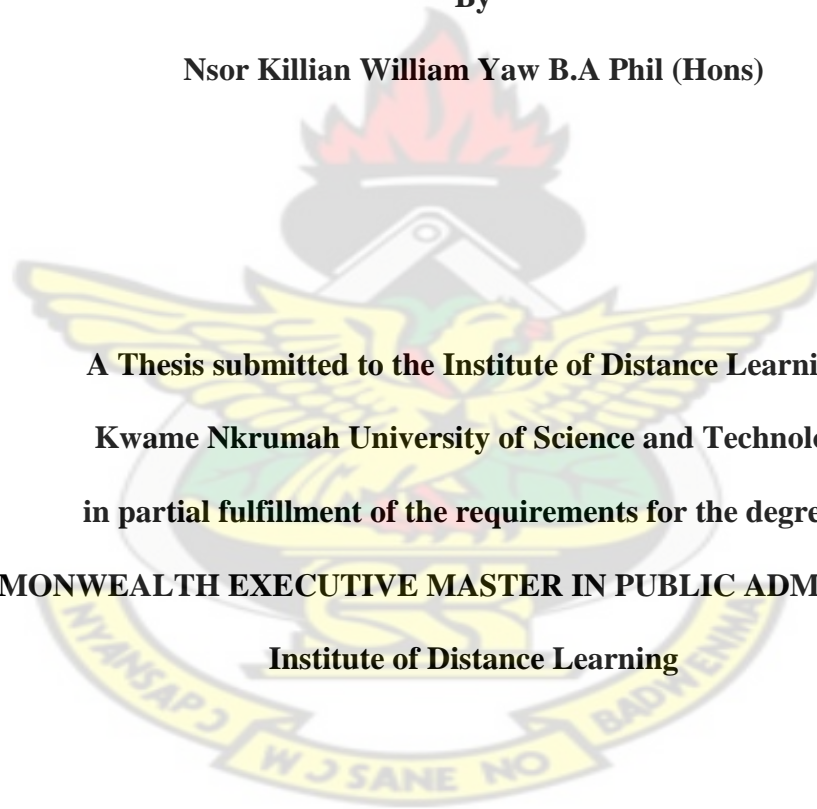**THE EFFECTS OF ORGANIZATIONAL LEARNING PROGRAMMES ON**

CORPORATE PERFORMANCE.

[A CASE STUDY OF KINTAMPO RURAL BANK]

KNUST

By

Nsor Killian William Yaw B.A Phil (Hons)

A Thesis submitted to the Institute of Distance Learning,

Kwame Nkrumah University of Science and Technology

in partial fulfillment of the requirements for the degree of

COMMONWEALTH EXECUTIVE MASTER IN PUBLIC ADMINISTRATION

Institute of Distance Learning

May 2012

DECLARATION

I hereby declare that this submission is the result of my own work towards the Commonwealth Executive Masters in Public Administration Degree and that to the best of my knowledge, this study contains no material previously published by another person nor submitted for the award of any other degree of the university, except where acknowledgement has been duly made in the text. Any opinion or view expressed and errors found in the work, however, entirely are my responsibility and do not necessarily represent the organizations or individuals who have been cited in this work.

Nsor Killian William Yaw(PG3104309)   …………………   …………………

(Student's Name and ID)   Signature   Date

Certified by:

Mr. Philip .D. Baazeng   …………………   …………………

(Supervisor's Name)   . Signature   Date

Certified by:

                                        …………………   …………………

(Head of Department)   Signature   Date

DEDICATION

I dedicate this study to my son, Angua Koby Mensah.

ABSTRACT

The Kintampo Rural Bank Limited is a limited liability public company that operates in the Brong Ahafo Region. This study was fashioned around methodologies and strategies to unearth the level of organizational capacity and the level of learning within the Kintampo Rural Bank. To achieve this, a cross sectional case study design was adopted in the research to ensure a detailed study of the case organization with a onetime data collection time frame. Data for the research was obtained from primary and secondary source. The sample size was determined using a cluster sampling methodology while individual respondents were selected using simple random sampling methodology. Primary data was synthesized and analysed using Microsoft Excel software and conclusions drawn out of the ensuing discussions. Major findings drawn out of the study include; that, the Kintampo Rural Bank Limited practices some form of organizational learning within the confines of the establishment; but knowledge that the activities and programmes they undertake on a daily basis can pass as organizational learning, is lacking among staff. Also, the degree to which the concept of organizational learning is applied in the bank is relatively low. This is because, the bank as per its structure behaves more like a strict bureaucracy rather than a flexible learning organisation where staff associate themselves with the core values of the organisation and contribute sincerely to their achievement. It is recommended that; Staff should be encouraged to share information using electronic media such as the internet, intranet, and bulletin boards while more training and capacity building seminars and workshops should be held for staff of the bank since 33 percent of staff since their recruitment have not received any training.

TABLE OF CONTENTS

Contents   **Page**

LIST OF TABLES

LIST OF FIGURES

LIST OF ABBREVIATIONS

KRB   Kintampo Rural Bank

OL   Organizational Learning

ACKNOWLEDGEMENT

Many people have directly or indirectly contributed immensely to make this study become a reality. My foremost and profound gratitude goes to the Almighty God who granted me the desired intelligence, favour, strength, ability and opportunity to complete this work.

My outmost gratitude specially goes to my Supervisor Mr. Philip D. Baazeng for his dedication, patience and willingness to ensure quality of my work via appreciative criticism and suggestions. I am truly indebted to him for his wonderful inspirations and keen interest he showed in my work.

I am also indebted to all the sources from which I have drawn the information.

I also register my profound appreciation to all National Service Personnel, Volunteers inclusive and others who in varied ways contributed to the success of this work.

CHAPTER ONE

INTRODUCTION

1.1   BACKGROUND OF THE STUDY

Globalization, rapid technological changes and the growth of knowledge in information technology have fundamentally brought about a paradigm shift in the way organizations are managed. Organizational Learning (OL) is a process through which an organization develops its internal capacity to efficiently and effectively provide its mission and to sustain itself over the long term (Dodgson, 1993).

Importantly, it can be said that a knowledge base economy built around the human resource skills and competence of the organizations has become very crucial in the attainment of a competitive advantage. In achieving competitive advantage in a dynamic business environment orchestrated by the antecedence of globalization it would be necessary, from the strategic management view point to recognise the central role played by the internal resources of the firm, its strategic skill pools and core competences in the search for competitive advantage, highlighting the role of organizational learning in corporate strategy (Altman & Iles, 1998).

Consequently, organizations are increasingly required to be learning systems if they wish to thrive in a dynamic business arena. The ability and rate at which organizations can learn and react more quickly than their competitors, has emerged as a pre-eminent sustainable source of competitive advantage (Khadra & Rawabdeh, 2006). The learning

organization concept is seen as a resource-oriented approach that is based on the ability of the organization to turn standard resources that are available to all, into competences which are unique and cannot be easily copied by competitors. To be a learning organization, signifies an approach to organizational change and continuous improvement which demonstrates a capacity for change (Khadra & Rawabdeh, 2006).

The rationale is that those organizations have some form of collective memory which is stored in the minds of the members, procedures and traditions. Additionally, learning is a core process that affects the way in which organizational change occurs and that organizations which learn can manage the change process more effectively than those who do not. This interest in organizational learning has built on the earlier contributions of Organisational Development (OD) and is consistent with its key principles: that positive change can occur within an organization, and that certain approaches can be used to increase the likelihood of its outcome. The implication is that organizations should focus on the development of OL as an organizational goal (Massey & Walker, 1999).

Invariably, a learning organization is a firm that purposefully constructs structures and strategies so as to enhance and maximize organizational learning (Dodgson, 1993). The concept of a learning organization is increasingly becoming popular since organizations want to be more adaptable to change. Learning is a dynamic concept and it emphasizes the continually changing nature of organizations. The focus is gradually shifting from individual learning to organizational learning. Just as learning is essential for the

2

growth of individuals, it is equally important for organizations. Since individuals form the bulk of the organizations, they must establish the necessary procedures and processes to enable organizational learning to take place. Organizational learning is more than the sum of the parts of individual learning (Dodgson, 1993; Fiol & Lyses, 1985).

An organization does not lose out on its learning abilities when members leave the organization. Organizational learning contributes to organization memory, thus, learning systems not only influence immediate members but also future members due to the accumulation of histories, experiences, norms, and stories. Creating a learning organization is only half the solution to a challenging problem (Prahalad & Hamel, 1994). Equally important is the creation of an unlearning organization which essentially means that the organization must forget some of its past. Thus, learning occurs amidst such conflicting factors (Dodgson, 1993). This is motivated by the belief that organizational learning results from the understanding of changes that occur in the external environment and then the adaptation of beliefs and behaviour that are compatible with those changes. Inherent in the process are a new way of thinking, new attitudes and consequently a new pattern of behaviour brought about by organizational learning (Yeo, 2002).

1.2   STATEMENT OF THE PROBLEM

According to Arnoud and Thakor (2000), banks find themselves in greater competition with one another as globalization and deregulation weaken geographic boundaries and

encourage cross-border mergers and acquisition. The banking sector in Ghana has emerged from severe financial and reputational damage resulting from economic recession and government debt in the 1980s and 1990s, when Ghanaian banks and other financial institutions stopped lending to the private sector. The banking sector has seen major capital injection partly because of the political stability, attainment of economic stability and the government's desire to make Ghana the financial hub of the West African Sub-region (Kob-Millar, 2007). As a result of the various interventions and regulatory policies put in place by the bank of Ghana and the influx of foreign banks, especially those from Nigeria, as well as the sprouting of rural banks, the Ghanaian banking industry has been very boisterous.

The new banks are trying to revolutionize access to banking services, denied the population by the imperialist banks. Several banks have already made determined effort to roll out the use of internet banking, smartcard technology, mobile phone banking and the use of biometric technology to cover all their operations. Banks have introduced new products and services and increased their distribution channels. A Daily Graphic report in June, 2008 showed that banks have been providing an increasing choice of products and services for customers who now demand higher level of services from banks. If banks do not have a good understanding of customer needs, and offering superior service, then they are likely to face decreasing customer loyalty resulting in cost of customer acquisition and retention going up.

As observed by Whittington and Dewar (2004) in a fast growing world economy successful organizations need to develop a learning habit both by individual employees and the organization itself in order to drive toward change, strengthen their market position, empower their employees, avert disaster and capitalize on new market opportunities. In that regard, it has become necessary for an organization to undergo reforms that seek to ensure optimal use of resources in the most cost effective manner.

In order to stay in business and to compete in the industry it can only be said that the human resource base of the Kintampo Rural Bank should play a key role through creativity and innovation which should be done through organizational learning within the company. Thus employees' ideals and knowledge need to be coordinated in a collective manner towards a particular goal with the company. Consequently, the purpose of this project is to identify how Kintampo Rural Bank could make use of organizational learning programme and how it impacts on the employees of the company. The project aimed to identify the factors that would enhance productivity through the collective utilization of the employees' knowledge and experience through organizational learning programme.

The study therefore seeks to identify how Organizational Learning in Kintampo Rural Bank could fundamentally help the bank to survive in the present turbulent business environment and for that matter improve training and productivity.

