbo, CEO Kenya*

This “injection of new blood” was the first step to rejuvenating Jubilee’s work environment. In tandem with other initiatives, Jubilee has developed a three-phased leadership development programme to address leadership challenges and start the transformation of Jubilee to a higher performing and innovative institution.

## 9.0 THE SOLUTION: THE THREE-PHASED LEADERSHIP DEVELOPMENT PROGRAMME

The three-phased leadership programme was designed and implemented in 2013-14 to span three years in three phases.

*“The journey started with baby steps; transformational journey.” Participant*



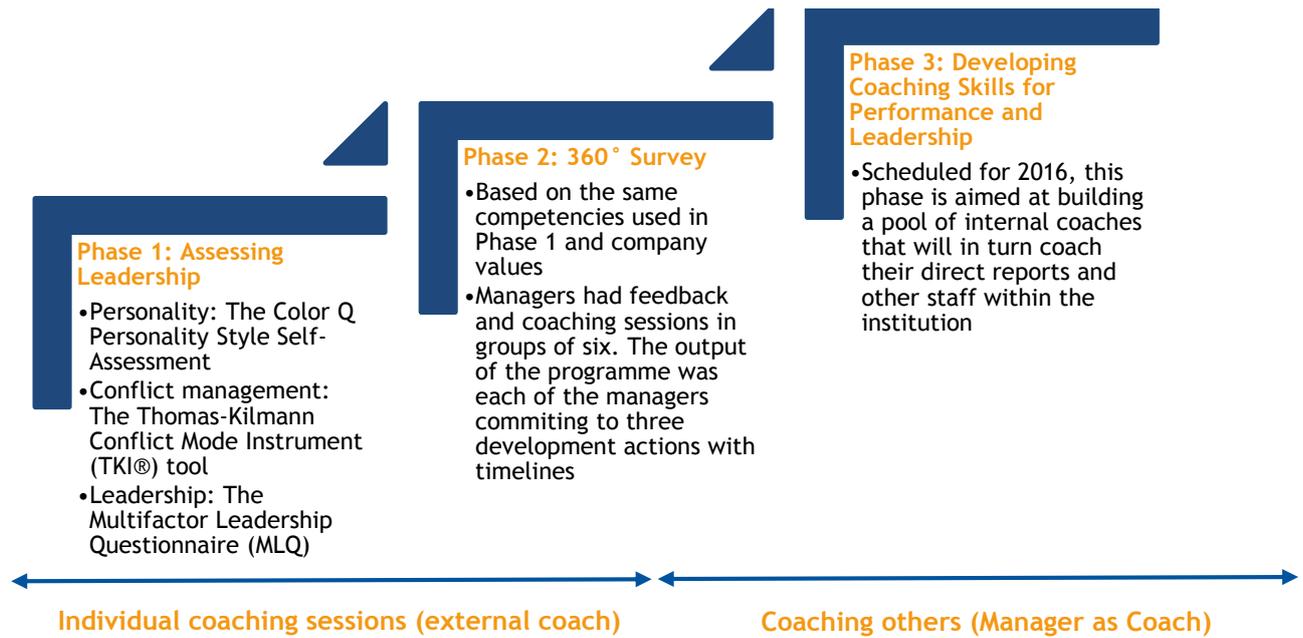


Figure 6 - Jubilee's 3 Phase Leadership Development Programme

The first phase of the programme, already completed, focused on personality assessment of leaders. It was designed to help leaders reflect on themselves, their leadership styles and raise self-awareness. A range of tools were used to understand and address personality, conflict management and leadership competencies as detailed in Figure 9. Managers also participated in individual coaching sessions with an external facilitator to support them in addressing their leadership development needs.

*“Eye-opening; the test results were a shock, the ones from the Colour Q test. We had small group feedback sessions after the 360°; I was surprised to see what were described as my strengths and weaknesses.” Participant*

The second phase involved a 360° survey. Managers shared their individual reports in groups of six with an external coach providing facilitation. They each committed to at least three development actions out of the sessions.

*“The 360° feedback was beneficial and eye opening.” Participant*

The third phase, which is set to take place in 2016, will involve building a pool of internal coaches that will in turn be able to coach their direct reports and others within the institution.

