ASSESSING ORGANISATIONAL LEARNING PRACTICES in SMALL AND MEDIUM SCALE ENTERPRISES (SMEs) IN GHANA: A CASE STUDY OF SELECTED SMEs AT ADUM-KUMASI

By

MRS. AKUA ASOR ANYIMADU- ANTWI B.A (HONS)

A thesis submitted to the Kwame Nkrumah University of Science and Technology; School of BusinessDepartment of Managerial Science,in fulfillment of the requirement for the award of

MASTER OF BUSINESS ADMINISTRATION (HRM OPTION)

School of Business

June 2013

DECLARATION

IAkuaAsorAnyimadu-Antwi, author of this thesis, hereby declare that this submission is my own work towards the Master of Business Administration (Human Resource Management Option) and that, to the best of my knowledge, it neither contains material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

Mrs. AkuaAsorAnyimadu- Antwi (PG3616709)

…………………………………………… ………………………. …………………

Name Student and ID   Signature   Date

Mrs. Felicity Asiedu –Appiah

…………………………………………… ………………………. …………………

Name of Supervisor   Signature   Date

Certified by

Mr. J. K. Turkson

………………………………………… ………………………. …………………

Name of Head of Department   Signature   Date

ABSTRACT

Continuous innovation and strategic motivation play critical roles on the ability of firms of all sizes to effectively compete and sustain a competitive strategy. Organizational learning is a concept that provides an efficient platform for continuousimprovement in businesses in order to cope with the dynamics of the economic world. The study adopted a case study approach. Data for the study was collected with semi-structured questionnaires from 248 selected small and medium-scale enterprise operators. Data collected were analyzed using SATA 11 to examine the organizational learning practices among the small and medium scale enterprises selected for the study. Respondents were predominantly males and the age distribution for all respondents was concentrated between twenty-six (26) and forty-five (45) years. Results indicated that the very slow growth experienced by the SMEs may have significant negative impact on their ability to engage in learning practices. The results further suggest a rather passive behavior of employees in seeking learning opportunities. Three challenges that significantly influenced the ability of SME operators to engage in organizational learning practices were the cost of providing such opportunities, the change in attitude of employees when they returned and the attrition rate among employees who were provided learning opportunities. Interestingly, a significant proportion of SME operators were fully satisfied with the value derived from such learning practices, and this satisfaction gets better with time. As recommendations to this study, SMEs need to invest more into learning in order to be competitive in the market and to continue their survival since the value of organizational learning is evident.SME operators are particularly encouraged to further their formal education since their willingness to expose employees to learning opportunities, either consciously or unconsciously, is largely influenced by the level attained by these operators.

ACKNOWLEDGEMENTS

I wish to thank the almighty God for bringing me this far in my academic pursuit. I would like to express my sincere gratitude to my supervisor, Mrs. Felicity Asiedu-Appiah for her assistance and constructive comments. I humbly extend this work to all well-wishers whose encouragement and support has made this work possible.

DEDICATION

This work is dedicated to the Almighty God for His guidance and protection throughout my academic work. It is also dedicated to my children, Fabiola, Adwoa, Kwadwo and KwabenaAnyimadu-Antwi.

TABLE OF CONTENTS

vii

LIST OF TABLES

LIST OF FIGURES

CHAPTER ONE

INTRODUCTION

1.1   Background to the Study

The growth of competition, at different market levels has profound effects on firms of all sizes. However, the ability to compete effectively and sustain a competitive strategy is very much high for the corporations that have the resources, innovative capabilities and strategic motivation. As a result of the critical role continuous innovation capability development plays in facilitating business development, studies into how organizations develop their capabilities has taken central position in most academic literature that study business entities.

The impact of building capabilities on business survival have been recognized so widely that international organizations and large corporations have well defined policies that integrate capacity building into enterprise development (Bertucci and Alberti, 2001). One of such pervasive capacity development strategies, which has being extensively studied and realized to be ensuring the sustainability of a business both within the local and international markets, as well as providing windows of opportunities for enterprises is learning (ECA, 2000).

Organisational learning is a dynamic concept and it influences continually change in organizations. An organization does not lose out on its learning abilities when members leave the organization; it is able to accumulate a knowledge base of history, experiences

norms and stories for future members. (Prahalad and Hamel, 1994) however emphasized that creating a learning organization also involves the ability of an organization to unlearn adverse practices and pick up modern and more efficient strategies in place.

Argyris and Schön were the first to propose models to facilitate organizational learning. Their models were later followed by other works from different scholars who includes Polanyi's concept of tacit and explicit knowledge (Viviane and Robinson, 2001). Today, the business environment for many firms is becoming increasingly multifaceted due to the dynamic nature of economic processes and rapid transitions that are occurring in many economies. In order to survive fast changing environment organizations are compelled to step up their knowledge base and thus get involved in perpetual learning.

Organizational learning processes significantly affect, the way business is carried out in any business entity. Thus, its influence reaches not only to the technical fields but also the social behaviors of organizational members and continuously transforms the business within its context (Tsui-Auch, 2003). As a business tool, organizational learning improves productivity, effectiveness and innovativeness in complex and dynamic economic market environments by providing the setting for successful sharing and management of tacit knowledge, encourage the exploration of different perspectives and experiences to generate creative thinking, reducing traditional barriers and strata within and promoting extended leadership abilities throughout the organization.

Because of its extensive effects on economic success, it has become routine for corporate businesses to adapt a learning culture by have in place well defined systems, mechanisms and processes that are used to continually improve the capabilities of the organization as well as those who work for it.

Because small and medium scale businesses dominate the trade terrain and they exhibit great potential in accelerating economic growth in developing economies, there is a global increasing interest in academic studies into this sector of the market economy (Anthony, 2005, Bertucci and Alberti, 2001, Kalu, 2006). This interest has created several platforms for in-depth studies into the activity typologies and dynamics that defined this sector. (Afrane, 2000) in his study successfully provided insights into their economic contributions whiles (Majele, 2000) also examined their negative effects on residential neighborhoods, in developing countries. Other studies that assessed the learning behavior of organizations, although focused mostly on corporate organizations, further suggested that entrepreneurial oriented businesses such as small and medium scale enterprises (SMEs) are expected to play a leading role in exhibiting innovative capabilities and better learning abilities.

Within the Ghanaian context, two reasons can be outlined concerning the possibility of small and medium-scale businesses in the Ghanaian economy having a relatively high prospect of benefiting significantly from a study into their organizational learning behaviors. First, the private sector is considered as the engine of growth in Ghana for wealth creation and poverty reduction. For this reason, any study that is tailored towards

ensuring continuous survival all of any king of private sector business will have significant political support. If successful organizational learning patterns realized are adopted and used effectively by SMEs, it has the potential to extend market reach and continuity of small businesses to increase or sustain their contributions to the economy.

1.3   Statement of the Problem

According to Abor, et al.(2010) small and medium-scale enterprises represent 92% of Ghanaian businesses and contribute 70% to Ghana's GDP and over 80% to employment. Sustainable learning and knowledge creation will help to secure the long-term success of any enterprise. Considering the complexity and dynamic nature of the economic environment, SMEs need to focus on knowledge creation and learning processes in order to be economically sustainable.

Although extensive research literature exists on how organizational learning takes place among businesses, debates of learning within the organizations have been concentrated on larger companies. Also, empirical research on organizational learning in developing economies has not been done much and there continues to be the need for a deeper understanding of the factors that either promote or inhibit the form of organizational learning adopted by businesses within country-specific contexts.

In academic literature on larger firms, organizational learning refers to the activities that lead to the creation, acquisition and transfer of experience, ideas and information within an organization that has the ability to and develops its capacity. However, very little is

known about the effect of factors such as size and related resource constraints of SMEs as well as the need for independence on the part of many SME owners on the ability of many of these small firms to participate to their full economic or learning potential.

It is anticipated that SMEs in general learn and create knowledge differently than large enterprises because they lack financial and human resources that large enterprises use to create knowledge and to learn since there are clear knowledge, resource and scale factors that influence learning. Effective use of information and communication technologies (ICT) is clearly a key factor worth considering in this study and an area in which organizational learning might be of paramount importance. It is expected that these factors will determine the extent of organizational learning among SMEs.

1.4   Objectives of the study

In this study factors that determine how organizational learning is practiced among small and medium-scale enterprises at the Kumasi Central Business District were assessed. Based on the foregoing general objective the specific objectives are;

1. To examine the organizational learning practices of the selected SMEs

2. To determine how the organizational characteristics affect the learning practices of the selected SMEs

3. To solicit the employers views on the benefits and challenges of organizational learning among selected SMEs

4. To make appropriate recommendations on how to improve organizational learning practices in the selected SMEs

1.5   Research Questions

In order to assess organizational learning practices among selected small and medium-scale enterprises, the following questions were addressed:

1. What are the organizational learning practices of the selected SMEs?

2. How do the organizational learning characteristics of the selected SMEs affect their learning practices?

3. What are the views of owners/managers of the selected SMEs on the benefits and challenges of organizational learning?

4. What could be done to improve organizational learning practices in the selected SMEs?

1.6   Justification of the study

The essence of this study is based, among others on the fact that there are more SMEs than any other king of large scale enterprise in Ghana. Secondly, SMEs in Ghana are an important source of income supplement to the survival of households engaged in them. Also, promoting continual organizational learning has the potential of extending the market reach of SMEs.

To academia, this study will provide a deeper understanding of the effect of factors on the ability of many of these small firms to participate to their full economic or learning potential. This study will also enrich existing global literature on organisational learning among SMEs by providing results within specific contexts.

Furthermore the outcome of this study will serve as a valuable guide to policy strategies for private sector development. The outcome will additionally provide insight to SMEs on the significance of organizational learning to business growth and sustainability.

1.7   Scope of the study

In this study, research will describe and explain the factors that determine how organizational learning takes place among small and medium scale enterprises. Geographically, the study will cover SMEs located at the central business district of Kumasi. The choice of this location is based on the high concentration of SMEs in this area.

1.8   Limitations of the study

Due to time and resource constraints as well as the relatively small sample size chosen purposively, there is little assurance that the businesses in the sample are representative of the distribution of businesses within Kumasi. Furthermore, the sampling frame was a reflection of only registered enterprises based on a list obtained from the Kumasi sub-metro. Additionally, interviewers approached respondents that were willing to participate in the research activity. The refusal of respondents to disclose information and the lack of adequate time to follow up on non-responses introduced missing values during analysis.

1.9   Overview of research methodology

Data for the study will be collected through interviews and observational visits to two hundred and fifty (250) small and medium scale business owners out of a total population of seven hundred (700). Analysis of responses received will include the socio-demographic and business characteristics of the SMEs, the organizational learning involvement levels and practice patterns of the respondents in relation to the organizational characteristics.

1.10   Organization of the Study

This report following the study is organized into five (5) chapters. The first chapter includes a brief introduction and background of the issues studied, the definition of the problem addressed, objectives, research questions, the justification of this study as relevant to both academia and national policy development in Ghana, the scope, limitations, methodology and finally how the research report is organized. Reviewed literature essential to the research study is presented in chapter two. The research methodology and the tools used for analysis are described in the third chapter of this report. Specific issues that were considered in this section include the research design, calculation of the sampling size, and the plan and techniques for analysis. A brief overview of small business development in Ghana is also presented in chapter three (3). Results of the study are presented and discussed in chapter four. A conclusion of the report is presented in chapter five with recommendations made to the findings discussed.