1.3   OBJECTIVES OF THE STUDY

In the quests to find solutions to the problem statement, the following objectives were pursued.   These include:

1. To analyse the characteristics of a learning organization and find out how they apply to the Kintampo Rural Bank

2. To examine the effectiveness of the learning organization practices in Kintampo Rural Bank

3. To examine the relationship between an organization adopting the learning organization concept and productivity

4. To assess the various perspectives to the learning organization concept in Kintampo Rural Bank

1.4   RESEARCH QUESTIONS

In order to attain the set objectives of the study the following research questions were posed:

1. What are the various perspectives to the learning organization concept?

2. What learning organization characteristics exist in Kintampo Rural Bank?

3. How does Kintampo Rural Bank meet the learning organization criteria as hypothesized by Senge (1990)?

4. How effective are the learning organization practices in Kintampo Rural Bank?

1.5 SIGNIFICANCE OF THE STUDY

The study intends to provide adequate information leading to the postulation of recommendations, further learning and a base point for policy makers to appreciate and provide suitable workplace programmes for the development of Kintampo Rural Bank so as to move the company forward in respect of the amount of money being spent on aspects of organizational learning, as well as the calibre of employees who are trained.

The outcome of the study would help the management of the bank to adopt best practices, such as all inclusive decision making, organizing more training programmes and allowing for staff innovativeness through knowledge sharing and dissemination in order to enhance effective operation of the company. Thus in the absence of such effectiveness the bank may be force to lay off employees and this has the effect of increasing the unemployment rate of the country. In addition huge compensation would be paid to the affected employees which would be a huge burden on the bank.

Also, the findings of the study would be used to provide alternative learning programmes for use by the Bank to diversify towards relevant modern trend of banking. That is to say, the findings would provide ideas and knowledge to shape the future of the Bank and also widen the knowledge base of the employees to make them employable and to provide policy makers of the bank a base for strategic reforms in the bank.

1.6   SCOPE OF THE STUDY

The study covers the various interventions, initiatives, capacity building strategies, upgrading of skills and the structural changes and reforms that have taken place over the period since the establishment of Kintampo Rural Bank Limited. The study would be conducted within the framework of evaluating organizational learning by rural banks within the Brong Ahafo Region, specifically looking at Kintampo Rural Bank. It is a case study of the Kintampo Rural Bank Limited and the findings may not necessarily reflect the entire industry approach to organizational learning. Hence the result will not be generalized but its findings would be placed in the relevant context of the selected branches of the bank studied.

1.7   LIMITATIONS OF THE STUDY.

The research is limited by the scope of the study as the study is carried out at selected branches of Kintampo Rural Bank, which includes Jema, Kintampo, and Techiman. Financial resources and time constraints did not permit the researcher to all the four branches of the Bank.

Besides the limitation posed by the inadequate financial base of the researcher, another limitation to the study was the collection of the data for the study. Access to management was a big challenge to the researcher. Employees were sceptical particularly those at the headquarters at Kintampo Branch about providing answer to the questionnaire even though they were assured of total confidentiality.

1.8 OVERVIEW OF THE METHODOLOGY

As part of the study, well-structured questionnaire will be sent to the administrative staff and costumers of selected branches of Kintampo Rural Bank. Primary and Secondary data will also be considered. A desk research at the library.

1.9 ORGANIZATION OF THE STUDY

The study is organize into five chapters with chapter one of the study covering the introduction of the study which constituted the background to the study, the statement of the problem, the objective of the study and the significance of the study. Chapter two, on the other hand, is the literature review of the study, especially those on organizational learning which covers areas such as the definitions and concepts of organizational learning as well as various components of learning models of individual and organizations.

The corporate profile of the Kintampo Rural Bank and the methodology of the study are presented in chapter three. This chapter illustrates the sources of data for the study, sampling techniques employed in the study and the data analysis procedure that is employed in the study which contains full and detailed description of the design and procedures used in carrying out the research. Population and Research Instruments and the design and construction of questionnaires and how they are administered are also described in this chapter.

The fourth chapter of the study shows the presentation and analysis of the data which involves an analysis of all the data collected from the primary, via the administered questionnaires to respondents and secondary sources from journals and other vital documents from the management of Kintampo Rural Bank Limited. Chapter five provides the summary of findings, conclusions and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.0   INTRODUCTION

The chapter presents the literature review of the study covering related topics on organizational learning and how it can be used to enhance productivity. It also, outlines various theoretical underpinnings of organizational learning, the concepts of organizational learning and how organizational learning relating to productivity is considered in the chapter.

2.1   CONCEPT OF AN ORGANIZATION

An organization is perceived as a social, administrative structure that is formed to pursue certain goals. An organization is characterized by a formal set of rules, a limited membership that is often hierarchical with a well-defined division of labour. The study of organizations has evolved through time and in many disciplines such as economics, psychology and sociology (Cole, 2004).

Organizations are extremely complex systems and as explained by Cole (2004), an organization is a means to an end and not an end in itself. That is, in observing any group of organizations certain basic characteristics seem to define them and further categorises them into classes. The common characteristics that all organizations have include a structure and an extremely interconnected components; each of these components performing unique functions that aim to achieve an immediate objective

11

and a larger goal of that organization. Cole (2004) described an organization as consisting of two or more persons who agree to collaborate over a period of time in order to achieve certain common goals.

An understanding of the purpose of an organization is seen as essential to understanding how the organization works and how its methods of working can be improved. Identification of general objectives would lead to the clarification of purposes and responsibilities at all levels of the organization to enhance efficiency and effectiveness. Attention is given to the division of work, the clear definition of duties and responsibilities, specialization and co-ordination. Emphasis is on a hierarchy of management and formal organizational relationships.

The purpose of an organization, therefore, is the distinguishing factor in delineating organizations. The organization can be viewed as a group (large or small)or groups of people who collaborate in a structured and relatively permanent way in order to achieve one or more goals which they share in common and which they could not have achieved by acting on their own (Cole, 2004).

2.2   DEFINITIONS OF ORGANIZATIONAL LEARNING

Various authors have offered variety definitions of Organizational Learning (OL) in various academic literatures. Reynolds and Ablett, (1998) shows that sufficient evidence of lack of agreement about what it is or what constitutes organizational learning.   According to Murray and Donegan (2003) organizational learning is

concerned with improving the behaviour and capability of individuals so that the organization can more effectively respond to its environment. Murray and Donegan (2003) maintained that organizational learning is a time-honoured process that involves changing individual and organization behaviour. In other words, organizations that develop strong learning culture are good at creating, acquiring, and transferring knowledge, and at modifying behaviour to reflect new knowledge and insight which results in a learning organization that excels at creating shared vision, and allowing people to exchange knowledge and challenge existing mental models (Senge, 1990).

In the same vein, Simons, Germans and Ruijters (2003) agreed that organizational learning takes place in an organization that aims to extend and to relate the learning abilities of individuals, groups and the organization as a whole in order to change continuously at all three levels in the direction of existing and possible wishes and needs of customers.

In relation to that, viewing organizations as systems is essentially adopting the metaphor of organizations as organisms. Such a metaphor as stated by Garavan (1997) has significant limitations basically by the assumption of functional unity, whereas in reality organizations are not normally characterized by harmony. Thus Organizations are products of visions, ideas, norms and beliefs so that their shape and structure is much more fragile and tentative than the material structure of an organism.

Organizational Learning can therefore be said to concern with increasing an organization's ability to think creatively and act innovatively. To practically comprehend the meaning of an organizational learning, Simons et al (2003) have proposed the meaning of learning as, "the undertaking of activities (consciously or unconsciously) by individuals, groups and organizations that result in relatively permanent changes in the knowledge, skills and attitudes of individuals, in work processes and in organizational cultures and structures of groups and organizations" It can therefore be argued that the employees of the organization form an integral part of the organization and through which the organization's vision and mission may be executed and realized. The employees also act as learning agents for the organization.

2.3   CONCEPT OF ORGANIZATIONAL LEARNING

According to Smith (2004) the concept of Organizational Learning, was first started by Organizational Psychologists such as Argyris and Senge, who were pioneers in recognizing the idea of OL. It is characterized by an organization whose members are willing and able to perceive, and respond to, the need to develop and change. Essentially, an organization that acts in this way can achieve an environment and culture that encourages the identification of, and reflection on, errors and mistakes. Moreover, learning from experience and reflection, through either structured or informal learning, is a crucial factor in developing the capacity, individually and organizationally, to grow and develop (Smith, 2004). Imperatively, Organizational Learning could be said to take place at two main levels; the individual level and the organizational level. As postulated by Elkjaer (2005), the two approaches; individual

and organizational levels differ in their understandings of organization and learning as well as with regard to the relation between the two.

At the organizational level, learning is formed by a basic set of values and organizational behaviours that support learning. The establishment and continuing encouragement of a learning oriented organizational culture provides the basis for an entity that can learn and grow on the basis of its experience – both good and bad. At the individual level, learning takes place at the individual cognitive and mental level (Elkjaer, 2005).

Five basic principles of an organizational learning have been identified by Smith (2004) which according to Smith leads to the attainment of a learning organization. The five principles are:

- Systems thinking and application of systems management methods;

- The development of openness and trust;

- Finding new ways of reframing and thinking through issues and problems;

- Team development through learning; and,

- The development of a shared set of values and visions for the organization.

Figure 2.1: Conceptual Framework of Learning Organization
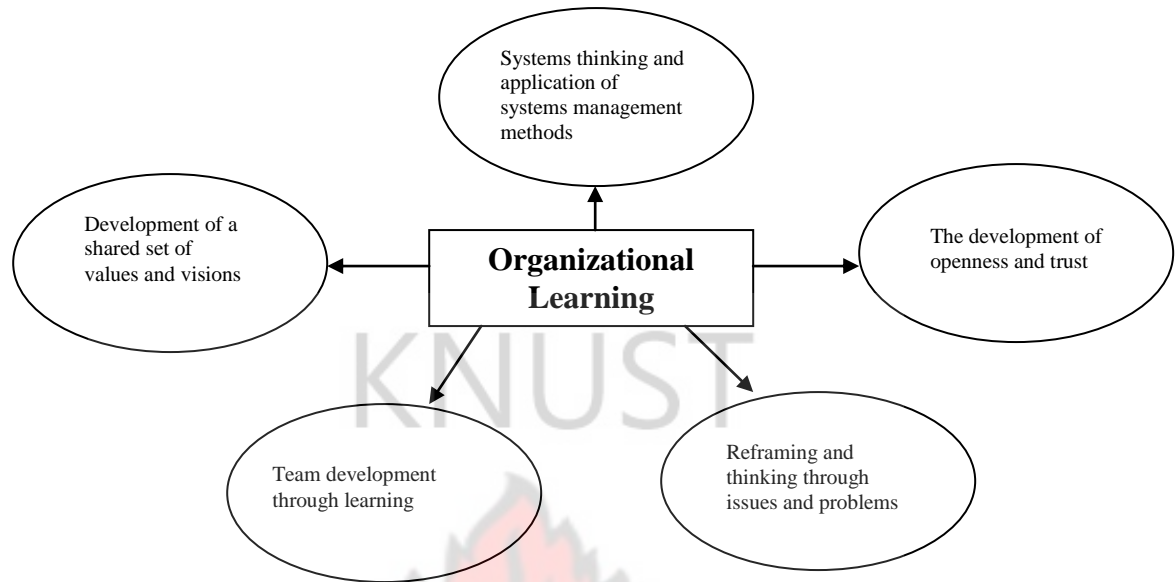
Source: Smith W. I. (2004)

On the contrary, Smith (2004) maintained that, it is important to recognize that organizational models provide only an outline of the characteristics of learning oriented organizations. These models should not be regarded as prescriptive. Furthermore, there is no one mode of organizational learning that is right (or wrong). Rather these organizational learning models are best seen as maps or frameworks within which effective learning – individual and organizational – can occur. Consequently, groups embracing the notion of organizational learning, in its broadest sense, may be at many and varied points on the learning and development continuum since some will be operating at a high level of OL capability and others will be progressing towards that goal. However, there is no simple pass or fail test for learning organizations. What is important is that the varied characteristics of organizations that strive to learn are

16

recognized and that groups which seek to achieve effectiveness through OL make the commitment to, and sustain an orientation, towards achieving learning outcomes.