## 10.0 IMPACT

In this case study series, Creative Metier profiles the impact of coaching interventions using Donald Kirkpatrick's model of the four levels of learning evaluation<sup>7</sup> from data collected through interviews held with eight managers that were part of the programme. The model captures how an individual's experience in any learning programme can translate ultimately into business results.

<sup>7</sup> Kirkpatrick, D.L. (2006) *Evaluating Training Programs: The Four Levels* (3<sup>rd</sup> edition)

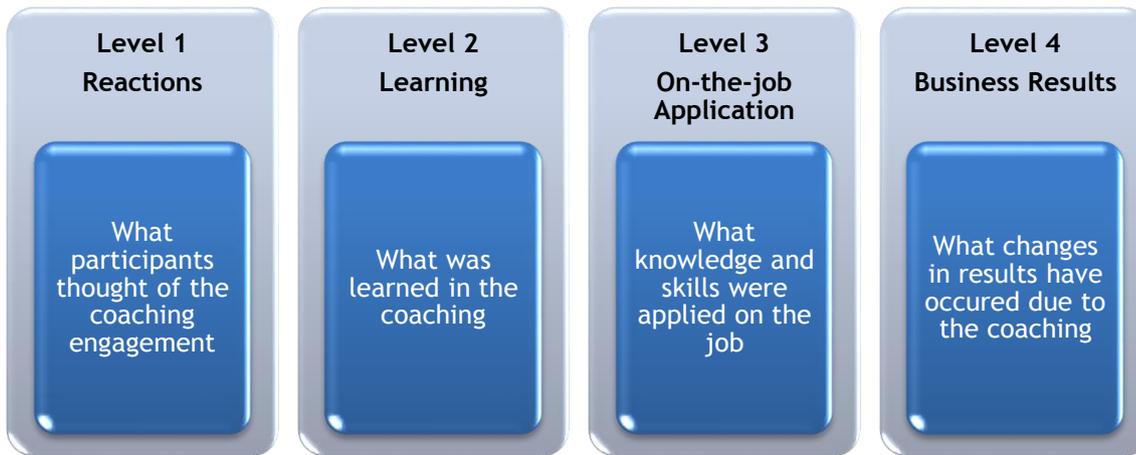


Figure 7 - Donald Kirkpatrick's four levels of learning model

Though the programme is still in its early stages, some observed changes are already evident within the organisation and measurable results are expected for the future.

#### Where can coaching add value? When learning becomes application, which translates into results

In a 2012 third-party evaluation of a multi-year, global coaching programme that Creative Metier delivered for an international development network, evaluators confirmed that coaching “enabled concrete action”, and supported participants to “see links between their leadership capacity and their business results.”<sup>8</sup>

*“Participants on the coaching programme consistently pointed to links between leadership and business objectives, such as how increased profit margins would only increase if leaders delegated tasks more efficiently and everyone on the team retained high morale during troubled times, and if everyone made a contribution.”*

#### 10.1 Reactions

Creative Metier conducted interviews with eight managers that participated in the programme. There was a high level of agreement that this programme has set Jubilee on a path to positive change.

*“One of the most memorable moments for me has been receiving direct feedback from managers who say the programme has benefited them personally and seeing them take individual responsibility for their personal development.” Emily Kamunde-Osoro, Group Head of Human Resources*

Patrick Tumbo, Jubilee Kenya’s CEO, is already observing shifts in his own leadership team, “the senior management team has become more cohesive. There’s more transparency and people are interacting more freely.”

The majority of those interviewed agreed that the coaching element of the programme is shifting the work environment. In the words of one respondent, “it is creating an environment of self-awareness and vulnerability in a safe space”. Interviewees appreciated the opportunity which allowed them to step away from their usual environment and reflect on who they are as an individual and a leader.