CHAPTER TWO

LITERATURE REVIEW

2.1   Introduction

This chapter is a review of work done on both organizational learning and small and medium scale enterprises. In this chapter literature is reviewed to provide an understanding of what organizational learning is as well as the fundamental theories that have informed the evolution of the concept of organizational learning. Organizational learning is finally explained within the context of smaller firms.

2.2   Understanding Organizational Learning

Organizational learning is an area of knowledge within organizational theory that studies models and theories about the way an organization learns and adapts(Drejer, 2000). Reviews of academic writings suggest that the concepts of organizations and learning are understood in much more extensive and diverse contexts.

A sociological perspective focuses on organizations as social systems with structures and a culture that either enhance or, more often, inhibit learning(Mangolte, 2000). Thus, organizations are characterized by internal politics, conflict, and power differentials which have a huge impact on the capacity of individuals and organizations to learn and act on that learning.

Another perspective is on how learning contributes to increases in productive output, market share, and/or profitability in organizations. In this context, literature suggests that organizations are embedded in competitive environments and the effectiveness of their learning systems is based on the extent to which organisation keep their competitive edge(ECA, 2000). In this perspective, topics such as innovation and adoption of new technologies and practices, behaviour of organisations within a given sector and determinants of decisions to expand or diversify are pronounced(Gray and Gonsalves, 2002).Another category in organisational learning literature is about the psychological and behavioural aspects of individual learning.

These different perspectives however suggest that organizational learning focuses on how organisations successfully acquire, share, and use knowledge to achieve organisational goals. Here, there is a strong emphasis on creating 'knowledge for organizational development, not knowledge for its own sake.

2.3   Theories of Organisational Learning

Argyris and Schön in 1978 were the first to propose models that facilitate organizational learning. In their work, they distinguished between single-loop and double-loop learning, related to the concepts of first and second order learning. In single-loop learning, individuals, groups, or organizations modify their actions according to the difference between expected and obtained outcomes. In double-loop learning, the entities (individuals, groups or organization) question the values, assumptions and policies that led to the actions in the first place; if they are able to view and modify those, then

10

second-order or double-loop learning has taken place. Triple loop learning was also considered achieved when an entity is able to successfully carry out both the single and double loop learning. Thus with triple loop learning, Eilertsen (2005) remarked that entities learn how to learn and by doing so, such entities realize challenges to their learning process and formulate strategies to address them.

Another theory was by Kim(1993), which integrates Argyris (1978), March and Olsen (1975) and another model by Kofman (1992) into a single comprehensive model; further, he analyzes all the possible breakdowns in the information flows in the model, leading to failures in organizational learning; for instance, what happens if an individual action is rejected by the organization for political or other reasons and therefore no organizational action takes place?

Another important contribution to the theories of organisational learning was by Peter Senge, who is considered the father of Organisational learning. Though other theories such as the single and double loop learning preceded his publication 'The Fifth Discipline' (Eilertsen, 2005) whiles others reflected his ideas in one way or the other Courter (2003), the new perspective he brought to bear after putting different concepts in organisational learning together merited its recognition. Senge (1990) explains that the source of an organization's value and competitive advantage is from a continuous learning process, both individually and collectively. Senge highlighted five disciplines to his assertions which are systems thinking, achieving personal mastery, shifting mental models, shared vision and team learning. Courter (2003) explained the five disciplines as

11

proposed by Senge that entities put aside conventional conceptions (mental models), learn to be open with others (personal mastery), formulate a plan of collective agreement (shared vision), and then work as a team to achieve that plan (team learning).

Also, Nonakaand Takeuchi (1995) developed a four stage spiral model of organizational learning. They started by differentiating Polanyi's concept of tacit knowledge from explicit knowledge and described a process of alternating between the two. According to these models, tacit knowledge is personal, context specific, subjective knowledge, whereas explicit knowledge is codified, systematic, formal, and easy to communicate. These models further suggest that tacit knowledge of key personnel within the organization can be made explicit, codified in manuals, and incorporated into new products and processes termed externalization. The reverse process (from explicit to tacit) is termed internalization on the reason that it involves employees internalizing an organization's formal rules, procedures, and other forms of explicit knowledge. The term socialization was also used to denote the sharing of tacit knowledge, and the term combination to denote the dissemination of codified knowledge. According to this model, knowledge creation and organizational learning take a path of socialization, externalization, combination, internalization, socialization among others in an infinite spiral.

Bontis, Crossan and Hulland (2002) empirically tested a model of organizational learning that encompassed both stocks and flows of knowledge across three levels of analysis: individual, team and organization. Results showed a negative and statistically significant

relationship between the misalignment of stocks and flows and organizational performance.

In another study, Flood (1999) discusses the concept of organizational learning from Peter Senge (1990) and the origins of the theory from Argyris and Schön (1987). In the discussion, the author conceptualized organizational learning in terms of structure, process, meaning, ideology and knowledge. The author further provided insights within the context of the philosophy of science and the way in which systems theorists were influenced by twentieth-century advances from the classical assumptions of science.

2.4 Learning in an Organisation

In organizational development, learning is a characteristic of an organization that is able to sense changes in signals from its environment (both internal and external) and adapt accordingly. According to Peter Senge(1990) learning organizations are organizations where people continually expand their capacity to create the results they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspiration is set free, and where people are continually learning to see the whole together. There is a strong element of 'self-improvement', whereby individuals in the organization are not only in an ongoing quest for work-related knowledge, but also for self-knowledge. Learning by individuals in an organizational context is the traditional domain of human resources, including activities such as: training, increasing skills, work experience, and formal education. Given that the success of any organization is founded on the knowledge of the people who work for it, these activities must continue; individual

learning is an essential prerequisite to organizational learning (Mangolte, 2000, Basil, 2005, UN, 2005).

Locke and Schweiger (1979) traced the effectiveness of learning in an organisation to three overlapping stages cognitive, behavioural and performance improvement. Cognitive, they explained as employees being exposed to new ideas on business processes and allowed to expand their knowledge on the usage of these new ideas. Behavioural is the stage where employees begin to internalize their insights and there by alter their behaviour. The third stage is explained as the product of the first two, thus since the orientation adopted by an individual guides he or she interprets and reacts to achievement (Dweck, 1986), exposure to new perspectives and changes in behaviour is expected to spark high sense of satisfaction, enhance individual efficiency and finally improve the overall performance of the organisation.

Cho (2007) suggests that learning orientation has a strong positive effect on the success of the three overlapping stages. He explained that besides satisfaction employees in an organisation with high learning orientation are more open-minded about changing their existing practices and accepting new challenges. This category, he further indicated, are more committed to learn.

Top management support has also been suggested by different literature to be an important factor associated with the effectiveness of the impact organisational learning on organisational performance (Coller and Dixon, 1995; Coombs, 1999; Mahmood et al,

2001). Cho (2007) in his writings also indicated that the learning orientation of high-learning employees is more effective when management supports them and provides effective training programs that give better understanding of the business process.

Figure 2.1 is a conceptual framework that illustrates the expected association between management support, learning orientation, satisfaction, individual impact and organizational impact.

Figure 2.1: A conceptual framework of the relationship between management support, learning orientation, satisfaction, individual impact and organizational impact
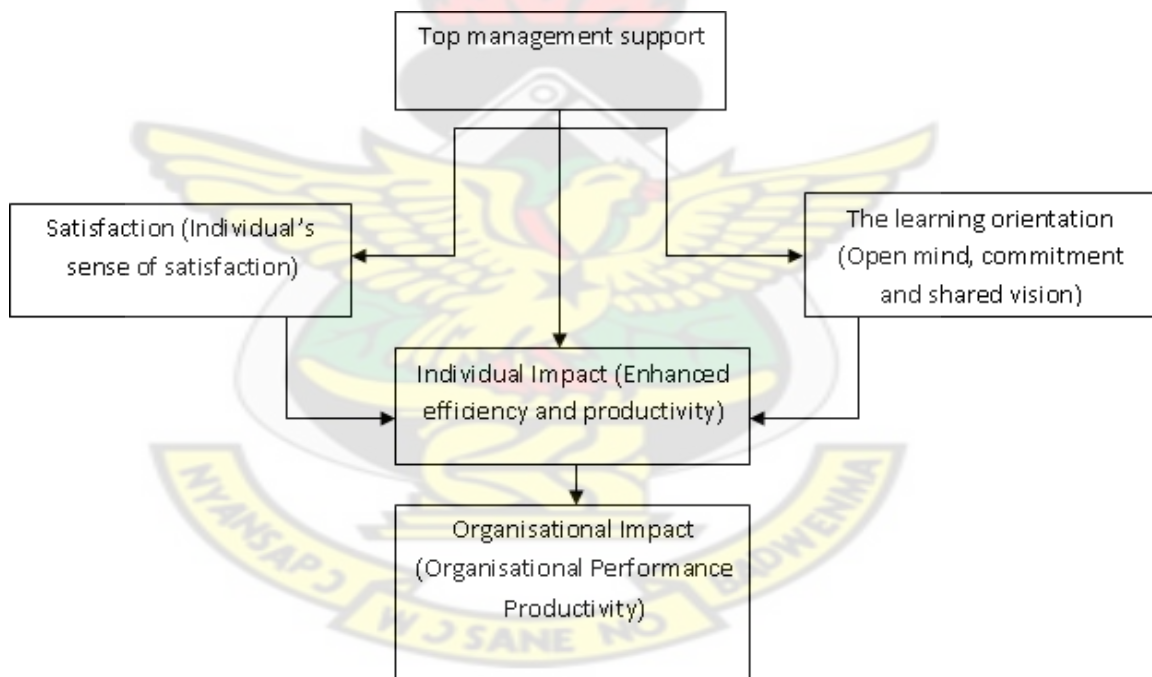
(Source: Author's own construct, 2012)

2.5   Organizational Learning Practices in Smaller Firms

The marginality of empirical evidence on how smaller firms learn is not over stated. However, a review of a study from (Sadler-Smith et al., 2010) provide the following findings. Based on a study of 1000 owner managers of small firms in the south and west of the UK, the most significant findings were the relationship between sector and learning on one hand, and growth and learning on the other. With respect to the manufacturing sector production was observed to be strongly linked to learning, especially in mass production, to established routines and procedures by virtue of the technology used and its application. Learning effects on the production systems were however geared more to efficiency of operation ('doing things better') rather than the review and revision of standard operating procedures ('doing better things').

In the service sector it was suggested that firms may not be as subjected to a particular form of technology as the manufacturing firms and consequently confer a greater capability to be flexible and adaptable. The authors also observed that high growth firms (greater than 30% sales increase) engaged in behaviours which allowed open access to information, have free information flows (both inter-firm and intra-firm), question existing operating procedures and encourage and promote risk-taking and experimentation more so than do the low growth firms.