In addition, Smith (2004) postulated that several models of OL may defer in several respects but all the models have several things in common. These include recognition that:

- OL is desirable, that it can and should occur;

- learning in organizations involves complex interactions between all organizational elements; and

- That people, the core resource in organizations, are a prime element in the learning process.

Therefore, organizations which can harness all of their internal resources and extend these by linking with external sources of support have a competitive edge in innovation. OL has been cited as the key to this process (Cahill, 1997), allowing small business to cope with that "open-ended change" described by Stacey (1996). Through OL, small firms also develop wider flexible relationships with customers to promote growth (Deakins, 1996; Cahill, 1997). OL allows the company to cope with open-ended change through the development of communication within the company and across firms. Within the company, collaboration occurs as a result of interaction characterized by

dialogue (Isaacs, 1993). This dialogue enables the development of more complex learning than might otherwise be the case (Martin, 2001).

Organizational learning can also be described as a conscious attempt on the part of organizations to retain and improve competitiveness, productivity, and innovativeness in uncertain technological and market circumstances. Organizations learn in order to improve their adaptability and efficiency during times of change (Dodgson, 1993). Grantham (1993) states, that learning enables quicker and more effective responses to a complex and dynamic environment. Learning also increases information sharing, communication, understanding, and the quality of decisions made in organizations. In their research on organizations as learning system, Grantham reported that all the firms they observed were learning systems. Thus, all the firms they observed had both formal and informal structures and processes for the acquisition, sharing and utilization of knowledge and skills. For example, Motorola's learning processes and culture in its engineering and technical areas enabled the full commitment to total quality by product manufacturing groups. Federal Express invests heavily in team learning for its quality improvement

Stata (1989) states that although learning takes time, once the process has started, it feeds on itself and organizational members get better and work quicker. On the other hand, Landry (1992) stated that organizational learning is essential for innovation which Brown and Duguid (1991) viewed as a bridge between work and innovation. These views are similar to the concept of innovating adhocracies by Miller (1986) and Mitzberg (1979).

2.4   TYPES OF LEARNING IN ORGANIZATIONS

Argyris and Schon (1978) describe three types of organizational learning: Single-loop learning (SLL): Double - loop learning and Deutero-learning (DL). According to Argyris and Schon (1978), Single-loop organizational learning occurs when errors are detected and corrected and the organizations carry on with their present policies and goals. According to Dodgson (1993), SLL can be equated to activities that add to the nature of the organization's activities. SLL has also been referred to as lower-level learning by Fiol and Lyles (1985), adaptive learning or coping by Senge (1990), and non-strategic learning by Mason (1993). The SLL can therefore be said not to be a prescription, but rather a template for the examination of current practices and resolving the errors.

Conversely, the Double-Loop Learning (DLL) as stated by Argyris and Schon (1978) occurs when, in addition to correction of errors, the organization is involved in the questioning and modification of existing norms, procedures, policies, and objectives. DLL involves changing the organization's knowledge base or firm-specific competencies or routines (Dodgson, 1993). DLL is also called higher-level learning by Fiol and Lyles (1985), generative learning by Mason (1993). Strategic learning is defined as "the process by which an organization makes sense of its environment in ways that broaden the range of objectives it can pursue or the range of resources and actions available to it for processing these objectives (Mason, 1993).

In summary, Smith (2004) reiterated that double-loop learning is concerned with moving beyond merely examining the consequences of organizational actions and strategies and that what was required was an embedded process of constant review, and when necessary modification, of an organization's underlying norms, policies and values. Such a process of making fully informed decisions using a wide and flexible frame of reference is critical in an environment of rapid change and increasing complexity.

Deutero-Learning (DL): DL occurs when organizations learn how to carry out single-loop and double-loop learning. The first two forms of learning will not occur if the organizations are not aware that learning must occur. Awareness of ignorance motivates learning (Nevis et al., 1995). This means identifying the learning orientations or styles, and the processes and structures (facilitating factors) required to promote learning. Nevis et al. (1995) identify seven different learning styles and ten different facilitating factors that influence learning. One of the facilitating factors is identifying the performance gap between targeted outcomes and actual performance. This awareness makes the organization recognize that learning needs to occur and that the appropriate environment and processes need to be created.

Double-loop and Deuteron learning are concerned with the why and how to change the organization while single-loop learning is concerned with accepting change without questioning underlying assumptions and core beliefs. Dodgson states that the type of

20

organizational learning also depends on the organization's research, development, design, engineering, manufacturing, marketing, administrating, and sales.

In relation to the learning-loop concept, it can be asserted that the concept is concerned with individuals respond to changes in the internal and external environments of the organization by detecting errors and then correcting them so as to maintain or modify the fundamental features of organizational norms, structures or systems (Yeo, 2002).

Furthermore, Yeo (2002) made a distinction between single-loop and double-loop learning which he said could be realized from the status of organizational norms. He added that whilst the former involves a single feedback loop connecting outcomes of action to organizational strategies and assumptions modified to keep organizational performance within the range set by organizational norms, the latter modifies those very norms which define effective performance.

The key differentiating feature of double-loop learning is that individuals or teams may modify their behaviour based on critical reflection of their existing patterns or behaviour through double-loop feedback. Similarly, Hawkins' (1991) triple-loop learning framework deals with the reflexive and integrative aspects of learning, requiring the ability to step outside the normal dimensions, characterized by single and double loops, that contain and restrain our perspectives.

2.5   CHARACTERISTICS OF ORGANIZATIONAL LEARNING

According to Simons et al., (2003) in studying learning in organizations, one soon discovers that there are three levels of learning: individual learning, group learning and organizational learning. Simons et al (2003) maintained that traditionally, educationists focus on individual learning through training, and business scientists tend to study organizational change and strategy. On the contrary, it can be said that both the educationists and the business scientists have discovered learning at the workplace and organizational learning to be highly related and integrated. Thus there is a correlation between the two. In other words, there is in Organizational Learning individual learning and individual learning also needs organizational assistance in other to have effective Organizational Learning.

Nevertheless, while some learning organizations stress on the Organizational Learning aspects in the organization, others focus on team learning and still others on individual learning though it is the combination and coordination of the three kinds of learning that, makes an organization become a learning one ultimately. Therefore it can be emphasized that in the concept of learning organizations, this combination of perspectives is key for success.

Imperatively, an organization that aims to extend and to relate the learning abilities of individuals, groups and the organization as a whole in order to meet changes

continuously at all the three levels (single-loop, double loop and deuteron loop) in the direction of existing and needs of customers must be able to blend the three level of Organizational Learning together (Somerville & McConnell-Imbriotis, 2004).

The Organizational Learning and learning organization models encompass varying degrees of active intervention in order to create implement and facilitate the achievement of a state of Organizational Learning Smith (2004). This implies that a learning environment is created which is a somewhat less prescriptive model, one that encompasses less active intervention. In addition, the learning environment is an organizational model characterized by a relaxation of control by management and a relaxation of privileged forces, a mode where people operate with reduced management control, more opportunities to explore, and encouragement to reflect on and refine modes of operation. Thus in a learning environment managers may create the situation in which learning and development can best be encouraged to occur, but there is less managerial control over the process of learning than there is in the more structured mode of the learning organization. The learning environment concept places emphasis on self development of employees, dialogue that illuminates and accepts differences, and willingness among members of an organization to share tacit knowledge and to constructively and honestly engage in feedback (Rifkin & Fulop, 1997). Put straightforwardly, Elkjaer (2005) clearly postulate that individuals are always in continuous interaction with their environments and that is to say the individuals in an organization are never in any kind of isolation from their environment. Thus the learning process in an organization is borne out of experiences from the social world of

the individual which is created and held together by commitments to organizational activities.

Yeo (2002) summed the concept of organizational learning by stating that organizational learning results from the understanding of changes that occur in the external environment and the adaptation of beliefs and behaviour that are compatible with those changes. Yeo (2002) maintained that Inherent in the process are a new way of thinking, new attitudes and consequently a new pattern of behaviour brought about by organizational learning. Besides, there is a constant interaction between adaptive and generative trends that are characteristic of the behavioural and cognitive learning approach respectively. At the core of these approaches is the importance of promoting creative individualism within organizations, so as to make people feel empowered. In turn, employees will be challenged to find better ways of meeting organizational goals and values.

2.6   ORGANIZATIONAL LEARNING PROGRAMMES

Marsick and Watkins (1999) suggest that all organizations learn but that learning organizations are characterized by "proactive interventions to generate, capture, store, share and use learning at the systems level in order to create innovative products and services". On the other hand, Burns (1995) as quoted by Somerville and McConnell-Imbriotis (2004) suggested that a learning organization is characterized by eight key features which can be summarized as: a systems approach to learning; commitment to lifelong learning; flexibility and adaptability; shared vision; flat management structure;

24

participation in a cooperative industrial framework; a wide view of learning; managers accept that learning and work are intertwined.

However, other authors have criticized the concept as being a tool for oppression and control of workers by management (Spencer, 2002).

2.7   PERSPECTIVE INTO LEARNING THEORIES AND ORIENTATIONS

In order to start thinking about learning we need to make the simple distinction between learning as a product and as a process. The latter takes us into the area of competing learning theories – ideas about how we might gain understandings. The former takes us to learning as either a change in behaviour or a change in our mental state. According to Psychologists, learning can be categorized into various ways based on how they take place. The following are considered;

- **The behaviourist orientation**: - which involves the use of experimental procedures to study behaviour in relation to the environment.

- **The cognitive orientation that concerns itself** with cognition – that is; the act or process of knowing.

- **The humanist orientation** – or human growth.

- **The social/situational orientation** – where learning is explained to mean, participation in a community of practice through various structures and frameworks.

2.8.0   NEW WAYS OF LEARNING IN THE WORKPLACE

2.8.1   Action Learning.

In today's "high performance organization", action learning is a systematic process through which individuals learn by doing. It is based on the premise that learning requires action and action requires learning. It engages individuals in just-in-time learning by "providing opportunities for them to develop knowledge and understanding at the appropriate time based on immediate felt needs" (Lewis & Williams, 1994). Learning itself is the desired outcome of action learning, not the practice of problem solving.

2.8.2   Situated Learning.

Situated learning is another approach that is receiving attention in the field of adult and workplace learning. In the situated learning approach, knowledge and skills are taught in contexts that reflect how the knowledge will be used in real-life situations. This strategy is based on the premise that knowledge is not independent, but fundamentally situated, being in part in a product of the activity, context, and culture in which it is developed (Brown et al., 1988). Orey and Nelson (1994) elaborated on this explanation, stating that "learning requires more than just thought and action, or a particular physical or social situation, or just receiving a body of factual knowledge; it also requires participation in the actual practices of the culture". Thus, in situated learning, it is the authentic social context in which learning occurs that offers the benefit of increased knowledge and offers the learner the potential for applying that knowledge in new ways and in new situations.