*“There’s greater understanding of behaviour and people are more receptive to each other. Both individual and team capacity have improved. People work more as a team now and more is being achieved, I’m getting more support from direct reportees and lower cadre staff have given feedback that the middle managers are changing and handling staff much better.” Patrick Tumbo, CEO Kenya*

<sup>8</sup> Research Center for Leadership in Action, “Final Report–Participatory Evaluation of Women’s World Banking’s Center for Microfinance Leadership”, NYU Wagner, January 2013

The respondents felt that the experience of being coached meant they could not only confront issues they had been struggling with, but they had the support to begin to test out new behaviours.

*“Before the programme I imagined I was perfect; it showed me areas of weaknesses, areas for support and allowed me to look into my inner self.” Participant*

## 10.2 Learning

*“The programme was educative; [it] helped me learn how to relate better with my peers and boss.” Participant*

Three of the eight respondents mentioned that the programme is teaching them skills to improve their relationships with their peers, teams and supervisors. These respondents speak of learning “how to listen”, effectively manage their teams, manage their own impatience, and see themselves as a whole person, not compartmentalising their lives. It has taught them that “there’s room for improvement and change” and that things can be done differently.

*“The programme... taught me how to manage my impatience with people better. I used to believe that if you tell/teach someone to do something once or twice, they should be able to do it. It also taught me to interact with people better, listen more. One-on-one sessions bring out information which ordinarily wouldn’t come out of other sessions. It taught me how to deal with my managers.” Participant*

*“The programme helped me to be a better leader, be able to work with the team and get the right skills. I learned how to win as a team, not as an individual.” Participant*

Additionally, the process allowed participants to broaden their perspective on the business as a whole; shifting from a narrow departmental view to a holistic understanding of Jubilee’s operations and products.

*“I learnt that I need to learn about the business as a whole; not only focus on my department. I now know more about the other products and have become more of a company representative as a whole.” Participant*

## 10.3 On-the-Job Application

Half of the interviewed leaders are beginning to take some practical steps to shift their own and their teams’ behaviours within the institution. Having first worked on themselves, the leaders are now taking the time to understand their teams, identifying strengths and weaknesses of individual members and adopting strategies to suit each personality type. They are coaching and mentoring their teams to encourage them to extend their boundaries. They are also creating an environment of open communication, giving room for constant feedback.



*Figure 8 - Jubilee Insurance Leadership Development Programme process*

Though a formal feedback mechanism has not yet been instituted, two of the eight respondents mentioned creating their own informal systems to gather feedback. One leader explained that he had tasked his team with holding him accountable for his own shift in behaviour following results from the

360° feedback, asking them to track improvement in areas of weakness that emerged from his 360° report.

*“I’m creating a culture of accepting feedback. I encourage the team to take leadership and initiative.” Participant*

Leaders are also applying the programme learning to their teams in other ways:

- Four leaders report being more likely to guide their teams to think of solutions to problems and empowering and equipping them to act, rather than providing them with solutions

*“My team has moved to a self-managing team. I don’t have to check-in on them.” Participant*

- There is a deliberate effort by leaders to relate with their team members on an individual level, getting to understand each of them as a whole person, not just who they are at work
- They feel they relate better with their teams and are more approachable
- Leaders are also beginning to feel less fear - both in themselves and in their teams - and have a sense of departmental gaps starting to fade away and be replaced by more collaborative working

### 10.4 Business Results

Despite the programme still being in its very early stages, some measures of improvements of business-related factors have been identified, which may be partially attributed to the programme.

These include:

- **Revenue** - Increase in revenue at Jubilee Kenya by 37% in 2014 from KES 15.48 billion to KES 21.17 billion
- **Market leadership** - Jubilee Kenya maintained market leadership consistently as number one overall in Kenya with the highest market shares; 12.8% in 2013 and 13.4% in 2014
- **Staff turnover** - Improved levels of staff turnover from 15% in 2012, to 13% in 2013 and down to 10.7% in 2015
- **Productivity** - Higher productivity rates per employee in Kenya from \$0.4 million in 2013, to \$0.41m in 2014 and \$ 0.49m in 2015. As the graph below indicates, Jubilee Kenya’s productivity rates are highest as compared to all the other Jubilee companies