Additionally (Sadler-Smith et al., 2010) argued out that the observed disparity between high growth and low growth firms may be partly attributed to a view that learning itself is a stage-of-growth. Thus, once a firm reached a certain level of growth, any organizational

slack created may permit the transformational behaviour reported by the higher growth firms. In the lower growth manufacturing firms for example the slack may not exist to the same extent and the reflection and reappraisal of working practices, whilst necessary, may not be feasible.

2.6   Barriers to Learning in Smaller firms

(Sadler-Smith et al., 2010)further observed possible barriers to learning in smaller firms and realized that the characteristics of owner managers as a barrier to learning with one suggestion that people who become owner managers often did so because they want to work on their own and would recruit people who they can control.

Secondly, the authors observed a lack of willingness on the part of employees to take responsibility for learning, and by the same token reluctance on the part of managers to encourage it.

According to the authors, managers sometimes lacked the managerial skills whilst employees lacked the interpersonal skills to participate meaningfully in learning. Communication skills were also noted by the author as a barrier in this regard. On the other hand, some managers perceived that learning could never take place given the operational pressures that many of the firms operated under.

The authors also noted that one of the principal barriers was their perception that there was no need to learn, that the business was about 'getting the orders in, and [the products]

out through the door'. To defend their actions, managers raise the question of 'what comes first doing the job or planning the job [learning]?'

2.7   Small and Medium-scale Enterprises (SMEs)

Different definitions exit in literature as to what SMEs are. Two were formulated by The Bolton Committee, an "economic" and "statistical" definition of a small firm(Abor and Quartey, 2010). Under the "economic" definition, a firm The Bolton Committee described an enterprise to be small if it meets the following three criteria:

- It has a relatively small share of their market place;

- It is managed by owners or part owners in a personalized way, and not through the medium of a formalized management structure;

- It is independent, in the sense of not forming part of a large enterprise.

Under the "statistical" definition, the Committee proposed the following criteria:

- The size of the small firm sector and its contribution to GDP, employment, exports, etc.;

- The extent to which the small firm sector's economic contribution has changed over time;

- Applying the statistical definition in a cross-country comparison of the small firms' economic contribution.

European Commission (EC) also defined SMEs mainly in terms of their number of employees; businesses with 0 to 9 employees were classified as micro enterprises; those with 10 to 99 employees as small enterprises; and those with 100 to 499 employees as

medium enterprises(Ion and Andreea, 2008);(Harindranath et al., 2008). The UNIDO also defines SMEs in terms of number of employees by giving different classifications for industrialized and developing countries. The definition for industrialized countries is given as follows:

- Businesses considered large-scale are those with 500 or more workers;

- Medium-scale firms where those with 100-499 workers; and

- Small firms had 99 or less workers.

The classification given for developing countries is as follows;

- Large-scale enterprises where firms with 100 or more workers;

- Medium-scale firms were those with 20-99 workers;

- Small businesses were businesses with 5-19 workers; Microenterprises where firms with less than 5 workers.

Another study in Malaysia classified SMEs as businesses having full-time employees of up to 150 or with annual sales turnover not exceeding RM25 million. In Ghana, the common definition of SMEs has also been based on the number of employees and the value of fixed assets. According to a definition by the Ghana Statistical Service, Micro enterprises are businesses that employ up to 5 employees with fixed assets (excluding realty) not exceeding the value of $10,000, Small enterprises employ between 6 and 29 employees with fixed assets of $100,000; Medium enterprises, between 30 and 99 employees with fixed assets of up to $1million (Mensah, 2004). Also, the National Board for Small Scale Industries also defines a small-scale enterprise as a firm with not more

than 9 workers, and has plant and machinery (excluding land, buildings and vehicles) not exceeding GH¢1000(Abor and Quartey, 2010).

SMEs can be sub-divided into `organised' and `unorganised' enterprises(Abor and Quartey, 2010). The organized ones tend to have paid employees with a registered office whereas the unorganized segment predominantly constitute artisans who work in open spaces, temporary wooden structures, or at home and employ little or no remunerated workers. Thus, they utilize family members or apprentices. Rural enterprises largely fall under such category.

Due to their flexible nature, SMEs are able to withstand adverse economic conditions. They are more labour intensive than larger firms and therefore, have lower capital costs associated with job creation ((Frempong and Essegbey, 2006);(Alam and Noor, 2009);(Abor and Quartey, 2010). SSEs perform useful roles in ensuring income stability, growth and employment. Since SMEs are labour intensive, they in both urban centres and rural areas. Because of their regional dispersion SMEs promote a more equitable distribution of income than large firms.

However, one negative feature of SMEs distinguished from larger firms is that while larger firms have direct access to international and local capital markets SMEs are often excluded. In Ghana, general negative characteristics of Ghanaian SMEs are that they are, dominated by one person, with the owner/manager taking all major decisions. Also, the entrepreneur possesses limited formal education, access to and use of new technologies,

market information, and access to credit from the banking sector is usually limited. Moreover, management skills are weak. The lack of technical know-how and inability to acquire skills and modern technology impede growth opportunities ((Mensah, 2004);(Katzeff and Abdallah, 2006);(Frempong and Essegbey, 2006);(Antlová, 2009);(Abor and Quartey, 2010)).

2.8   History of SMEs in Ghana

Small and medium-scale enterprise promotion in Ghana was low in the 1960s. Emphasis was placed on state rather than private sector participation. During the 1980s however, the deterioration in the Balance of Payments, overvaluation of the exchange rate, rising inflation and reduction in real wages forced many formal sector employees to seek for alternative sources to supplement their income. As the search for alternative income increased small scale and self employment grew by 2.9% per annum. It was in the light of this trend that the government of Ghana started promoting small and medium-scale enterprises(Abor and Quartey, 2010). They were viewed as the instrument through which a change from state-driven economy to a private-oriented development strategy could be achieved. Thus the roles of SMEs were re-defined as those that assist the state in reducing its involvement in direct production; absorb labour from the public sector, to the private sector; and develop indigenous entrepreneurial and managerial skills needed for sustained industrialization (Ogechukwu, 2006). To enable this emerging business sector perform its roles effectively, certain institutional and financial supports were put in place by the government of Ghana in the 1990s.

One of these includes set up the Private Sector Advisory Group and abolished the Manufacturing Industries Act, 1971 (Act 356) which repealed certain price control laws. Also, the National Board for Small Scale Industries (NBSSI) has been established within the Ministry of Industry, Science and Technology to address the needs of small businesses. The NBSSI further established an Entrepreneurial Development Programme, intended to train and assist persons with entrepreneurial abilities into self employment. The government continued to support activities aimed at skills training, registration and placement of job-seekers. This resulted in a rise in enrolment in the various established training institutes such as the National Vocational and Training Institute (NVTI) and Opportunity Industrialization Centres (OIC) ((Kayanula and Quartey, 2000);(Frempong and Essegbey, 2006);(Abor and Quartey, 2010)).

In recent times, rural and urban SMEs have been one of the major areas of concern to many policy makers in an endeavor to step up the rate of growth in developing countries. These enterprises have been acknowledged as the engines through which the growth objectives of developing countries can be achieved. They are regarded as potential sources of employment and income in many low income countries. According to Abor, et al.(2010) they represent about 92% of Ghanaian businesses and contribute about 70% to Ghana's GDP and over 80% to employment

CHAPTER THREE

RESEARCH METHODS AND ORGANISATIONAL PROFILE

3.1   Introduction

The purpose of this research was to describe and explain variability in the phenomenon of organizational learning practices among SMEs. Thus, the study was conducted to provide more in-depth information about the factors that influence how local small and medium scale businesses learn. This chapter explains the research methods adopted in this study in order to achieve the objectives of the study

3.2   Research Approach

An inductive approach was used to arrive at conclusions. Collection of data was prepared from a variety of sources and a conclusion was arrived at as a result of careful examination and analysis of the data.

The main research strategy used was the case study approach. Case studies are defined by Robson (1993) as the 'development of detailed, intensive knowledge about a single case or a small number of related cases'. The case study approach was chosen because of its flexibility; it gave a well informed view of organisational learning activities of the SMEs studied.

3.3   Sources of Data

Data was collected from both primary and secondary sources to address the research questions at hand. Newspapers and journal articles served as the main source of the secondary data.

3.4   Primary Data

Primary data for the study was collected through interviews and observational visits. Interactions with each of the businesses under study consisted of a mix of structured, closed-ended survey questions and open-ended, semi-structured interview questions, a questionnaire was designed for this purpose with numerical codes assigned to alternative responses where appropriate.

This study was not designed to directly explore changes to revenue, productivity, or costs associated with organizational learning. Instead, it focused on current business characteristics, and linked these characteristics to learning practices. For this reason, questions for the interview examined structures, attitudes, opinions and organizational learning practices.

The close ended questions were dominantly used to collect data concerning the characteristics of the businesses as well as the attitudes, behaviors and opinions of the respondents towards variables of relevance to the research while some data were collected using semi-structured open ended questions.

3.5   Secondary Data

Secondary sources of data were also used. These included sub-metro registries on businesses within the selected study areas, the Internet, published and unpublished sources, journals, conference proceedings, reliable articles and reports.

3.6   Sampling Procedure

This exploratory study was conducted among 248out of 700 SMEs obtained from the Bantama sub-metro at the Central Business District (CBD) of Kumasi. Sampled businesses included a wide range of vocations and business typologies with similar characteristics (Table 3.1).

Table 3.1: SME Business Typologies studied

Manufacturing	Retailing	Services
Herbal products	Mobile phones accessories	Internet café services
Purified mineral water	Pharmaceutical products	Taking and printing of pictures
Pomade and cosmetic products	Used (second hand) and new clothes	Printing of advertising posters
Manufacturing of farm inputs	Cosmetics and pomades	Computer aided architecture
	Computers and its accessories	Typesetting, binding, lamination, faxing,
	Farm inputs and products	Printing and designing 'T'

		shirts
	Building materials (paint, cement, plumbing materials)	Repairing computers
	Dealers in ceramic tiles	Unlocking and repairing mobile phones
	Dealers in car batteries	Advertising and graphic designing
	Books and stationery materials	Printing text books
	Cooking utensils, saucepans, knives, etc	Exchanging foreign currencies
	Sports kits, boots, tennis equipment	Provide building services
	Jewelry	Distribution of gas cylinders
	Baby products	Services for parties and other occasions
		Hair dressing and nail fixing
		Plumbing activities or works
		Computer training

(Source: Fieldwork, 2012)

3.6.1   Sample Population

The total SME population of the CBD of Kumasi was obtained from the Banatama sub-metro; this constituted the number of small and medium-scale businesses that had officially registered with the sub-metro. A total of 700 small and medium-scale enterprises were obtained.

3.6.2   Sample Size

The estimation of the sample size was based on a table provided by Saunders (2006) which listed the appropriate sample sizes for corresponding population sizes under different error margins. An estimated sample size of 248 was used with an error margin of 5% considered.

Among the three broad business categories aforementioned, Table 3.2 presents the number of SMEs that were sampled per category.

Table 3.2: Categorization of SME business types

Category	Number	Percentage
Manufacturing	15	6%
Retailing	104	42%
Service	129	52%
Total	248	100%

(Source; Fieldwork, 2012)

3.6.3 Sampling techniques

The selection of the respondents was based on convenience sampling. Interviewers were allowed to select any SME from the population of 700 who were willing to participate in the study. The interviewers continued the interview until the target population was met.