Cognitive apprenticeship is one example of situated learning in which learners participate in a community of practice that is developed through activity and social interaction, in ways similar to that in craft apprenticeships (McLellan, 1994). However, "cognitive apprenticeship supports learning in a domain by enabling students to acquire, develop, and use cognitive tools in authentic domain activity" (ibid., p.5), which means the activities are performed in the context of the work environment. Student teaching is another example of situated learning in that, learning occurs in an authentic setting where learners experience the cultural and interpersonal aspects of work in the teaching profession. In the theory of situated learning, "knowledge is viewed as co-produced by the learner and the situation; engagement of the learner in the situation is critical" (Damarin, 1993).

2.8.3 Incidental Learning

Situated learning, like action learning, stresses that behaviour change is more likely to occur as a result of a reflection on experience. Incidental learning (learn at work), differs from others in a sense that; it involves little or no reflection. Ross-Gordon and Dowling (1995) define Incidental learning as a spontaneous action or transaction, the intention of which is task accomplishment, but which serendipitously increases particular knowledge, skills, or understanding. Incidental learning, then, includes such things as learning from mistakes, learning by doing, learning through networking, learning from a series of interpersonal experiments

Incidental learning is unintentional and unexamined. It is not based on reflection; thus learning is embedded in the learner's action. The difficulty in validating incidental learning as an effective learning strategy is that learning is not anticipated, and, therefore, not easily assessed. The primary intent of the activity is to accomplish the task, not to learn. When incidental learning occurs, it is surprise-a by product of another activity. The learner must pull away from the primary or planned task and examine the discovery clearly before he/she can learn from it.

Awareness of opportunities and the value of such learning may be brought to learners' attention by emphasizing the outcomes they might anticipate through incidental learning (Mealman, 1993).

At least three dilemmas are raised by the literature on organizational learning whether to develop a learning organization before developing organizational learning: whether to invest considerable lead time to develop (or adopt) the preconditions and co-requisites for effective learning or whether to seek assistance to translate the literature into practical measures. These dilemmas begin with the lack of agreement about the meaning of organizational learning.

2.9. ORGANIZATIONAL LEARNING CONCEPT AND THE SERVICE SECTOR

The organizational learning concept appears to have been mainly taken up in the corporate sector by managers and human resource personnel and discussed in the

management literature, even though some notable adult educators have been proponents of learning organization theory (Somerville & McConnell-Imbriotis, 2004).

Quoting from Somerville and McConnell-Imbriotis (2004), Marsick and Watkins (1999), stated that organizational learning is characterized by "proactive interventions to generate, capture, store, share and use learning at the systems level in order to create innovative products and services". This assertion is supported by Burns (1995) who asserted that that a organizational learning is characterized by eight key features which can be summarized as: a systems approach to learning; commitment to lifelong learning; flexibility and adaptability; shared vision; flat management structure; participation in a cooperative industrial framework; a wide view of learning; and the ability of managers to accept that learning and work are intertwined.

2.9.1   Systems Thinking – The Cornerstone of the Learning Organization

Systemic thinking is the conceptual cornerstone of Senge (1990) approach to organizational learning. It is the discipline that integrates the others, fusing them into a coherent body of theory and practice. Systems theory's ability to comprehend and address the whole and to examine the interrelationship between the parts provides both the incentive and the means to integrate the disciplines (Senge, 1990).

Senge (1990) argued that, if the basic tools of systems theory are fairly applied it can be built into sophisticated models. Senge in 1990 also argues that one of the key problems

with management is that, simplistic frame works are applied to more complex systems. We tend to focus on the parts rather than seeing the whole, and thus fail to see organization as a dynamic process. Thus, the argument runs, a better appreciation of systems will lead to more appropriate action. We learn best from our experience, but we never directly experience the consequences of many of our most important decisions, Peter Senge (1990) argues with regard to organizations. We tend to think that cause and effect will be relatively near to one another. Thus when faced with a problem, the focus should be placed on the 'solutions'. Classically we look to actions that produce improvements in a relatively short time span. However, when viewed in systems terms short-term improvements often involve very significant long-term costs. For example, cutting back on research and design can bring very quick cost savings, but can severely damage the long-term viability of an organization. Part of the problem is the nature of the feedback we receive.

Some of the feedback will be reinforcing (or amplifying) – with small changes building on themselves. `Whatever movement occurs is amplified, producing more movement in the same direction. A small action snowballs, with more and more and still more of the same, resembling compound interest (Senge, 1990). Thus, we may cut our advertising budgets, see the benefits in terms of cost savings, and in turn further interim spending in this area. In the short run there may be little impact on people's demands for our goods and services, but in the longer term the decline in visibility may have severe penalties. An appreciation of systems will lead to recognition of the use of, and problems with, such reinforcing feedback, and also an understanding of the place of balancing (or

30

stabilizing) feedback. A further key aspect of systems is the extent to which they inevitably involve delays – 'interruptions in the flow of influence which make the consequences of an action occur gradually' (ibid.90).

The systems viewpoint is generally oriented toward the long-term view. That's why delays and feedback loops are so important. In the short term, you can often ignore them; they're inconsequential. They only come back to haunt you in the long term. Peter Senge advocates the use of systems maps' – diagrams that show the key elements of systems and how they connect. However, people often have a problem `seeing' systems and it takes work to acquire the basic building blocks of systems theory, and to apply them to your organization. On the other hand, failure to understand system dynamics can lead us into 'cycles of blaming and self-defence: the enemy is always out there, and problems are always caused by someone else' (Bolam & Deal, 1997)

2.9.2 Personal Mastery.

Organizations learn only through individuals who learn. Individual learning does not guarantee organizations learning. But without it no organizational learning occurs' (Senge, 1990). Personal mastery is the discipline of' continually clarifying and deepening our personal vision, of focusing our energies, of continually clarifying and deepening our personal vision, of focusing our energies, of developing patience, and of seeing reality objectively' (ibid.:7).

People with a high level of personal mastery live in a continual learning mode. They never' arrive'. Sometimes, language, such as the term 'personal mastery' creates a misleading sense of definiteness, of black and white. But personal mastery is not something you possess. It is a process. It is a lifelong discipline. People with a high level of personal mastery are acutely aware of their ignorance, their incompetence, and their growth areas. And they are deeply self-confident. Paradoxically, only for those who do not see the journey is the reward' (Senge, 1990). In writing such as this we can see the appeal of Peter Senge's vision. It has deep echoes in the concerns of writers such as M. Scott Peck (1990) and Erich (1979). The discipline entails developing personal vision; holding creative tension (managing the gap between our vision and reality); recognizing structural tensions and constraints, and our own power (or lack of it) with regard to them; a commitment to truth; and using the sub-conscious.

2.9.3 Mental Models.

These are deeply ingrained assumptions, generalizations, or even pictures and images that influence how we understand the world and how we take action' (Senge, 1990). As such they resemble what Donald A Schon talked about as a professional's repertoire'. We are often not that aware of the impact of such assumptions etc. On our behaviour – and, thus, a fundamental part of our task (as Schon would put it) is to develop the ability to reflect-in-and-on-action. Peter Senge is also influenced here by Schon's collaborator on a number of projects, Chris Argyris. The discipline of mental models starts with turning the mirror inward; learning to unearth our internal pictures of the world, to bring them to the surface and hold them rigorously to scrutiny.

32

It also includes the ability to carry on 'meaningful' conversations that balance inquiry and advocacy, where people expose their own thinking effectively and make that thinking open to the influence of others (Senge, 1990). If organizations are to develop a capacity to work with mental models then it will be necessary for people to learn new skills and develop new orientations, which foster such changes. Entrenched mental models … thwart changes that could come from systems thinking'. Moving the organization in the right direction entails working to transcend the sorts of internal politics and game playing that dominates traditional organizations. In other words it means fostering openness (Senge, 1990). It also involves seeking to distribute business responsibly far more widely while retaining coordination and control. Learning organizations are localized organizations.

2.9.4 Building Shared Vision

Senge (1990) starts from the position that if any one idea about leadership has inspired organizations for thousands of years. 'It is the capacity to hold a share picture of the future we seek to create. Such a vision has the power to be uplifting – and to encourage experimentation and innovation. Crucially, it is argued, it can also foster a sense of the long-term, something that is fundamental to the 'fifth discipline'. When there is a genuine vision (as opposed to the all-too-familiar' vision statement'), people excel and learn, not because they are told to, but because they want to. But many leaders have personal visions that never get translate into shared visions that galvanize an organization. What has been lacking is a discipline for translating vision into shared

33

vision – not a' cookbook' but a set of principles and guiding practices. Visions spread because of a reinforcing process. Increased clarity, enthusiasm and commitment rub off on others in the organization. 'As people talk, the vision grows clearer. As it gets clearer, enthusiasm for its benefits grow' (Senge, 1990). There are 'limits to growth' in this respect, but developing the sorts of mental models outlined above can significantly improve matters. Where organizations can transcend linear and grasp system thinking, there is the possibility of bringing vision to fruition.

2.9.5 Team Learning

Such learning is viewed as 'the process of aligning and developing the capacities of a team to create the results its members truly desire' (Senge, 1990). It builds on personal mastery and shared vision – but these are not enough. People need to be able to act together. When teams learn together, Senge suggests, not only can there be good results for the organization; members will grow more rapidly than could have occurred otherwise.

The discipline of team learning starts with` dialogue', the capacity of members of a team to suspend assumptions and enter into a genuine `thinking together'. To the Greeks dia-logos means free-flowing if meaning through a group, allowing the group to discover insights not attainable individually. It also involves learning how to recognize the patterns of interaction in teams that undermine learning (Senge, 1990). The notion of dialogue that flows through The Fifth Discipline is very heavily dependent on the work of the physicist, David Bohm (where a group becomes open to the flow of a larger

intelligence', and thought is approached largely as collective phenomenon). When dialogue is joined with systems thinking, Senge argues, there is the possibility of creating a language more suited for dealing with complexity, and of focusing on deep-seated structural issues and forces rather than being diverted by questions of personality and leadership style. Indeed, such is the emphasis on dialogue in his work that it could almost be put alongside systems thinking as a central feature of the approach.

2.9.6 Rural Banking

According to Lacoma (2010) rural banking is the process of conducting banking transactions out in the country where bank branches are too far away to be of use. Rural banking is popular for very small towns and farmers who live far away from areas of larger population and cannot make the drive to these locations whenever they need to use banking services. Typically, an agent of the bank will visit these rural locations and offer to make transactions in an official capacity.

A key objective in development economics is to work out ways to lift people out of poverty. Access to finance has been seen as a critical factor in enabling people to transform their production and employment activities and to exit poverty (Banerjee, 2001). Countries with better developed financial systems, it is argued, should be better able to exploit growth opportunities (Bencivenga & Smith, 1991). Financial development may also enhance financial stability with positive implications for economic performance (Bernanke & Gertler, 1990).

Rural banking attempts to offer all the basic banking services that people living in rural areas need. Cash deposits are one of the most common services, since these occur on a regular basis and must often be done in person. Loan and loan repayment services are also offered for those who cannot make their payments in any other way. The agent who goes out into rural areas and helps account holders works for microfinance institution, which specializes in offering banking services to a certain area. The agent records and honours the transactions immediately, in the presence of the account holder (Lacoma, 2010).

The 1992 Constitution of the Republic of Ghana makes a commitment to rural development as part of a national strategy to improve the living conditions in rural areas. In an effort to mitigate the government agency coordination problems, the constitution incorporates a decentralization approach under which the national government establishes political and administrative Regions and Districts. The decentralization follows a fused hierarchy model, with close ties between the centre and periphery (Essel & Newsome, 1995).