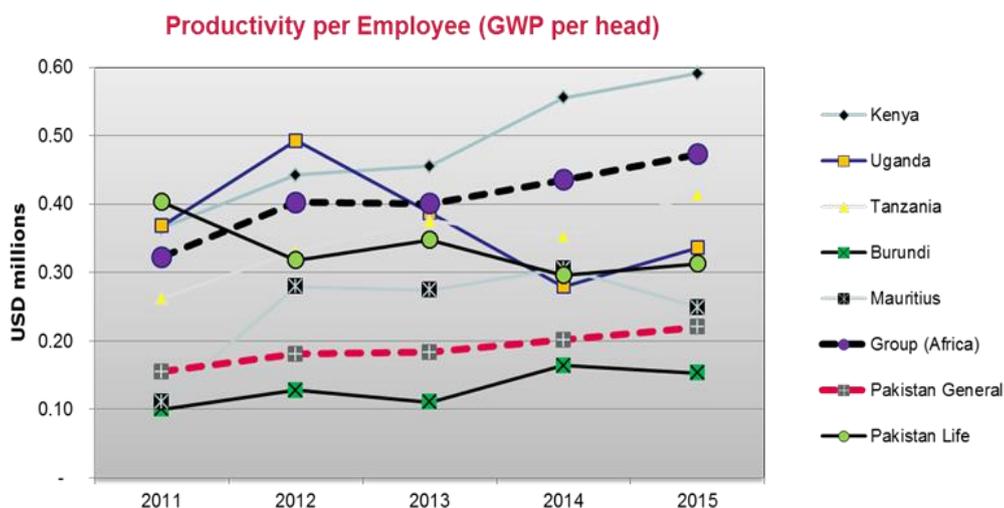


Figure 9 - Productivity per employee at Jubilee companies

- **Employee engagement** - An improved index from 3.4 in 2011, to 3.6 in 2014; leadership has set an ambitious target of 4.0 for 2016<sup>9</sup>

#### Other interventions to support the culture change

1. **The Balanced Scorecard (BSC):** for performance management and to build a high performance culture
2. **The Town Hall:** a monthly informal meeting session for all staff to share information and discuss topics of interest
3. **Management Trainee Programme:** to groom young and innovative individuals for leadership
4. **Innovation Centre:** to encourage people to share ideas and think differently
5. **The Employee Wellness Programme:** to address staff's wellness via an external provider that gives access to a 24-hour counselling service for staff, allowing HR to focus on other core-issues

### 11.0 CHALLENGES

The programme has not been without challenges. Some of the key themes that emerged from Creative Metier's research include:

- **Time:** Managers feel pressure to deliver their responsibilities and targets, sometimes at the expense of having time to focus on applying their learning. One participant even confessed to it being hard to remember that he is part of a programme. "People dwell too much on business as usual and forget other things; people aren't focusing sufficiently on the programme"
- **Need for more coaches:** There is a feeling that more trained coaches are needed to support the programme. These would need to be credible coaches with business understanding

Jubilee is considering how best to adapt the programme design to respond to these challenges.

### 12.0 WHAT THE FUTURE LOOKS LIKE FOR JUBILEE

*"My vision for the organisation is to grow and develop our managers into transformation leaders who will shape the future our company. I look forward to implementing Phase 3 of our leadership development programme in 2016 which will see our managers gain hands-on coaching skills and eventually identify a pool of internal coaches that will enable us embed a coaching culture across the organisation." Emily Kamunde-Osoro, Group Head of Human Resources*

Jubilee's immediate plans are to implement Phase 3 of the leadership development programme, by equipping its managers with coaching skills. Those that demonstrate capacity and potential to coach, will subsequently be taken through professional coach training to serve as an internal pool of coaches, ultimately enabling Jubilee to have coaching taking place at all levels of the institution.

*"At the end of the horizon, I want to see more investment on employee development spread at the bottom of the pyramid in the organisation; I want to see Jubilee Insurance become the employer of choice not just through the remuneration package but because it is the most exciting environment to work in and develop their careers." Nizar Juma, Group Chairman*

<sup>9</sup> Jubilee's employment engagement index is conducted bi-annually to give time for implementation of the recommended actions. The 2016 index is the aspired level; based on the global acceptable benchmark of 75%; Jubilee setting a slightly higher target of 80%.