3.7 Data Collection Method

Ford (1977) has advocated the use of a multi-method approach and asserts that a combination of methods is often more appropriate in order to make use of their different advantages and to encounter the individual weaknesses and biases of a method used in isolation. The combination of more than one method in the same study has been called triangulation by Denzin (1978).

Based on this argument, questionnaires and observational visits were used to collect both qualitative and quantitative data. The questionnaires were either self-administered or interviewer-administered depending on the preference of the respondent. Self-administered questionnaires were physically delivered and collected to and from the owner or manager to reduce possibilities of contamination and unknown biases. Data was collected from the managers and owners of the businesses since the decisions of this group in such establishments have major impacts on the operational behaviors of other employees.

3.8   Reliability and Validity

The consistency and precision of a research measuring instrument over time is very important to the success of any study, the subject of consistency and precision in research is termed reliability and validity (Saunders, 2006). Reliability refers to the extent to which a questionnaire, test, observation or any measurement in research produces the same results on repeated trials. Validity on the other hand is defined as the extent to which the instrument measures what it purports to measure (Kimberlin and Winterstein, 2008).

The reliability of the questions was assessed mainly through the alternative form approach. Another approach such as the test re-test was used but sparingly to avoid possibilities of irritating a respondent by repeating questions. The validity however was judged based on the extent to which the questions provided responses to the research questions stated for this study. The questions were categorized per objective to ensure there were questions to answer each research question.

3.9   Data Analysis

Quantitative techniques will be the main approach to analysis in this study. Numerical codes assigned to responses will be used to input responses into an electronic software package called STATA 11, missing data will also be captured with extreme numerical codes (88 to represent "not applicable" and 99 to represent "not answered"). Weighted cases will also be applied to different response rates obtained as a result of the different sampling fractions applied to the business categories. Quantitative data with values that

cannot be measured numerically will either be classified into sets, based on the

characteristics that describe the variable or placed in a ranking order if it is ordinal data.

Quantifiable data will be analyzed with a far wider range of statistics. On the other hand,

qualitative data of similar interpretation will be quantified where applicable. Nonetheless,

peculiar statements made by respondents will be transcribed and used during analysis.

CHAPTER FOUR

DATA PRESENTATION, ANALYSES AND DISCUSSION

4.1   Introduction

The purpose of this study was to assess organizational learning practices among selected small and medium-scale enterprises at Adum-Kumasi. Semi structured questionnaires were used to received responses from 248 SME operators. The response rate for the data collected was 1; thus all 248 responses were received (Saunders, 2006). The data collected were analyzed with SATA 11 and discussed; analysis involved examining the basic characteristics of the SME operators as independent variables. These variables were then associated with certain outcomes relating to how organizational learning was practiced by these selected. The association was then used to determine how these basis factors affected organizational learning. This chapter is a presentation of the analysis as well as a discussion on the results.

4.2   Organizational Characteristics

Results presented in this section are about the organizational characteristics of the SMEs studied. Organizational characteristics presented in this section include the sex and age distribution, workforce composition and ownership status. The customer typologies of the selected SMEs were also presented in this section. Analysis focuses on the extent to which the characteristics of the selected SMEs correspond with findings from other literature. In this section, it is expected that the characteristics of the SMEs studied will fit the description of typical SMEs as explained in other studies.

4.2.1   Sex Distribution

The distribution of sex depict that, out of the 248 respondents, males (68.5%) were the highest SME operators (Table 4.1).

Table 4.1: The sex distribution of respondents

Sex Distribution	N	%
Male	170	68.5
Female	78	31.5
TOTAL	**248**	**100.0**

(Source: Fieldwork, 2012)

From the analysis on sex distribution, there were indications that the operators of the selected SMEs were dominantly males. As such the organizational practices explained in this study may reflect a masculine point of view more than feminine.

4.2.2   Age Grouping

Majority (39.5%) of the respondents, were within the age group of bracket (36 – 40 years) with the distribution of respondents being between twenty-six (26 years) to fifty-five (55 years) (Table 4.2).

Table 4.2: The age grouping of respondents

Age group	N	%
18-25 years	2	0.8
26-35 years	38	15.3
36-40 years	98	39.5

40-45 years	70	28.2
46-55 years	34	13.7
56-60 years	3	1.2
Missing	3	1.2
TOTAL	**248**	**100.0**

(Source: Fieldwork, 2012)

The age cohort analysis depicted a normal distribution across the age groupings. The dominance of the age group from 36 to 40 years (39.5%) illustrates the ages at which the working population become more active. As expected very few of the respondents (1.2%) were above the age of 55

4.2.3 Educational Level

The study indicates that majority (55.6%) of the respondents had obtained at least a secondary education. There is a marginal difference between those who had obtained up to the secondary education and those up to the tertiary education. Apart from the 0.8% who had not obtained any formal education and the1.6% missing records, all the respondents had at least obtained some level of education (Table 4.3).

Table 4.3: The highest educational level attained by respondents

Educational level	N	%
None	2	0.8
Primary	1	0.4
Secondary	138	55.6

Tertiary	103	41.5
Missing	4	1.6
TOTAL	**248**	**100.0**

(Source: Fieldwork, 2012)

Analysis on education indicated that a significant proportion (41.5%) of the operators of these SMEs had attained tertiary level education. This result contradicts findings from studies by Mensah (2004) but rather suggested that SME businesses were becoming very attractive ventures for the highly educated; those who would have initially opted for employment in larger firms, as suggested in the study on SME e-Access and usage by Frempong and Essegbey (2006).

4.2.4 Ownership and Workforce composition

As explained earlier, the targeted interviewees were those who controlled the day to day operations of the enterprises. Majority (59.7%) of the respondents were owners, however, there is 37.9% were employed as managers (Table 4.4). Also, on average the work force of the SME surveyed was three (3) with a minimum number of one (1) and maximum number of thirteen (13).From the study, it was noticed that the least number of family members employed is one (1) and the highest being thirteen (13) (Table 4.5).

Table 4.4: The ownership status of respondents

Ownership Status	N	%
Owner	148	59.7
Manager	94	37.9

34

Other	2	0.8
Missing	4	1.6
TOTAL	**248**	**100.00**

(Source: Fieldwork, 2012)

Table 4.5: Work force composition of SMEs

Observation	Mean	S. Dev	Min	max
248	3.3	1.6	1	13

(Source: Fieldwork, 2012)

Results on the business ownership status of respondents indicated that most of the operators owned the businesses. On the other hand, those who were identified as managers had close family relations with the owner. Results on the workforce composition of SMEs confirm findings from studies that SMEs are treated as family businesses rather than corporate ones (Abor & Quartey, 2010)

4.2.5   Major Clients

In general the major clients of the respondents were the general public with (10.9%) clients apart from the public being students. Four percentages (4.0%) of the respondents' major clients were financial and educational institution respectively (Table 4.6).

Table 4.6: Major clients of SMEs

Major clients	n (N=248)	%
General public	248	100.0
Financial institution	10	4.0
Health institution	9	3.6

Educational institution	10	4.0
Student	27	10.9
Other shops	3	1.2

(Source: Fieldwork, 2012)

Results on the client typologies of the SMEs studied suggest that the market segment of SMEs are still generally localized and oriented towards individuals (Mensah, 2004).The organizational characteristics of SMEs indicate marginal change from studies done over five years ago. This finding is suggestive of the fact that SMEs experience very slow growth (Antlová, 2009);(Katzeff and Abdallah, 2006); (Abor and Quartey, 2010)). This situation may have significant negative impact on the learning practices of these SMEs since studies suggest a relation between business growth and learning (Sadler-Smith et al., 2010). On the other hand emerging issues such as increase in the number of business operators with tertiary level education may introduce interesting patterns in the learning practices of these SMEs.

4.3   Organizational Learning Practices

In this section the different learning practices of the studied SMEs are explained. These organizational learning practices are further analyzed in relation to the foregoing organizational characteristics in order to examine the extent to which these organizational characteristics influence the learning practices identified among the selected SMEs. Due to the labour intensive nature of SMEs (Alam and Noor, 2009), focus is placed on the extent to with the business owners and owner-managers make efforts to consciously

integrate learning as an activity in their business operations to develop human capital. It is expected that the peculiar characteristics of these SMEs studied will have influence on the studied organizational learning practices of the selected SMEs.

4.3.1   How the employer learns

Above ninety-five percent (95.2%) of employers indicated that the training the organized for themselves included those directed towards their business. Whiles thirty-five percent (35.5%) of these employers undertook formal academic training as part of their self training programs (Table 4.7).

Table 4.7: Self-learning mode of respondent

How the employer learns	n (N=248)	%
Formal education	88	35.5
Training directed to my business	236	95.2
I learn from others involved in my business	237	96.6
I have never trained my self	20	8.1

(Source: Fieldwork, 2012)

From the results, most SME operators prefer learning from others who are already established in the business than undertaking formal training. SME operators have very strong influence on the entire operations of their businesses. Their personal orientation towards organizational learning definitely influences the organizational learning process and practices they would adopt and expose to their employees.

4.3.2   Attitude of employer towards employee self-initiative

Ninety percent (90.3%) of the employers interviewed indicated that, they allowed their employees to take their own initiative but with restrictions whiles 70.2% said they always instructed their employees and expected them to follow it. A very marginal proportion (5.6%) indicated that they do not limit employees on how to go about their work (Table 4.8).

Table 4.8: Attitude of employer towards employee self-initiative

Attitude of employer towards employee self-initiative	n	%
I always instruct and expect them to follow it	174	70.2
I allow them to take initiative but with restrictions	224	90.3
I don't limit them on how to go about their work	14	5.6

(Source: Fieldwork, 2012)

As observed, it was realized that most of the SMEs studied were service sector organization (Table 3.2). Although it was expected that these service based organizations would show a lot of flexibility in applying initiatives in their business operations(Sadler-Smith et al., 2010), operators preferred controlling the activities and processes of their businesses than allowing employees to exercise freedom in applying initiative.

4.3.3   The level of interest employees have in learning

From the study, 85.9% of the employees had generally expressed interest in learning. However, 56.8% had actually requested for support from their employees to undertake training with 5.6% going further to seek support for formal training (Table 4.9).

Table 4.9: The level of interest employees have in learning

The level of interest employees have in learning	n (N=248)	%
General expression of interest	213	85.9
Seek support for on-the-job training	127	51.2
Seek support for formal training	14	5.6

(Source: Fieldwork, 2012)

The foregoing analysis on employee interest in learning indicated that the level of organizational practice in the SMEs studied was influenced to an extent by the behavior of the employees towards learning. The results suggest a rather passive behavior of employees in seeking learning opportunities. This study however did not examine the causes of these behavior patterns exhibited by employees of the studied SMEs.

4.3.4 Providing employees with organized training opportunities

Responses were provided on whether employers organized training programmes for their employees or gave the employees the opportunity to enroll in training programmes. Above 50% provided such opportunities whiles 48.4% did not (Table 4.10). When categorized by their educational level, employers who had attained tertiary level of education presented more opportunities to their employees (Figure 4.1).