The Bank of Ghana has streamlined Rural Bank lending operations to ensure that Bank credit actually benefits the small scale rural producer and the rural community. Before granting a loan to a group, the Bank requires that there be mutual trust and respect among members. In the case of a group loan approval, members are held jointly and severally liable. The group cannot exceed 20 members, and the group leader must have a clean loan record. The Bank of Ghana has developed a mandatory sectoral allocation

for Rural Bank loans. The allocation ensures that the bulk of the resources go to agriculture, the priority sector in Rural Bank lending.

To ensure that resources assist small farmers, the Bank of Ghana requires that the maximum acreage a loan-eligible farmer can cultivate is 10 acres for vegetables and 100 acres for staple crops (Essel & Newsome, 1995).

CHAPTER THREE

RESEARCH METHODOLOGY

3.0   INTRODUCTION

The chapter outlines the research processes, procedures and technique adapted in the project. These include the research design, sampling procedure, sources of data collection and analysis. Lastly, the chapter presents the corporate profile of Kintampo Rural Bank Limited and provides a brief historical background of the organization under study.

3.10.   RESEARCH DESIGN

A cross sectional case study design was adopted in the research with the Kintampo Rural Bank Limited as the case study. The rationale for using this design was to ensure a detailed study of the case organization with a onetime data collection time frame of the study. The underlining objectives of the study were to explore and describe the impact of organizational learning on productivity of the organization. The research therefore was to establish how variable of organizational learning impacts on the productivity of three selected branches of the four branches, namely Jema, Kintampo and Techiman of Kintampo Rural Bank Limited.

To that effect, the study was conducted on an objective manner aim at presenting the finding as unambiguous as possible. A combination of approaches of inductive and

deductive was therefore used to undertake the study. The two approaches provided the researcher the opportunity to approach the study from a theoretical perspective and to adequately relate the finding to the theoretical model and literature available on the topic.

The questionnaire was translated from English into local language since most of the respondents are not literate. In addition, 70% of the respondents (Bank's customers) were not able to complete the questionnaire by themselves owing to the illiteracy of most clients. With the majority of the respondents being either illiterate or barely able to read and write, three assistants were assigned to read and explain the questions to the respondents and fill out the questionnaire on their behalf according to the responses provided.

The researcher chose two potential informants from each of the selected branches of the Bank owing to time and resource constraints. The privacy and confidentiality of the respondents was kept both during the interview and in the compiled reports. Most respondents expressed their ideas freely while a few showed reservations and lacked openness on some issues fearing that the researcher belonged to the Kintampo Rural Bank Limited.

3.11. SOURCES OF DATA

Both primary and secondary source of data were used for the research. The primary data were gathered through the administration of questionnaire and interviews within each

units and department of selected branches of Kintampo Rural Bank limited. Data was also collected from the management team of the organization.

The secondary data were gathered from varied sources such as related journal, dissertations, company journal, books, article related to the topic and other company document such as memos and letters related to the topic.

3.12. RESEARCH INSTRUMENTS

Questionnaires were prepared for both staff and management. The use of the questionnaire was a more convenient way of collecting the data from both employees and management without necessarily halting their work since the questionnaire could be answered at the respondents own convenience.

3.13. PRE-TEST OF THE QUESTIONNAIRE

A pilot project of testing the questionnaires was carried out on five (5) employees, from each the units of the company before the main and final questionnaire was prepared and administered. The pilot project was basically to test employees understanding of the questions. The pilot testing of the questionnaires also enabled the research to evaluate the response of the employees and to formulate and determine the data analyses tool.

3.14. TARGETED POPULATION

The population is the complete set of individuals (subjects), objects or events having common observable characteristics in which the researcher is interested. The targeted

population of the study consisted of all customers (traders, students, farmers and etc) and staff of the selected branches, namely Jema, Kintampo and Techiman out of the four braches which excludes Buipe branch of Kintampo Rural Bank Limited in the Brong Ahafo Region.

3.15. SAMPLE SIZE

A sample size of two hundred (200) was selected for the study. This includes fifty (50) staff of the various units and departments (accounts, cashers/tellers and security, mobile bankers or susu collectors & etc) of the selected branches of Kintampo Rural Bank Limited and one hundred and fifty (150) costumers, which were also made up of farmers, students, teachers and traders out of the target population.

3.16. SAMPLING PROCEDURE

A cluster sampling method was adopted to select the study sample for the project. The stratification was base on the units already existing in the organization which are; Retail Units, Administration, Finance, Inspectorate, Security and Investigation and Transport. Out of the total workforce, a random sampling method was used to select respondents from each unit for the project.

A cluster sampling method was applied to stratify the employees into units and a random sampling lottery method applied later, to select the respondents. In order to offer all employees of each unit the chance to be selected, an employee's register was obtained from the company and each unit's employee name was written on a piece of paper and randomly picked to select the respondents for the project. Systematic method

was also used in selecting fifty (50) clients/ costumers of each of the three (3) selected branches (Kintampo, Techiman & Jema) of the Kintampo Rural Bank Limited.

3.17. DATA ANALYSIS

The raw field data from the employees were analyzed using Microsoft Excel Software. Other Statistical techniques and tools like graphs and frequency tables were used to analyze frequencies of the data with the view of drawing conclusions that answered the research questions. Graphs, Frequency tables and charts were implored for the presentation of information which was complemented with explanations.

3.9.0   CORPORATE PROFILE OF KINTAMPO RURAL BANK

The Kintampo Rural Bank was licensed on the 14th December 1979 with its first branch established in Kintampo.   On the 15 July 1980, it was granted permission to start business operation. The bank provides effective financial intermediation among people in its catchment area, notably: playing the leading role in providing flexible banking facilities tailored to meet the   needs of teachers, small scale farmers, traders etc. (Source, Kintampo Rural Bank)

The bank passes as a rural bank and is a member of the Ghana Club 100. The Rural Bank has a management board that is made up of nine regular members and two co-opted members. The Kintampo Rural Bank Limited is owned by share holders who are mostly the local people (Kintampo Rural Bank, 2011).

3.9.1 VISION

The Kintampo Rural Bank aspires to be the leading, most influential and best performing rural bank in the Brong Ahafo and be among the top five (5) rural banks in Ghana.

3.9.2 GOALS AND OBJECTIVES

The Banks goals and objectives are to, provide service to humanity by creating wealth for its customers and profit for its shareholders plus a contentious effort towards developing the communities we operate in as our social responsibility. The Kintampo Rural Bank Limited has a strategic Plan that is supposed to last one year. In its preparation, departmental plans are prepared and fed into the corporate plan of the bank. Its business plans are prepared to last on year.

3.9.3 STRATEGIC POSITION

Being the entry point to the Northern Part of the country, the bank is likely to play the role in the developmental activities which will take place in the event of the implementation of the Savannah Accelerated Development Authority (SADA) Project, which is aimed at turning the savannah areas of the country into an agro industrial zone. The construction of the modern premises of Buipe is a planned vision set to provide financial services for the business of the multimillion cedi Savannah Cement Project and other allied cottage industries under constructions at Buipe. This is set to break new grounds in the growth of the bank's business. The bank at its establishment has the vision of "working hard to broaden its customer base as to be listed on the Ghana Stock

Exchange. Aspires to be the leading most influential and best performing Rural Bank in the Brong Ahafo and among the top five Rural Banks in Ghana "Its mission statement is "efficient and dedicated service to its customers. Its financial assistance to its customers, inculcating the habit of savings into the people in the locality. Free business advisory services to its customers"

3.9.4 CHARACTERISTICS OF CUSTOMERS

The table below illustrates the client description and proportionate share of the typology of customers the bank serves.

Table 3.3: CHARACTERISTICS OF CUSTOMERS

Type of client	Actual number	Proportionate share	Remarks
Businessmen/women	100	40%	Satisfactory
Government employees	13,000	50%	Good
Small business owners	200	50%	Good
Farmers	24,000	30%	Poor
Fishermen	300	25%	Poor
Small/petty traders	5,000	55%	Satisfactory
Workers of other organisations	100	15%	Very poor
Others			

Source (Field Survey, 2011)

The bank's core values are; to provide appropriate financial services, package to the satisfaction of our cherished clientele by a well motivated and proactive professional staff to ensure sustainable growth in share holder value.

3.9.5   SYSTEMS POLICIES, PROCEDURES, ACTIVITIES AND OUTPUTS

Primary investigations from the field reveal that the KRB has an Organogram and laid down policies and procedures manual for its major departments. These policies and procedures are revised bi-annually. It is however to be noted that these could not be inspected by the researcher since respondents could not readily provide them. The KRB has ann6ual work plans and targets set for the various key staff and departments within the bank.

3.9.6   MAJOR DEPARTMENTS IN THE BANK

The below are the main Departments within the bank.

1. Accounts

2. Administration

3. Credit

4. Money transfer

5. Audit

6. Finance and Training

7. Mobile banking/susu

3.9.7 KEY ACTIVITIES OF THE BANK.

The KRB renders the following activities for customers within its catchment area.

1. Operation of current accounts

2. Operation of savings accounts

3. "Susu" savings accounts

4. Fixed deposits

5. Micro finance

6. Group loans

7. Issuance of plots

8. Various loan products

9. Business advisory services

3.9.8 MANAGEMENT STRUCTURE

The Kintampo Rural Bank has a well placed management structure that flows from the Board of Directors, through Senior Management, Auditors and its Share Holders. Below this level are the members of staff and customers. Information flow is both vertically horizontally as well as between and among the various levels.

Figure 3.1: Management Structure of Kintampo Rural Bank
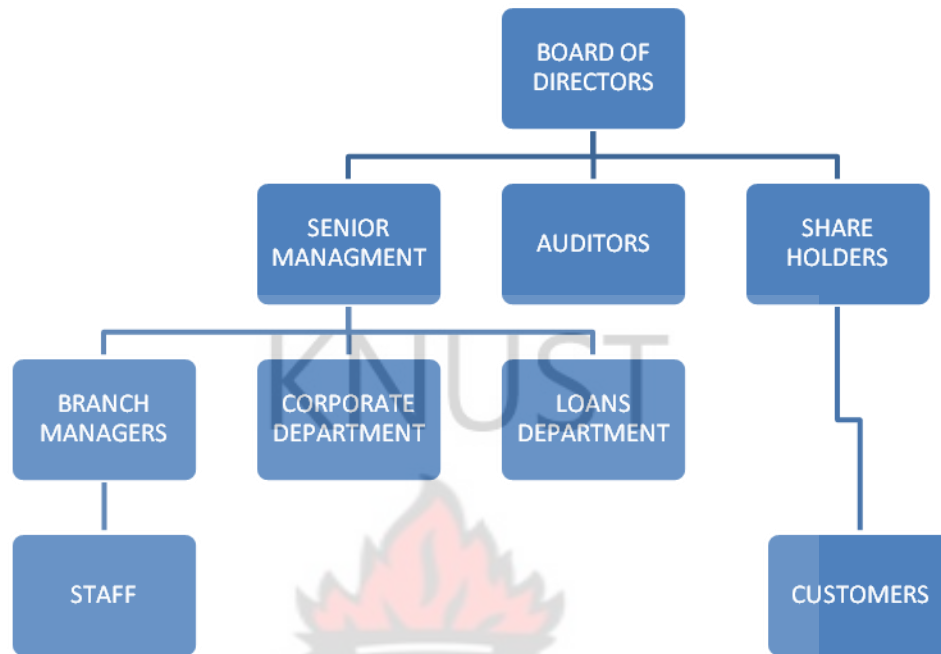
Source (Kintampo Rural Bank, 2012)

3.9.9 OPERATIONAL AREAS

The bank has three (3) agencies namely Buipe in the Central Gonja District, Kenten/Anyinabirem in the Techiman Municipality and Jema in the Kintampo South District. There is also a mobilization centre at Amoma, also in the Kintampo South District (Kintampo Rural Bank, 2011).

3.9.10 LEVEL OF PROFITABILITY

The Kintampo Rural Bank made a profit of one hundred and three thousand Ghana Cedis (GH¢103, 000.00) before tax in 2004, an increase of 24.10 per cent over the

previous year 2003. At the end of June 2004, the profit before tax was three hundred and eighty four million, five hundred forty Ghana cedis (GH¢384,540.00), while the total paid up capital of the bank for 31st December, 2003 was, twelve million Ghana Cedis (GH¢12,000,000.00); an increase of 10 per cent over the previous years. The figure for June was one hundred and twenty thousand Ghana cedis (GH¢120,000.00) which is higher than the minimum requirement of 10 thousand Ghana cedis for existing rural banks. The Bank's lending increased to five hundred and fifty seven Thousand Ghana cedis (GH¢ 557,000.00), an increase of 45.8 per cent over the previous year's figure of three hundred and one thousand eight hundred and ninety four Ghana cedis (GH¢301,894) the lending figure as at June 2004 was five hundred and eighty nine Thousand Ghana cedis (GH¢589,000.00).

Also, an amount of fifteen thousand, three hundred and seventy thousand Ghana cedis (GH¢15,370.00) was set aside as dividend to be paid to shareholders in 2004. The bank's total deposit increased from six hundred thousand Ghana cedis (GH¢600, 000.00) in 2002 to eight hundred and forty thousand Ghana cedis (GH¢840,000.00) in 2004 recording an increase of 40 per cent. Additionally, the bank recorded a 29.4 per cent increase in its investment from three hundred and forty thousand Ghana cedis (GH¢340,000.00) to four hundred and forty thousand Ghana cedis (GH¢440,000.00) at the end of the year.

The Rural Bank recorded a net profit of two hundred and thirty nine thousand four hundred and ninety seven Ghana cedis (GH¢239,497.00) out of a gross profit of two

hundred and sixty five thousand, seven hundred and fifty four Ghana cedis (GH¢265,754.00) in 2008.This represents 68.74 per cent and 68.64 increases above the previous year's amounts of one hundred and fifty seven thousand, four hundred and ninety two Ghana cedis (GH¢157,492.00) and one hundred and forty two thousand and nine Ghana cedis (GH¢142,009.00) respectively.

The bank's business registered 33.3 percent growth level of four million, seven hundred and forty nine thousand, six hundred and ninety Ghana cedis (GH¢4,749,690.00). Deposits on the other hand rose to three million, three hundred and fifty eight thousand, one hundred and eighty two Ghana cedis (GH¢3,358,182.00) with gross advances of two million, two hundred and ninety one thousand and forty Ghana cedis (GH¢2,291,040.00) representing a 41.4 per cent growth in deposits and advances in that order. The bank's overall assets was four million seven hundred and ninety thousand, six hundred and ninety Ghana Cedis (GH¢4,790,690.00) as compared to the previous year's assets base of three million five hundred and sixty two thousand, six hundred and forty eight Ghana cedis (GH¢3,562,648.00) indicating an increase of one million one hundred and eighty seven thousand and forty two Ghana cedis (GH¢1, 187,042.00) or 33.32 percent (Kintampo Rural Bank, 2011).

3.9.11 CORPORATE RESPONSIBILITY

The Kintampo Rural bank has a history of supporting Rural development initiatives and assistance to needy individuals and institutions over the years some of the institutions and individuals supported include the under listed donation to;

- Provident Preparatory School- Jema

- Kintampo football club –Kintampo

- Ghana Heart Foundation –Korle- Bu Accra

- Sharp Arrows–Kintampo

- Ghana society of the physically challenged –Kintampo

- Nana Amobea Dufie (kobohemaa)

- Techiman on the tenth (10th Anniversary celebration towards the construction of a day care center at kobo

- Supporting Quiz and debate programmes popularly dubbed in' our future ' on ADARS FM at Kintampo

- Donation to 'wangara kurubi' festival –Kintampo

- Yam festival celebration-Techiman tradition council –Techiman

- Donation to ADARS Fund Club – Kintampo

- Prizes awarded to deserving customers of the bank

3.9.12 OPERATIONAL PERFOMANCE

The bank offers financial services to the door step of people within its catchment area and has introduced its Susu Product to Amoma in the Kintampo South District and Asueyi, Aworowa,Krobo in the Techiman Municipality. The bank also provides a variety of banking services such as susu savings, traditional savings, time deposit, demand deposit, loan product like traditional loans and overdraft, salary ('Adaduanan'), funeral loans ('Abusuapanin Anidasoo') and the Micro Finance product. It also operates

international and local money transfer services like inter-agency, Apexlink and Western Union facility.

The bank is considered to be a very attractive financial institution in its catchment area because of it numerous product and services. All it operational centres are fully computerized and are waiting to be connected to rural/community bank wide area networking (WAN). Project by the ARB Apex Bank limited, through the Millennium Challenge Accounts (MCA) facility. The bank with its strategic locations in Brong Ahafo Region has greatly enjoyed patronage of the apex link and western union money transfer, facilitating business transactions between the northern and southern sectors in the country.

3.9.13 STAFFING

The bank's staff number one hundred and fifteen (115) comprising seventy seven (77) permanent and thirty eight (38) susu and other contract workers. The bank is endowed with highly competent, self-motivated and honest banking professionals, who are a great force to reckon with (Kintampo Rural Bank, 2010).

3.9.14 ACHIEVEMENTS AND AWARDS

The consistent excellent performance of the bank has been recognized and appreciated by government, industry and customers at large which is reflected in the number of accolades which the bank has received, notably;

- Ranking as the 44th member of the Club of '100' by the Ghana Investment Promotion Centre (GIPC) In the 2009 Excellence Awards among high profile businesses and companies in Ghana

- In 2008, the bank received a bronze award for promoting Ghana's Economic Development , at the 2nd Business and financial services excellence Awards, organized by Top Brass Ltd under the auspices of the Ministry of Trade and Industry.

- The bank was ranked No.1 (first) by Apex Bank Monitoring and Evaluation Unit among all rural banks in the country for the last three (3) years quarters ending 31st December, 2009.

- In 2008, the bank was selected to receive a bronze award for promoting Ghana's economic development, at the end second business and financial services excellent awards organised by top brass ltd under the auspices of the Ministry of Trade and Industry.

- In 2008, the senior manager Mr. Eugene Anthony Osei Kofi was selected to participate in an Exposure Study Tour 'International Programme on the promotion of micro finance sponsored by Rural Financial Services Project, bank of Ghana to the national institute for micro small and medium enterprise (NIMSME) at Yousufguda, Hyderabad in India.

- The bank, apart from being the best (number one) rural/community bank in the Brong-Ahafo Region, it was ranked third by the Apex Bank Monitoring and Evaluation Unit as at December 31, 2008 out of the 127 banks in the country.

- It was also adjudged the best managed rural and community bank in the northern sector of Ghana.

KNUST

CHAPTER FOUR

ANALYSIS AND PRESENTATION OF DATA

4.0. INTRODUCTION

This chapter attempts to examine the level of understanding and practice of Organizational Learning within the Kintampo Rural Bank Limited by analysing the data collected from the Bank and how it contributes to the improvement of staff performance and the growth and development of the Bank.

4.1. DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

One hundred and fifty (150) questionnaires were administered on customers/ clients of the Bank, representing seventy five percent (75%) of the sample size while another fifty (50) institutional questionnaires were purposively administered on staff of the Bank also representing twenty five percent (25%).

4.2.   AGE DISTRIBUTION OF RESPONDENTS

Table 4.1: Age distribution of respondents (Staff & Costumers)

Age of respondent	Frequency	Percentage (%)
16 – 25	60	30.0
26 – 35	116	58.0
36-45	12	6.0
46-55	8	4.0
55+	4	2.0
TOTAL	**200**	100.0

Source: Field survey, 2011

From the Table 4.1 above, 58% were aged 26-35, 30% aged 16-25, while persons aged 36-45 represented 6% and persons aged 46-55 represented 4% and n 2% person was aged 55 years and above.

This is an indication that staff and customers who were contacted belong to the youthful and working segment of the population. This is a plus for the bank for its long term sustainability and progress as illustrated by the table and figure below.

4.3. SEX DISTRIBUTION OF RESPONDENTS

Figure 4.1: Sex Distribution of Respondents (Staff & Costumers)
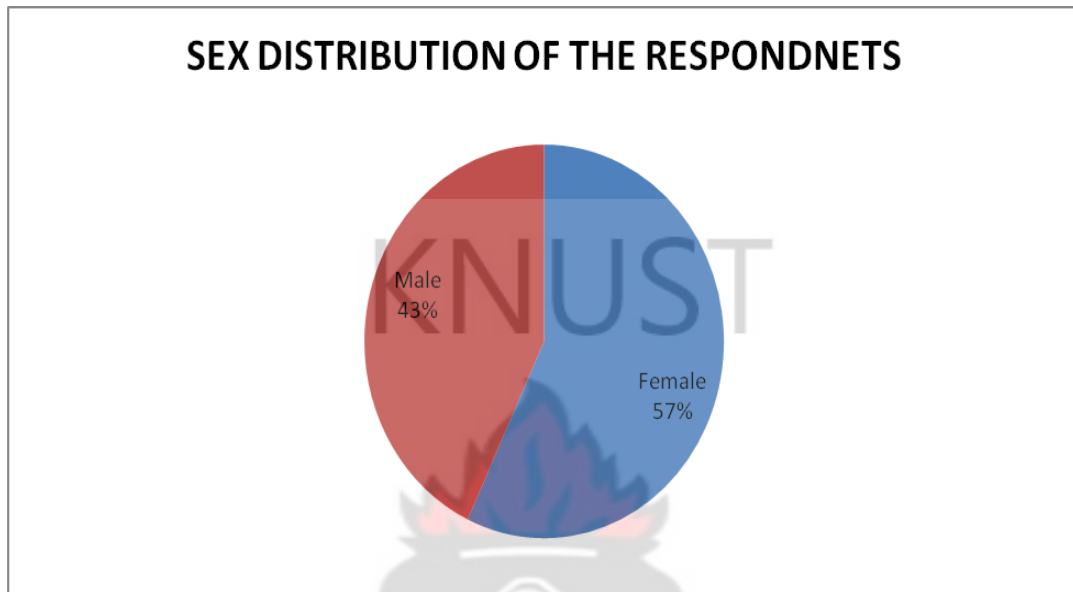
Source: Field Survey, 2011

From Figure 4.1, of the two hundred (200) customers and staff interviewed, 43% were male while 57% were female as shown in the figure below. This is an indication that females form a formidable portion of both the customer and staff base of the bank.

4.4.   EDUCATIONAL BACKGROUND OF STAFF

The level of education attained by persons interviewed during the survey is presented in the figure below.