Table 4.10: Employers who organize learning opportunities for employees

Organizing training for employees	n	%
Yes	128	51.6
No	120	48.4

	TOTAL	248	100.0
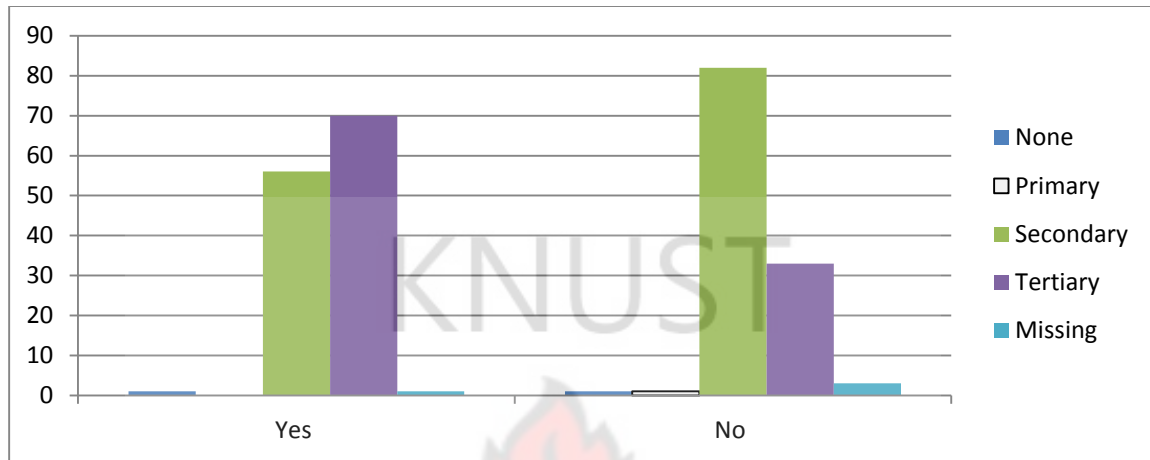
Figure 4.1: Educational level influence on the creation of learning opportunities

These results on the creation of learning opportunities depicted a balanced distribution between business operators who organized learning opportunities for their employees and operators who did not organize learning opportunities. Results on the relation between educational level of the operators and the decision to provide learning opportunities or not, to employees suggested that operators who had attained tertiary level education where more willing to provide learning opportunities to their employees than those who had attained up to secondary level education.

4.3.5   Reasons for not organizing training opportunities

Focusing on the 48.4% who did not provide training opportunities for their employees, questions were asked on the reasons why they were not providing such

opportunities.66.4% perceived high cost involved while 38.1% feared that those employees may not come back to work with them (Table 4.11).

Table 4.11: Reasons for not organizing training opportunities

Reasons for not organizing training opportunities	n	%
They will be more experienced than I	1	0.9
It looks like an expensive venture	75	66.4
They may not come back to work for me	43	38.1
I don't know where to train them	1	0.9
They are not interested	4	3.5
TOTAL	**120**	**100**

(Source: Fieldwork, 2012)

Results on the reasons given by operators who do not provide learning opportunities to their employees suggest the perception of feasibility in terms of cost as the most significant criteria for engaging in learning practices that involve significant financial commitment. This was possibly due to their limited access to financial resources (Mensah, 2004). The tendency of the trained employee leaving the SME for better offers after the upgrade continues to emphasis the issue of financial loss.

4.3.6   Purpose for organizing training opportunities

Very few employers (7.8%) were providing training opportunities for the purpose of business continuity. The major reasons for providing training opportunities to employees were to increase productivity and to reduce dependency of outside expertise (Table 4.12).

41

Table 4.12: Purpose for organizing training opportunities

Purpose for organizing training opportunities	n (N=128)	%
To increase productivity	80	62.5
To reduce dependency on outside expert	80	62.5
Be able to venture into new products/services	78	60.9
As a source of motivation to the employees	78	60.9
For inheritance and continuity of family business	10	7.8

(Source: Fieldwork, 2012)

Results on the purpose for organizing training opportunities also suggest that a significant proportion of the studied SMEs understand the effects of organizational learning on business growth. However, the motive of "doing things better" rather than "doing better things"(Sadler-Smith et al., 2010) is the dominant objective.

4.3.7   Types of learning activities/opportunities/organized

Among the respondents, who organized training opportunities for their employees, 93.7% provided formal training up to the secondary level while 17.2% provided training up to tertiary level. As little as 5.5% only provided primary level education. However 75.8% of the respondents expected their employees to learn from others within the enterprise (Table 4.13). Results further suggest that only employer who had attained tertiary level education were willing to provide tertiary level training opportunities for their employees (Figure 4.2)

Table 4.13: Types of learning activities/opportunities organized

Types of learning activities/opportunities organized	n (N=128)	%
Opportunity to learn from each other	97	75.8
On the job training	47	36.7
Vocational / Technical training	51	39.8
Up to primary level	7	5.5
Up to secondary level	120	93.7
Up to tertiary level	22	17.2

(Source: Fieldwork, 2012)
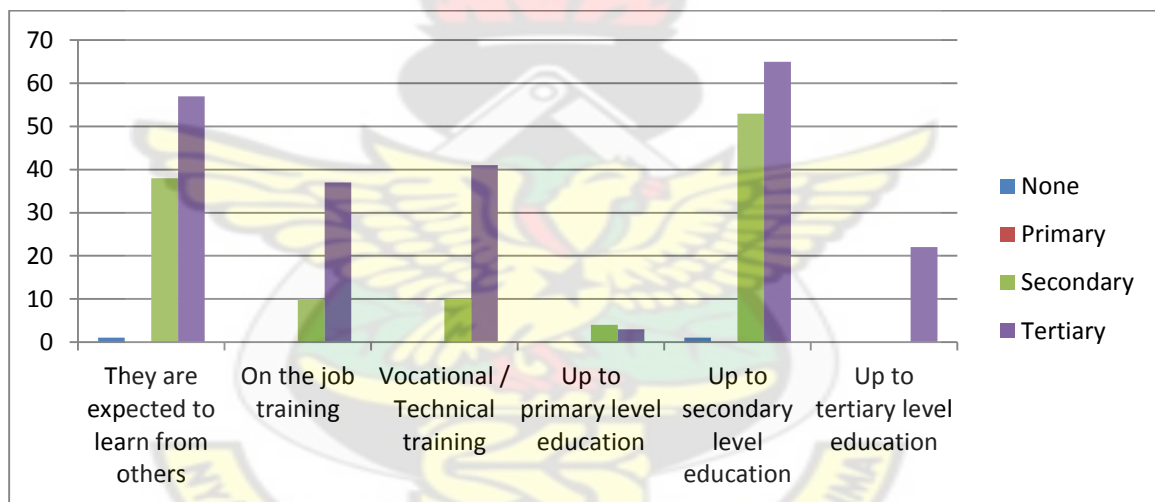
Figure 4.2: Employer's educational level and types of learning opportunities

(Source: Fieldwork, 2012)

From the results and analysis, most of the studied SMEs (93.7%) provide training to their employees up to the secondary level. This trend may suggest that employers are not generally willing to train employees beyond the level they had attained. The few (17.2%) who provided training up to tertiary level had all attained tertiary level education. The

SME business is a personalized one (Abor and Quartey, 2010) and will therefore follow the personal interest of the operator

4.3.8 Length of experience in providing learning opportunities

Responses were provided on how long the respondents have been creating these learning opportunities for their employees. From the responses received, a relatively larger proportion (64.1%)had been organizing learning activities for their employees (Table 4.14). Results further suggested that none of the employers who had been organizing learning opportunities for more than one year provided primary level educational opportunities (Figure 4.3).

Table 4.14: Experience in providing learning opportunities

Length of experience in providing learning opportunities	n	%
Less than 6 months	7	5.5
6 months to 1 year	15	11.7
1 to 2 years	18	14.1
2 to 4 years	24	18.7
More than 4 years	18	14.1
Missing	46	35.9
TOTAL	**128**	**100.0**

(Source: Fieldwork, 2012)
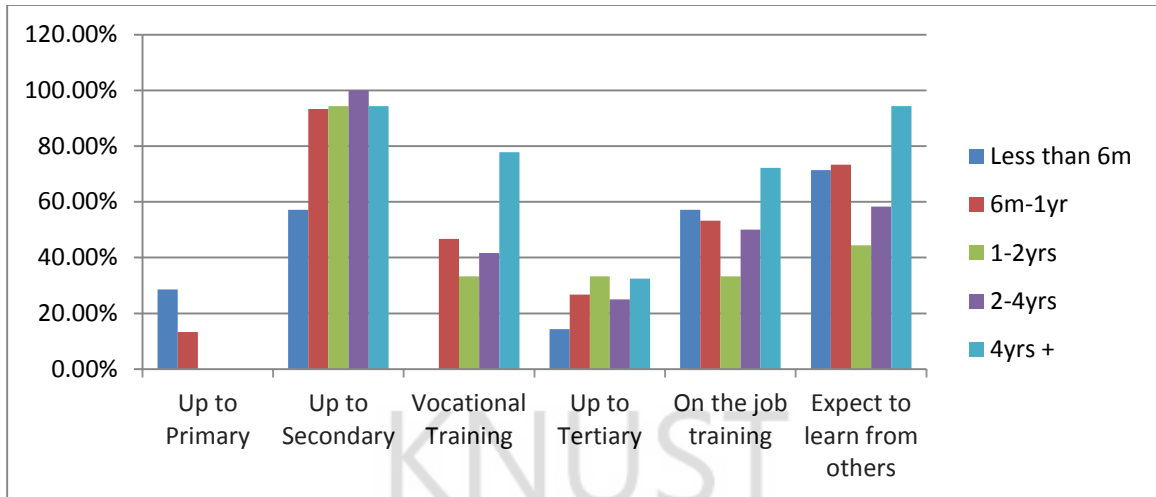
Figure 4.3: Influence of length of experience on the opportunities provided

(Source: Fieldwork, 2012)

Results on learning experience, although defines learning practices of the SMEs studied, also describes and important organization characteristic of these SMEs. It is evident that the number of years of experience of the studied SMEs has a rewarding effect and hence an upgrade in the variety, frequency (Table 4.15) and length of time of learning opportunities they are willing to offer to their employees (Table 4.16).

4.3.9 Frequency of organizing learning activities

Respondents were further asked about how frequent such learning activities were organized. Majority 60.9% indicated that the opportunity was provided on a daily basis (Table 4.15).

Table 4.15: Frequency of organizing learning activities

Frequency of organizing learning activities	n	%
Daily	78	60.9
Weekly	2	1.6
Monthly	1	0.8
Twice a year	1	0.8
Missing	46	35.9
TOTAL	**128**	**100.0**

(Source: Fieldwork, 2012)

4.3.10 Amount of time allowed for training

With respect to the maximum time allowed for an employee to undertake training, majority (63.7%) of the respondents indicated that they allowed over six (6) months for training. Out of these, 18.7% allowed more than one year for training (Table 4.16).