Figure 4.2: Educational Background of Staff
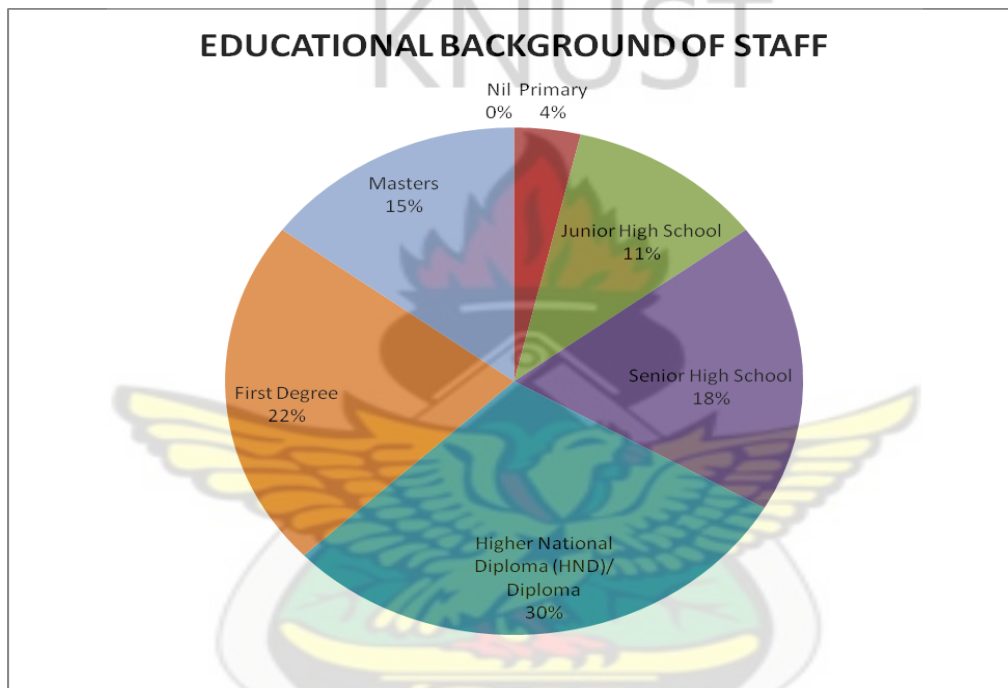
Source (Field Survey, 2011)

It flows from the figure above; none of the respondents (staff) of the bank has any educational background, 4% of the respondents have primary education, 11% of the respondents Junior High School certificate, and 18% of the respondents have Senior High School Certificate. Categories of staff that possess these qualifications are "susu" collectors, security personnel and messenger. Majority of the staff representing 30% of the respondents have Higher National Diploma and Diploma certificates, whiles 22% of

the respondents have their First Degree. The rest of the respondents representing 15%

have their Masters Degree. The majority of staff have senior high school education

certificates and form the chunk of staff. The implication of this is that the core staff of

the bank has an appreciable level of education, an indication of high potential for

productivity.

4.5.0 EDUCATIONAL BACKGROUND OF CUSTOMERS

The ensuing table depicts the educational level of customers contacted during the
survey.

Table 4.2: Educational Background of Customers

Education Level	Frequency	Percent (%)
Nil	55	36.7
Primary	15	10.0
Junior Higher School	35	23.3
Senior High School	15	10.0
Higher National Diploma (HND)/ Diploma	15	10.0
First Degree	10	6.7
Masters Degree	5	3.3
Total	**150**	**100.0**

Source: Field Survey, 2011

It flows from the figure above; chunk of the respondents (costumers) of the bank

representing 36.7% have no form of educational background, 10% of the respondents

58

have primary education, 23.31% of the respondents Junior High School certificate, and 18% of the respondents Senior High School Certificate. Categories of costumers are often traders. 10% of the respondents have Higher National Diploma and Diploma certificates; whiles 6.7% of the respondents have their First Degree. The rest of the respondents representing 3.3% have their Masters Degree.

4.5.1 NUMBER OF YEARS OPERATING WITH THE BANK

Table 4.3: Number of Years Operating with the Bank

No. Years	Frequency	Percentage (%)
Below 1years	68	45.3
2-5years	42	28.0
6-10years	20	13.3
11years above	20	13.3
TOTAL	**150**	**100.0**

Source: Field Survey, 2011

It came out clearly during analysis that 45.3% of respondents have been with the bank for below one (1) year, while 28% have been with the bank for between two (2) to five (5) years. 13.3% of the respondents have been with the bank between six (6) to ten (10) years and eleven (11) years and above recorded 13.3% respectively. The possible rationale for this rather fewer number of years of operation with the bank is that; National Service Personnel and interns under the National Voluntary Service Scheme

are members of the bank and they are registered on an annual basis and the longest they stay is three years in the District.

The major products from the perspective of customers the bank operates are; granting loans, "susu" collection, savings accounts, overdrafts and the operation of current accounts.

For the majority of customers interviewed, the rationale for their choice of the banks services is -because of its proximity to them and the fact that workers of the bank speak the local dialect-twi when they render services to them. A few others who are of the working class (notably workers of the Kintampo South District Assembly, Personnel of the National Service Scheme) patronize the banks services because of its closeness to their work places and the fact that time spent at the bank is relatively shorter.
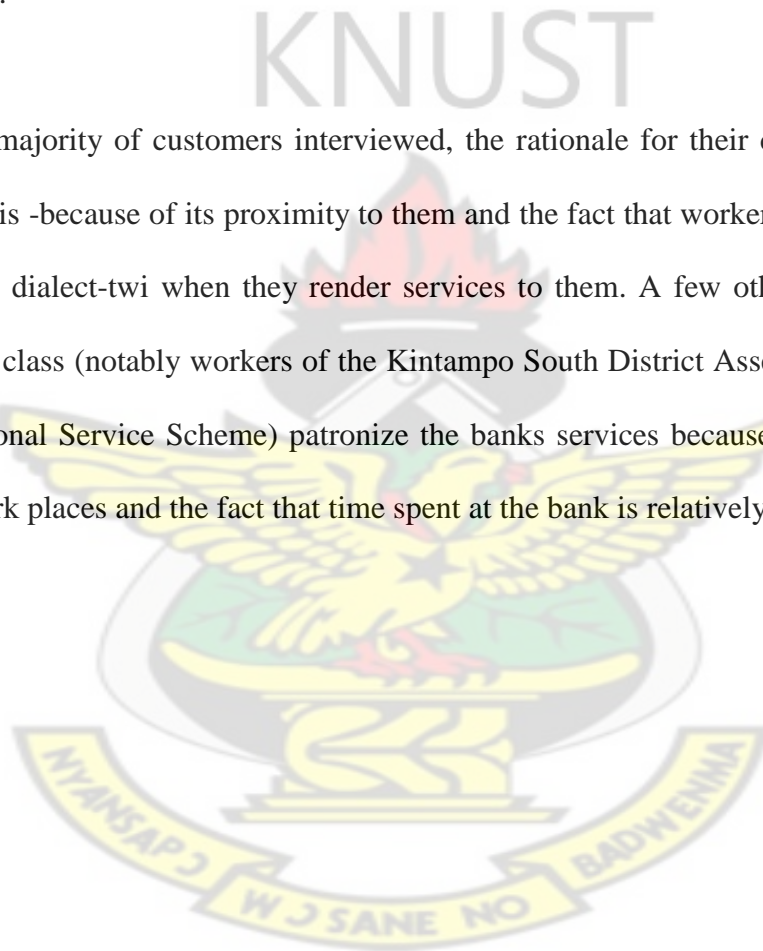
4.6.0   WORKING EXPERIENCE OF STAFF

Figure 4.3: Working Experience of Staff
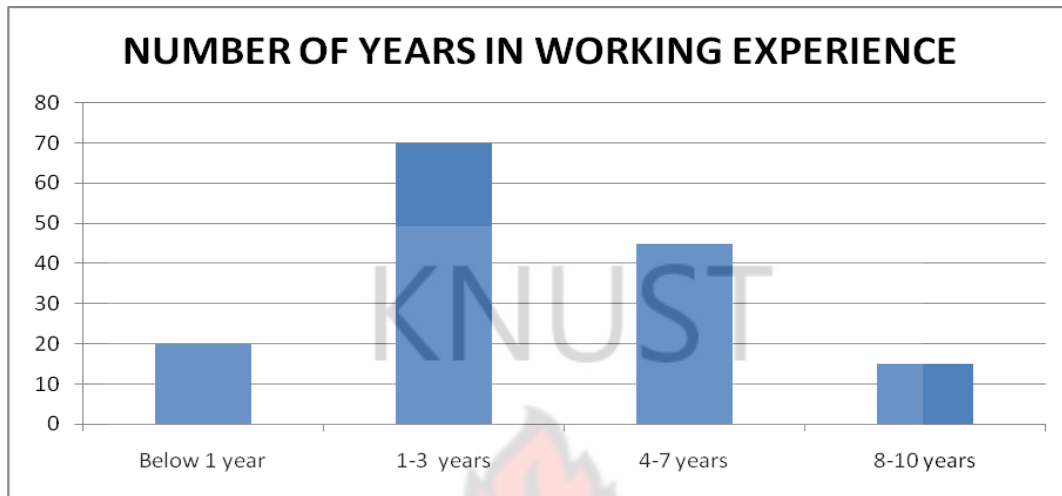
Source: Field Survey, 2011

Figure 4.3: revealed during analysis that; the majority of staff, representing 80 respondents who were interviewed during the field work had been working with the bank for between one to three years. This group was followed closely by workers, representing 45 respondents who have been with the bank between 4-7 years. 20 respondents have worked with the bank for below one year and15 respondents have been working with the bank between 8-10 years.

This factor is attributable to the fact that the selected branches of the Kintampo Rural Bank is less than four years old and most of the staff there present were recruited as first timers to man the branch. Though the number of years experience of the various sample units in the banking sector was not ascertained as part of this study, inferences can be made from the number of years they have worked with the Kintampo Rural Bank

61

that they have relatively little experience from the banking sector and require both in-service training and refresher courses to enhance their performance. Staff, in view of the banks fluidity; perform functions that overlap as and when it is necessary.

4.6.1   TRAINING PROGRAMMES ATTENDED

Figure 4.4: Training Programmes
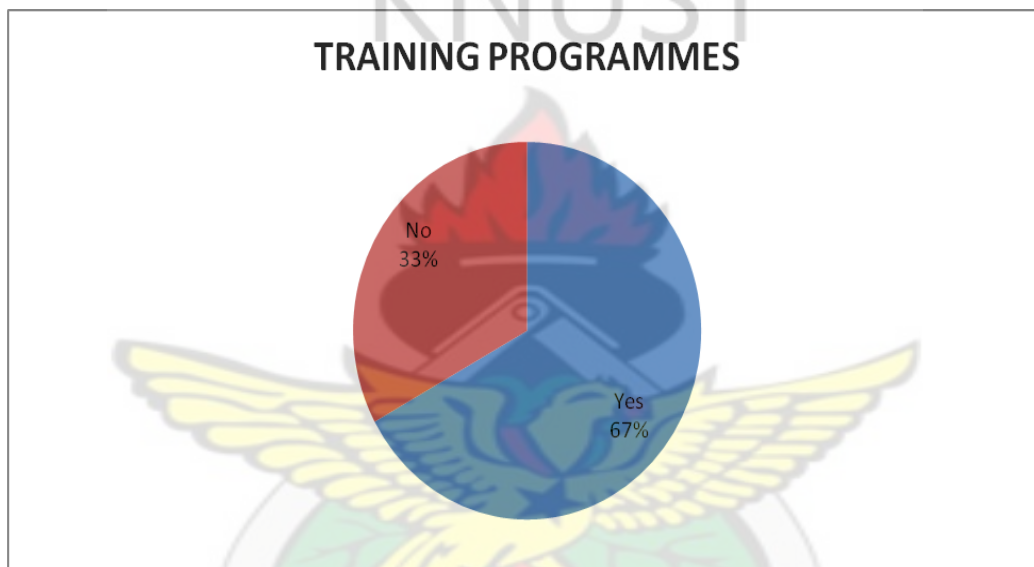
Source (Field Survey, 2011)

From figure 4.4 above, 67% of staff interviewed revealed that they had attended training programmes organised by the bank, while 33% stated that since joining the bank they had not been given any in-service training as depicted by the figure 4.7 above. Though sixty-seven is an appreciable representation for staff training, the remaining 33% of staff who have not received any training has the propensity to derail and put into disrepute the Banks core values, reduce output and increase customer satisfaction through their actions at work.