Table 4.16: Amount of time allowed for training

Amount of time allowed for training		
Up to one week	6	4.7
Up to one month	9	7.0
Up to six months	23	18.0
Up to one year	20	15.6
More than one year	24	18.7
Missing	46	35.9
TOTAL	**128**	**100.0**

(Source: Fieldwork, 2012)

For SMEs that had been providing training opportunities to their employees for at least one (1) year, it is not clear whether it is the early impact of learning on business that has encouraged them to continue providing such opportunities or their persevering commitment to providing the opportunities that had finally rewarded them.

4.4   Benefits and Challenges of Adopted Learning Practices

In this section, analysis and discussion is on the perceived benefits derived from organizational learning practices as well as the challenges faced in engaging in these learning practices from the perspective of the SME operators. Further analysis is presented on the level of influence the length of experience of SMEs in providing learning opportunities has on their perceived benefits and challenges. It was expected that SMEs that had longer periods of experience in learning practices would be more satisfied with the value returned to the business.

4.4.1   Benefits of learning practices on business operations

Responses were received on the benefits of the learning practices adopted by the SMEs on the operations of the business. The major benefits were increase in productivity and an increased dependence on internal skills. Above 60% of respondents also indicated that their employees who were provided learning opportunities were more motivated to stay in the business (Table 4.17).

Table 4.17: Benefits on business operations

| Benefits on business operations	n (N=128)	%
Productivity has increased	80	62.5
Dependency on outside experts has reduced	80	62.5
Realization of new products/services	73	57.0
Improved product quality	78	60.9
Number of client have increased	78	60.9
Employees are motivated to stay in business	78	60.9
A family member has been trained to take over	9	7.0

(Source: Fieldwork, 2012)
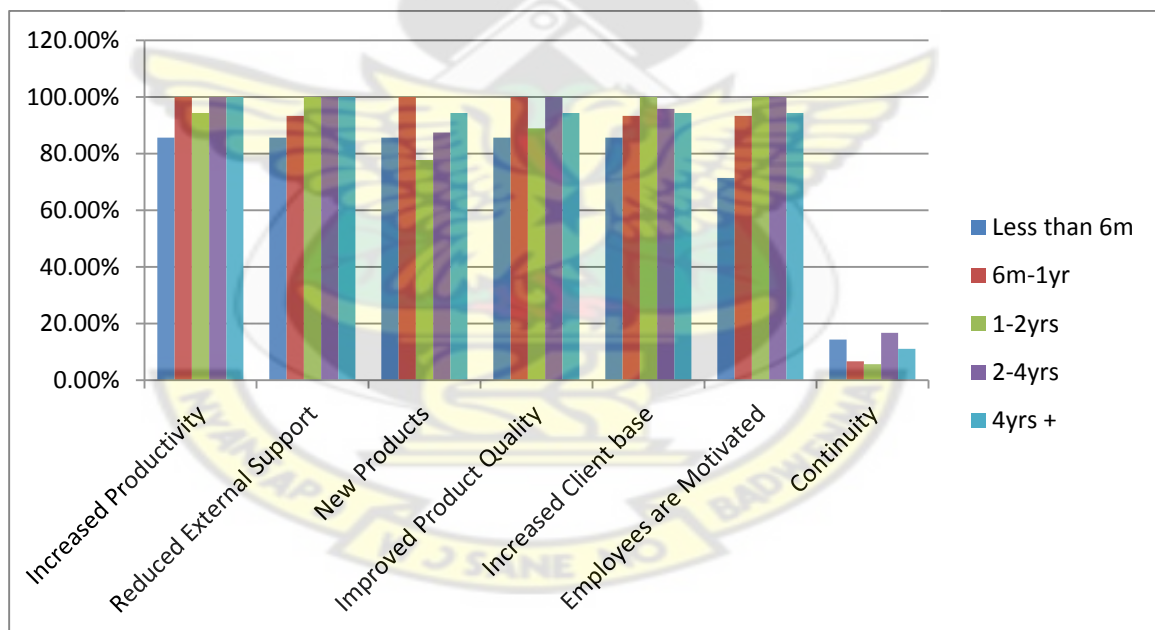
Figure 4.4: Influence of length of experience on benefits derived

(Source: Fieldwork, 2012)

From the results of the study, targeted purposes of SME operators for providing training opportunities to employees were realized. The study however did not map targeted

benefits to the actual benefits of those who expressed them. There is however the possibility that the targets set by the operators were based on the benefits the realized from providing learning opportunities to employees. Comparing the benefits derived from learning practices with the length of experience the SMEs studied have in providing learning opportunities, almost all the SMEs confirm significant benefits; thus the realization of the benefits associated with organizational learning may not be long term but one factor that negatively affected SME operators at the early stages of providing learning opportunities was the unwillingness of trained employees to return to the enterprise. However, the ability to improve the types, frequency and duration of training may be based on feasibility.

4.4.2 Attrition level of trained employees

Responses were received on the tendency of employees not returning to the organization after been trained. 39.1% of the respondents indicated that the employees returned to work with them (Table 4.18).

Table 4.18: Attrition level of trained employees

Do the trained workers return after training	N	%
Yes	50	39.1
No	31	24.2
Not applicable	47	36.7
TOTAL	**128**	**100.0**

(Source: Fieldwork, 2012)

49

Results on attrition rate of employees at SMEs suggested that 61.7% of the SME operators who trained employees were concerned about employees not returning to apply their knowledge in the business.

4.4.3 Experienced challenges in adopting learning practices

Concerning the learning practices adopted, the biggest challenge expressed by respondents was the change in the attitudes of the employees after they were trained. The second major challenge related to cost whiles the attrition rate was also a concern (Table 4.19). These two challenges were much felt by those SMEs that had been providing learning opportunities for longer periods. All respondents however agreed that such practices yielded positive results to their business activities (Figure 4.5).

Table 4.19: Experienced challenges in adopting learning practices

Experienced challenges in adopting learning practices	n (N=128)	%
My employees are not interested	1	0.8
They don't return to my business after training	37	28.9
Attitudes of employee change after training	55	43.0
Difficulty finding a training program that suit my business	0	0.0
Location for training is too far	0	0.0
It is too expensive	36	28.1
I don't see results in business	0	0.0

(Source: Fieldwork, 2012)
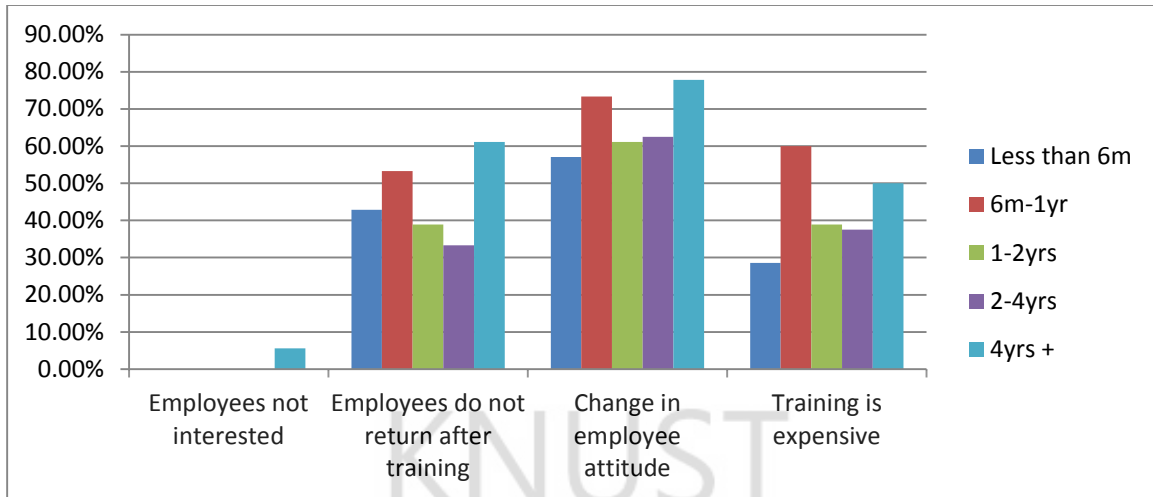
Figure 4.5: Influence of length of experience on challenges faced in adopting learning practices

(Source: Fieldwork, 2012)

From the results, three challenges were significantly affecting the ability of SME operators to engage in organizational learning practices that will improve their labour-intensive operations. The first is the challenge of insubordination by the trained employee. This challenge may explain why SME operators were unwilling to provide learning opportunities beyond their highest level of education attained. The second concerns the fact that after such significant financial commitments was made; the employees were unwilling to return to the conditions of these SMEs. They either start their own or go for other avenues that present better conditions.

4.4.4   Overall satisfaction with learning practices adopted

In general, 46.1% of the respondents were fully satisfied with the outcome of the learning activities they undertook (Table 4.20).Categorizing respondents by level of experience, while 57% of SMEs that had adopted learning practices for less than six (6) months were

partially satisfied with such practices, 88% of the enterprises which had been providing learning opportunities to employees for more than four (4) years were fully satisfied (Figure 4.6).

Table 4.20: Overall satisfaction with learning practices adopted

Overall satisfaction with learning practices adopted	n	%
Fully	59	46.1
Partial	22	17.2
No comments	1	0.8
Missing	46	35.9
TOTAL	**128**	**100.0**

(Source: Fieldwork, 2012)
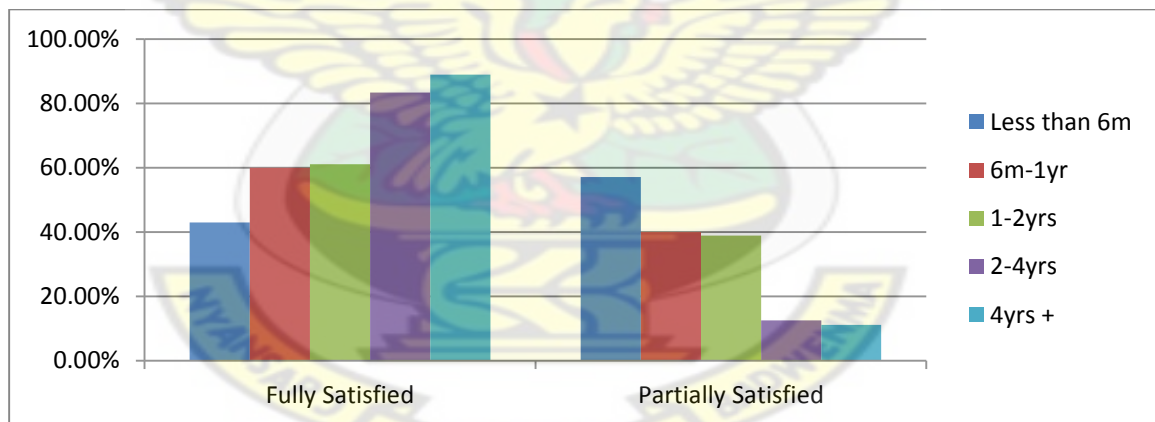
Figure 4.6: Length of experience and level of satisfaction about adopted learning practices

(Source: Fieldwork, 2012)

Interestingly, a significant proportion of SME operators were fully satisfied with the value derived from such learning practices, and this satisfaction gets better with time.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

5.1   Summary of Findings

In this section, the summary of findings is presented. These finding are presented in relation to the analysis and discussions in chapter four.

5.1.1   Organizational Characteristics

This study showed respondents between the ages of 36 and 40 involving more into SMEs whiles those in the age bracket of 40 to 45 were the next responded. 15% of the respondents were also between the ages of 26 and 35. This implies that respondents ranging from26 to 55 years of age are much more involved into SMEs. This can be attributed to the fact that they are an active work force.

It is also important to note that the motives and objectives of the owner-manager can greatly influence an SME's ability engage in organizational learning practices. Many SMEs have objectives other than growth as apriority (Tucker and Lean, 2003). Confirming findings from the studies of Tucker and Lean (2003) most respondents operated their own businesses to have autonomy.SME operators of such small businesses personalize them by maintaining greater control over the operation of the business as well as internalizing the benefits of personal effort and risk-taking. For this reason and venture that is not perceived to have immediate benefits to the operator may be avoided.

5.1.2   Organizational Learning Practices

Learning is one of the basic means of human resources development in business organizations, aiming to motivate employees, to develop their potential and to help them perform better. Organizational learning is mostly underestimated by many employees in improving SMEs. This can be a rippling effect of SMEs in Ghana and other developing countries. Though most SME operators who provided training to employees (61.7%) agreed that organizational learning was beneficial, most of them did not make provision for further training of employees to learn from other employees so that when they are absent their absence will not be much felt. This will also encourage a knowledge base of the SMEs so as to improve on the past.

The source of an organization's value and competitive advantage is from a continuous learning process. When employees were asked as to whether employers organized training programmes, 52% responded that, they were in one way or the other provided an opportunity to go through the process of organizational learning and 48% not provided with such an opportunity. This implies that nearly half of employees of SMEs are not provided with training opportunities which stagnates the growth of SMEs as well as the employees.

Employers who had attained tertiary level of education presented more opportunities to their employees with 70% of them willing for further training for employees and 30% of them not willing. For employers who had attained secondary level educational had about 81% of them not willing for training for employees. This implies that an employer's

educational level had an impact on whether he or she is willing for further training for their employees.

Employers who did not provide training opportunities for their employees had 66.4% of them complaining about it being an expensive venture whiles 38.1% though that if they trained their employees, they may not come back to work for them. Because of these reasons, Ghanaians employers of SMEs do not see the need for organizing training opportunities or practicing organizational learning since it would rather benefit the employees. But for the employers who offered training opportunities for their employees, had 93.7% of them provided with secondary education which underscores the essence of organizational learning or training opportunities SME owners or employers attach to further training. They also thick of it to be expensive because of the amount of money to spent on it. They might also be thinking of the present benefits it would be having on the enterprise, since work can still go on without organizational learning.

Learning organizations are organizations where people continually expand their capacity to create the results they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspiration is set free, where knowledge is passed on to others and where people are continually learning to see the progress of the SME. For this progress to be sustainable, then there is the need to delve into the frequency of organizing learning activities in an SME. 36% of employers did not answer as to the frequency of organizing learning activities whiles 60% of employers who would want to organize learning activities do it almost every day. This number (60%) depends largely on the type

of SME and the demand of the employees' attention for the training to be done every day. To defend their actions, employers raise the question of 'what comes first doing the job or planning the job (learning)?' The amount of time to be used for the training is also as important, since employers would want to maximize profit therefore needs the full attention of the employee.

5.1.3 Challenges and opportunities of organizational learning

Despite the wide-range in economic reforms instituted in the country, there are a number of emerging issues that are posing serious challenges to SMEs some of which are owing to the difficulty of organizational learning. The lack of willingness on the part of employees to take responsibility for learning as well as the reluctance on the part of managers to encourage is as well a great challenge. Understanding the problems and challenges are fundamental solutions to expand and strategize SME's to future progress and growth.

Aside the 36.7% of employers who do not adopt organizational training practices, 39.1% of those who did said employees did not return after training. Employers also attested to the fact that their biggest challenge to the adoption of learning practices is the attitudes of employees after training which comprised of 43%. Some employers saw it as being too expensive (28.1%) whiles others responded that employees do not return to work after being trained, which is also made up of 28.9%. This implies that, almost all employers are not willing to adopt organizational learning practices to train employees because of the actions or inactions (attitude) of employees that would have an effect on the SME if

they go through the process of organizational learning. There is also the fear the knowledge gain would be used in rival enterprises which might have an edge because of the knowledge attained. It was also found out that the greater the length of experience of organizational learning (4yrs+), the greater the chances of the employee's attitude changing or not returning after the training. Surprisingly, employees who had experienced organizational training between the periods of 6 months and 1 year were more likely not to return or have a change of attitude compared to those between 1 and 4 years.

For the employers who took the bold step in training employees and they returning had 46.1% of them fully satisfied with the outcome of the learning activity they undertook. Considering the level of experience, 57% of SMEs that had adopted organizational learning practices for less than six (6) months were partially satisfied with such practices, whiles 88% of SMEs which had been providing learning opportunities for more than four (4) years were fully satisfied.

One cannot underscore the immense benefit SMEs have on the economies of nations and its contributions to the GDPs of developed and developing nations which makes organizational learning part of the success story of the SME. Employers of SMEs responded that the benefits of organizational learning practices adopted were increasing their productivity and reducing their dependency on outside experts. Others benefits that employers responded to were; Improves product quality, Increase in the number of clients and employees being motivated to stay in the business.

5.2   Conclusion

It is indeed true that learning organizations are organizations where people continually expand their capacity to create the results they truly desire and where knowledge is passed on to others. This study proved that organizational learning is very important, but unfortunately nearly half of employees do not go through organizational learning practices, making it worrying. If only the private sector is going to be the engine of growth, for that matter SMEs, most employers would have to adopt organizational learning practices.

It was also revealed in this study that employers who had attained tertiary level of education presented more opportunities to their employees willing for further training for employees than employers who had not attained higher education. The study also shows that Employers who did not provide training opportunities for their employees had majority of them complaining about it being an expensive venture and that if they trained their employees, they may not come back to work for them. All of these factors hamper the knowledge base of SMEs through organizational learning as well the growth of the SME.

Finally, the organizational learning activities are essential for SMEs for long term survival. These activities such as training and development, self-directed learning, employee motivation have led towards a better performance and innovation, retaining staff and better service. SMEs should put in place, strategies to enhance knowledge and

expertise. Doing that would lead to better performance and encouraged individual for higher commitment to the organizational performance.

5.3   Recommendations

This study has set a context and rationale for research into human resource development within SMEs. The discussion focused on the background and challenges of SMEs and the importance of human resource development. Based on the study, it is clear that organizational learning is fundamental for SME to develop. The SME has special features as to compare with the larger organizations. The study has shown that some employers do not really understand the essence of organizational learning, therefore the little importance attached to it. When the mind sets of both employers and employees change about each other as well, it would help improve organizational learning in SMEs.

5.3.1   Employers

SMEs need to improve in order to be competitive in the market and to continue their survival. Foreign companies' influx into the country is causing some SMEs a great deal of trouble to stay on the market since they are outweighed in innovation and growth. The study proved the educational levels of employers being mainly secondary level and further went on to prove that employers who did not have higher educational level are not willing for further studies or organizational learning for their employees. Employers are therefore encouraged to go for further studies since it is all at improving the SME into becoming a medium scale enterprise. Employers should also encourage organizational learning taking place frequently as this will serve as refresher training for employees to

keep them abreast with current trends of improving the SME. Employers should recommend further training to employees, provide them with good incentives, be willing to spend on employees and encourage them to practice organizational learning, so as to keep them after they have gone for further learning. The use of Information Communication and Technology (ICT) in SME cannot be under-rated since SMEs would have to be up to date in the fast moving technology to be more innovative. ICT is therefore encouraged to all employers for the progress of the SME.

5.3.2 Employees

One of the major challenges that were revealed from this study is the fact that employers do not trust that their employees would return to the enterprise after they have gone for further studies. This was mainly said of employees who have stayed in an enterprise for more than four years. It is therefore recommended that the relationship between employers and employees would have to be worked at since there is mistrust on the part of both parties. Employees should not just look at what the enterprise can do for them but what they can also do for the enterprise. There is the lack of willingness on the part of employees to take responsibility for learning, and by the same token reluctance on the part of managers to encourage it. Both employers and employees should be serious in practicing organizational learning.

5.3.3 Policy Makers

Despite the wide-ranging economic reforms instituted in the country, SMEs face a variety of constraints owing to the difficulty of absorbing large fixed costs, the absence of

economies of scale and scope in key factors of production, and the higher unit costs of providing services to smaller firms (Liedholm& Mead, 1987; Steel & Webster, 1990). Policy makers can therefore help in the improvement of organizational learning practices by putting in place the necessary structures for organizational learning to be better. In improving access to finance of SMEs, organizational learning can be a pre-requisite to SMEs who want to access funds. Educational programmes could also be organized for SMEs regularly to practice organizational learning.

5.3.4 Suggestions for Further Research

It is recommended that further qualitative and quantitative research is done on assessing the importance employers attach to organizational learning as well as an in-depth research on the perspective of employees on organizational learning.

Also, further research should be done to ascertain the factors that drive the interest of employees to pursue training opportunities actively. Furthermore a longitudinal study may be conducted to determine the period when SMEs become capable of providing training opportunities and the specific indicators that define feasibility of engaging in organizational learning practices.

References

Abor, J. &Quartey, P. (2010) Issues in SME Development in Ghana and South Africa. *International Research Journal of Finance and Economics(39).*

Argyris, C., &Schon, D. A. (1978)*Organizational Learning; A theory in Action Perspective.* Reading. MA: Addison-Wesley Publishing Company Inc.

Afrane, S. K. (2000) The Place of Home-Based Enterprises in the Household Economies of the Low-income families in Kumasi: Analysis of Contribution and Linkages. *Journal of Science and Technology III(1).*

Alam, S. S. &Noor, K. M. (2009) ICT Adoption in Small and Medium Enterprises: An Empirical Evidence of Service Sectors in Malaysia. *International Journal of Business and Management IV(2).*

Antlová, K. (2009)*Motivation and Barriers of ICT Adoption in Small and Medium-sized Enterprises* [Online]. [Accessed].

Basil, A. (2005)*Small and Medium Entreprises (SMEs) in Nigeria: Problems and Prospects.* PhD Management Thesis, ST. Clements university.

Bertucci, G. &Alberti, A. (2001) Globalization and the Role of the State: Challenges and Perspectives. DPEPA.

Drejer, A. (2000) Organisational Learning and Competence Development. *The Learning Organisation,* 7**,** 206-220.

ECA 2000. Enhancing the Competitiveness of Africa SMEs in Regional and Global trade: The Role of Support Services. Economic Commission for Africa.

Frempong, G. &Essegbey, G. O. (2006) SME e-Access and Usage.

Gray, C. &Gonsalves, E. (2002) Organizational learning and entrepreneurial strategy. *Entrepreneurship and Innovation* [Online].

Harindranath, G., Dyerson, R. &Barnes, D. (2008) ICT in Small Firms:Factors Affecting the Adoption and use of ICT in Southeast England SMEs. London: University of London.

Ion, P. &Andreea, Z. (2008) Use of ICT in SMEs Management within the sector of. Bucharest Romania.

Kalu, O. (2006) Analysis of policies for integration of science and technology into the clients' activities. *Transformation of micro-finance schemes from subsistence living to small-scale enterprises in Nigeria,(11).*

Katzeff, C. &Abdallah, L. (2006)*ICT-based learning in Knowledge Intense Micro-sized Enterprises* [Online]. Stockholm. [Accessed].

Kayanula, D. &Quartey, P. (2000) The Policy Environment for Promoting Smale and Medium-sized Enterprises in Ghana and Malawi. *Finance and Development Research Programme.* Manchester: Institute for Development Policy and Management.

Kim, D.H. (1993) The link between individual and organizational learning, Sloan Management Review, Fall: 37-50

Kimberlin, L. C. &Winterstein, A. (2008) Validity and reliability of measurment instruments used in research. *Am J Health-Syst Pharm,2008 (65):2276-2284*

Liedholm, C and Mead, D (1987) `Small Scale Industries in Developing Countries: Empirical Evidence and Policy Implications', *International Development Paper,* Dept of Agricultural Economics, Michigan State University, East Lansing, MI, USA.

Majele, M. (2000) The Implications of Environmental Upgrading in Home-Based Enterprises in Majengos in Kenya. *In:* Proceedings on Housing Working and Development, 2000 England.

Mangolte, P. A. (2000) Organisational Learning and the Organisational Link : The Problem of Conflict, Political Equilibrium and Truce. *European Journal of Economic and Social Systems* [Online], (14).

March, James G., Olsen, Johan P. (1975) The Uncertainty of the Past. Organizational Learning under Ambiguity in: European Journal of Political Research, 3: 147-171

Mensah, S. (2004) A Review of SME Financing Schemes in Ghana. Accra: SEM International Associates.

Ogechukwu, A. D. (2006) The Role of Small Scale Industry in National Development in Nigeria. *In:* Association for Small Business & Entrepreneurship Annual Conference 2006 Texas. 1-3.

Prahalad, C. K. &Hamel, G. (1994) Strategy as Field of Study: Why Search for a New Paradigm? *Strategic Management,*15.

Rrustemi, V. (2011) Organizational learning and knowledge creation processes in SMEs. *Knowledge Management, Economics and Information Technology* [Online], 6.

Sadler-Smith, E., Chaston, I. &Spicer, D. (2010) Organisational Learning in Smaller Firms: An Empirical Perspective. *Group for Organisational Learning Development.* Plymouth: University of Plymouth Business School.

Steel, W. F. and Webster, L. (1990), `Ghana's Small Enterprise Sector: `Survey of Adjustment Response & Constraints', *Industry Series Paper* World Bank Industry and Energy Dept, Washington D.C

Senge, P. M. (1990) The Fifth Discipline. *The art and practice of the learning organization*, London: Random House.

Tsui-Auch, L. S. (2003). Learning Strategies of Small and Medium-Sized Chinese Family Firms: A Comparative Study of Two Suppliers in Singapore. *Management Learning,* 34**,** 201-220.

Tucker, J. and Lean, J. (2003), 'Small Firm Finance and Public Policy', *Journal of SmallBusiness and Enterprise Development*, 10(1), pp. 50-61.

UN. (2005) Improving the Competitiveness of SMEs through Enhancing Productive Capacity. *In:* United Nations Conference on Trade and Development, 2005 New York and Geneva.

Viviane, M. J. &Robinson (2001) Descriptive and normative research on organizational learning: locating the contribution of Argyris and Schön. *International Journal of Educational Management,* 15**,** 58-67.

APPENDIX

Questionnaire for SMEs on Organizational Learning

DESIGNED BY ANYIMADU-ANTWI, ASOR

(MBA\HRM)

Please tick (√) where applicable.

BIO-DATA OF RESPONDENT

Sex   [1] Male   [2] Female   BSEX

Age [   ] years (*use rang only if respondent refuses to give an age*)   BAGE

[1] 18 – 25   [2] 26 – 35   [3] 36 – 40   [4] 40 – 45   [5] 46 – 55   [6] 56 – 60

Highest Education of respondent

[1]None   [2] Primary   [3] Secondary   [4] Tertiary   BEDU

Working Status of respondent

[1] Owner   [2] Manager   [3] Other……………   BWORK

BUSINESS CHARACTERISTICS OF SME

Name of Business _____   BUSNAME

Labor force

How many employees do you have? [   ]   BUSLEMP

67

How many employees are family members? [   ]   BUSLFAM

How many different specialties among employees do you have? [   ]   BUSLDIFF

Business Type

[1] Manufacturing   [2] Retailing   [3] Service
        BUSTYPE

Description of business activities
(be brief e.g.: training centre, repair of mobile phones, etc)   BUSDESC

………………………………………………………………………

Major Clients

General Public	**[ ]**	CPUBLIC
Financial Institutions	**[ ]**	CFINST
Health Institutions	**[ ]**	CHEALTH
Other shops	**[ ]**	CSHOPS
Educational Institutions	**[ ]**	CEDU
Students	**[ ]**	CSTUD
		COTHER1
		COTHER2

ORGANISATION'S LEARNING CULTURE

Vision or future objective of the organization   VISION

……..

……..

……..

Level of value attached to learning

List the top five most valuable assets to your business in order of preference

1. ………………………………………… VALUE1
2. ………………………………………… VALUE2
3. ………………………………………… VALUE3
4. ………………………………………… VALUE4
5. ………………………………………… VALUE5

Attitude of employer towards employee self-initiative

To what extent to you allow employee to take certain self-initiatives?			
I always instruct employees what to do and expect them to follow it	[1] YES	[2] NO	SNONE
I allow the employees to take their own initiatives but with restrictions	[1] YES	[2] NO	SLIMIT
I don't limit my employees on how to go about their work	[1] YES	[2] NO	SFREE

Employee attitude towards learning

To what extent are your employees interested in learning?			
My employees express interest in learning to me	[1] YES	[2] NO	IEXP
My employees sometimes approach me to seek support for on the job training	[1] YES	[2] NO	IJOB
My employees sometimes approach me to seek support for formal education	[1] YES	[2] NO	IEDU
My employees learn a lot from each other	[1] YES	[2] NO	IAMG

Employer attitude towards self learning

How do you train yourself?			
Formal education	[1] YES	[2] NO	MYEDU
Training concerned about my business	[1] YES	[2] NO	MYJOP
I learn informally from other that are into my business	[1] YES	[2] NO	MYINF
I have never trained my self	[1] YES	[2] NO	MYNO

EXPOSURE TO LEARNING OPPORTUNITIES

Provision of learning opportunities to employees

Do you provide learning opportunities to your employees?   OPPORT

[1] Yes   [2] No   [3] I have no employees

If YES, *which areas do provide learning opportunities?*				
Formal education	Up to primary level	**[1] YES**	**[2] NO**	AFPRIM
	Up to secondary level	**[1] YES**	**[2] NO**	AFSEC
	Vocational/Technical training	**[1] YES**	**[2] NO**	AFVOC
	Up to tertiary level	**[1] YES**	**[2] NO**	AFTERT
On the job training (Formally organized)		**[1] YES**	**[2] NO**	AJOB
They are expected to learn from others (Informal Learning)		**[1] YES**	**[2] NO**	AAMG

IF NO, *why don't you provide training opportunities?*			
They will become more experienced and might take over my business	**[1] YES**	**[2] NO**	NTOVER
It looks like an expensive venture	**[1] YES**	**[2] NO**	NEXPENSE
They may not come back to work for me	**[1] YES**	**[2] NO**	NRETURN
I don't know where to train them	**[1] YES**	**[2] NO**	NWHERE
They are not interested	**[1] YES**	**[2] NO**	NINTREST
Other			NOTHER1
Other			NOTHER2

IF NO, *do you have any future intension to provide training opportunities?*			
I have intentions to support employees interested in learning	**[1] YES**	**[2] NO**	FTALL
I have plans to support employees that are highly skilled	**[1] YES**	**[2] NO**	FTSKILL

INVOLVEMENT LEVEL IN ORGANISATIONAL LEARNING

Most frequently used location for training

Which place do you most frequently use for training?   ULOC

[1] At work   [2] At a particular institution

 [3] Based on the trainees choice   [4] I don't train

Experience of learning practice

How long have you been providing training opportunities in your organization? ULEN

[1] Less than 6 months   [2] 6 months-1 year   [3] 1-2 years

[4] 2-4 years   [5] More than 4 years

Frequency of learning practices

How often do you provide training opportunities in your organization?   UFREQ

[1] Daily   [2] Weekly   [3] Monthly   [4] 3-4 Times a year

[5] Twice a year   [6] Once a year

Amount of Time Allowed for learning

On average, how long to you allow for a training period?   UTIME

[1] Up to one week   [2] Up to one month   [3] Up to six months

[4] Up to one year   [5] More than one year

Management of the trained worker after training

Do the trainees return after the training?   UMRETURN

 [1] Yes   [2] No   [3]I don't train

Are there any policies in place to manage formal training support?   UMPOLICY

 [1] Yes   [2] No   [3] I don't train

Purposes for providing formal training opportunities

The purpose(s) for providing formal training in your business?			
To increase productivity	**[1] YES**	**[2] NO**	TINC
To reduce dependency on outside expert	**[1] YES**	**[2] NO**	TDEP
Be able to venture into new products/services	**[1] YES**	**[2] NO**	TNEW
As a source of motivation to the employees	**[1] YES**	**[2] NO**	TMOT
For inheritance and continuity of the family business	**[1] YES**	**[2] NO**	TFAMILY
Other:			TOTHER1

PERCIEVED BENEFITS AND CHALLENGES OF ORGANISATIONAL LEARNING

Effect on Business Operations

How has the provision of formal training influenced your business?			
Productivity has increase due to training	**[1] YES**	**[2] NO**	EINC
Dependency on outside experts has decreased	**[1] YES**	**[2] NO**	EDEP
Realization of new products/services	**[1] YES**	**[2] NO**	ENEW
Improved product quality	**[1] YES**	**[2] NO**	EQLTY
Number of my clients have increased	**[1] YES**	**[2] NO**	ECLNT
Employees are motivated to stay in the business	**[1] YES**	**[2] NO**	EMOT
A family member has been prepared to take over the business in future	**[1] YES**	**[2] NO**	EFAM
Other:			EOTHER1

Satisfaction with learning practices

To what extent, are you satisfied with the learning practices in terms of business performance?   SEXTENT

[1] Fully   [2] Partially   [3] Least satisfied   [4] No Comments

Write comments from the respondent (if there are any given)   SCOMMENTS

………
………
………
………………………

Problems Encountered While Providing Learning Opportunities

What troubles you the mostly face in providing learning opportunities?			
My employees are not interested	**[1] YES**	**[2] NO**	PINTREST
They don't return to my business after training	**[1] YES**	**[2] NO**	PRETURN
Attitudes of employees change because of the new skill acquired	**[1] YES**	**[2] NO**	PCHANGE
Difficulty in finding a training program that suits my business	**[1] YES**	**[2] NO**	PFIND
The place I the place I can find a suitable training program is too far	**[1] YES**	**[2] NO**	PDIST
It is too expensive	**[1] YES**	**[2] NO**	PEXPENSE
I don't see the results in business	**[1] YES**	**[2] NO**	PRESULT
Other			POTHER1
Other			POTHER2