4.6.2   NUMBER OF TRAINING PROGRAMMES ATTENDED BY STAFF

Table 4.4: Number of Training Programmes Attended By Staff

Number of times	Frequency	Percent (%)
Once	20	40.0
Twice	14	28.0
Thrice	9	18.0
Four times and above	7	14.0
Total	**50**	**100.0**

Source: Field Survey, 2011

Staff members representing 40% of the respondents who were interviewed explained to this researcher that; they had attended at least one training programme since they were recruited by the bank. 28% of the respondents have attended 2 training programme. 18% of the respondents have also attended 3 training programme.

The rest of the staff representing 14% of the respondents attended 4 and more training programme organized by the bank has attended since joining the organization as shown in the table 4.4 above.

The training programmes organised for staff are usually done by the bank, under the auspices of the ARB Apex Bank Limited. Facilitators at these training sessions include; the Operations Manager of the bank and selected staff from the ARB Apex Bank Limited. Topical issues that recur at these training programmes include;

1. Customer Care

2. E-Zwich Services

3. Universal Banking Software

4. New Banking Software

5. Credit management

Ninety four percent of respondents (staff) captured during the survey who had attended a training since they were employed by the bank explain that the training programmes were beneficial to their line of work since it improved their work output. Staff explained that these training programmes strengthened their knowledge as to how to secure customer information, enhanced their data entry techniques and customer care. For others, the training programmes strengthened their knowledge on faster and safer network interaction.

4.6.3 WAITING TIME AT THE BANK

Table 4.5: Waiting time in the bank

Maximum Waiting Time	Frequency	Percentage (%)
Less than 9 minutes	75	50.0
10-15 minutes	47	31.3
16-30 minutes	28	18.7
Total	**150**	**100%**

Source (Field Survey, 2011)

From Table 4.5: above 50% of the respondents (Customers) who were interviewed as part of this study stated that the average waiting time to access a service form the bank

64

was less than nine minutes representing. 31% of the respondents explained that they spend between 10 to 15 minutes to access a service at the bank while 19% of the respondents said they spend between 16 to 30 minutes when they visit the bank. This is an indication of efficiency and effectiveness on the part of staff of the bank in terms of service delivery. Due to the high level of customer satisfaction, customers who were contacted declared their willingness to continue to operate with the bank and re in a very confident position to recommend the bank to new and potential customers.

4.6.4   LEVEL OF CUSTOMER SATISFACTION

Figure 4.5: Level of Customer Satisfaction
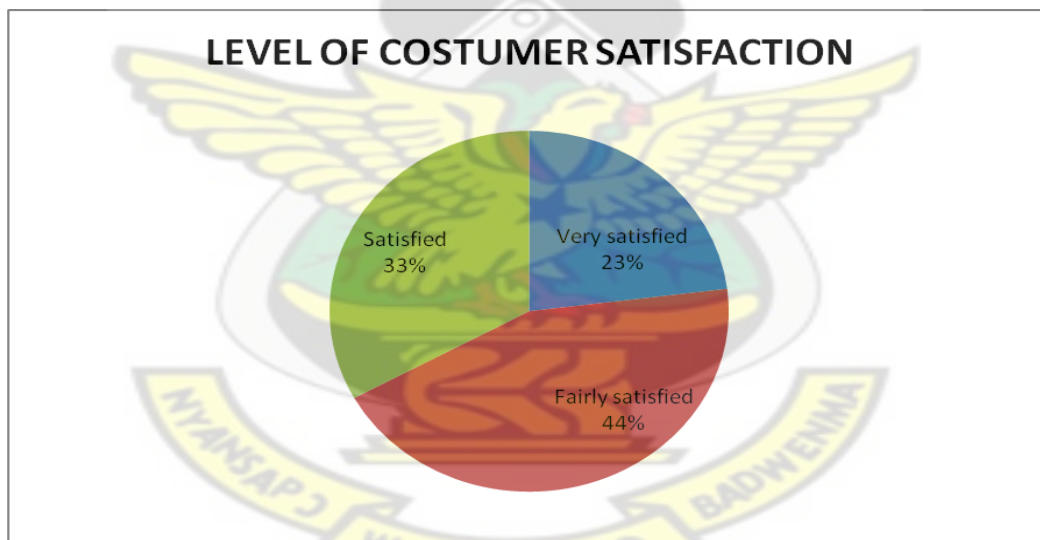
Source: Field Survey, 2011

In figure 4.5 above 23% of respondents (customers) responded in the affirmative, that they were very satisfied customer service provided by the bank, while 33% of the respondents responded that they were satisfied with costumer service. The rest of the

respondents representing 44% responded that they were fairly satisfied with the services the bank renders on the grounds that one (1) "susu" collector is rude. This is an indication that a good number of customers who patronize the services of the bank are satisfied with its products and level of service delivery.

4.6.5 KNOWLEDGE ABOUT A CUSTOMER SERVICE DESK

Figure 4.6: Knowledge about a costumer service desk
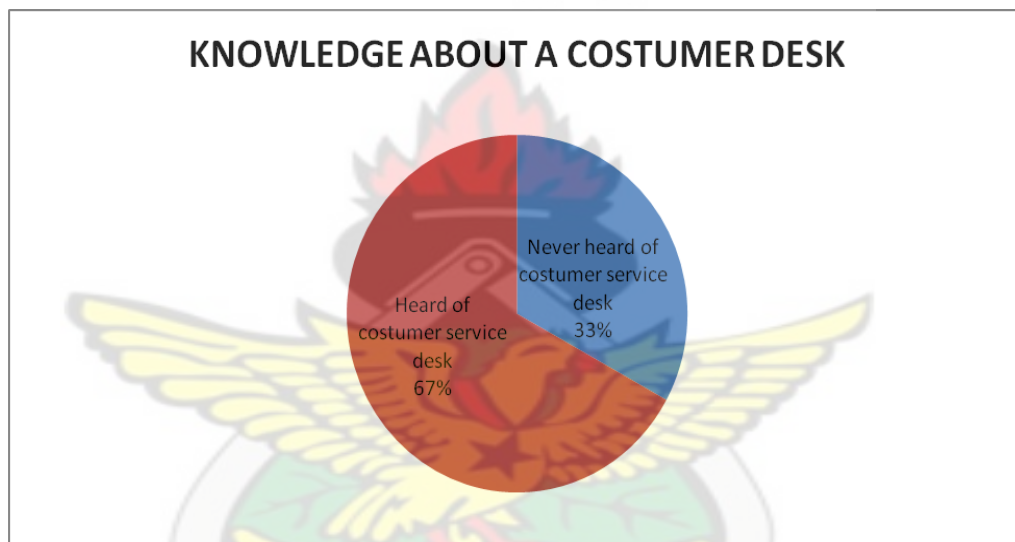
Source (Field Survey, 2011)

It became clear during analysis that 100 respondents out of the 150 customers sampled expressed their knowledge of the presence of a customer desk, representing 67% of customers while 33% of respondents, representing 50 customers expressed ignorance about the presence of a customer service desk within the bank. It became clear during data analysis that the bank does not usually enquire from customers their level of

satisfaction about the services they render. The few occasions it does, it is done through the suggestions box mainly via verbal enquiry and through questionnaire.

4.6.6 KNOWLEDGE OF ORGANIZATIONAL LEARNING AMONG STAFF OF KINTAMPO RURAL BANK

Figure 4.7: Knowledge about Organizational Learning

Source (Field Survey, 2011)

In the figure 4.7 above, the 68% of the respondents (staff) expressed lack of knowledge about the concept of Organizational Learning, while 32% of the respondents contacted explained they had some knowledge of Organizational Learning.

Attempted definitions of the concept of OL include;

1. The update of knowledge of organisational staff and training them on new products and services

2. Staff capacity building

3. Training staff on new products or services and updating their knowledge

Respondents, who expressed knowledge of Organisational Learning, indicated that; the Kintampo Rural Bank was practicing Organisational Learning in its operations because of the training programmes designed for staff.

4.7 ORGANIZATIONAL LEARNING CHARACTERISTICS OF KINTAMPO RURAL BANK.

s/n	Characteristic	Strongly disagree (frequency)	Disagree (frequency)	Slightly Agree (frequency)	Agree (frequency)	Strongly agree (frequency)
1.	Staff are rewarded for the contributions they make to the organization's learning, e.g. through positive feedback, time off for study, employee recognition.				18	32
2.	The organization uses systematic procedures for the regular monitoring, review and evaluation of all its project, programme and advocacy activity	5	7	23	15	
3.	All staff who have dealings with the outside world are expected to gather and share relevant information with others in the organization.	5		32	13	
4.	Information flows freely throughout the organization, crossing teams, sections and divisions without hindrance.	6	11	21	12	
5.	Staff are encouraged to share information using electronic	5	27	8	10	

No.						
	media such as the internet, intranet, bulletin boards etc.					
6.	Staff are encouraged to visit other organizations and are expected to write up and share what they learned from their visit.	8	24		8	10
7.	Individuals, groups and sections view each other as working partners and constantly strive to find out and meet each others' expectations and needs.		5		28	18
8.	Resources and facilities for individual development are made available to all members of the organization.		5		27	18
9.	People feel free to enquire about and challenge each others' (and their own) underlying assumptions and biases.		9		28	13
10.	People at all levels of the organization are expected and encouraged to draw lessons from their work and to feed this learning to other parts of the organization.	3	7		28	12

Table 4.6: Organizational Learning Characteristics of Kintampo Rural Bank

The issues indicated above, the degree to which the concept of Organisational Learning is applied within the Bank is relatively low, as evidenced by the zero frequencies recorded in the strongly agree column. Also, staff of the bank recognises that they in partnership with customers have corresponding roles that can either enhance efficiency and effectiveness or retard growth and development of the bank as a result of apathy and general dissatisfaction.

The skills of staff as per the issues above have not been awakened because of the limited number of training they have attended. This has the potency of breeding apathy and lack of job satisfaction among staff which will reflect in their work output and invariable affect the banks performance as customers will be dissatisfied with the services the bank renders.

Marsick and Watkins (1999) suggest that all organizations learn but that learning organizations are characterized by "proactive interventions to generate, capture, store, share and use learning at the systems level in order to create innovative products and services". On the other hand, Burns (1995) as quoted by Somerville and McConnell-Imbriotis (2004) suggested that a learning organization is characterized by eight key features which can be summarized as: a systems approach to learning; commitment to lifelong learning; flexibility and adaptability; shared vision; flat management structure; participation in a cooperative industrial framework; a wide view of learning; managers accept that learning and work are intertwined.

However, other authors have criticized the concept as being a tool for oppression and control of workers by management (Spencer, 2002).

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0   INTRODUCTION

This section presents summarised findings of this research, and includes recommendations that emanated during data analysis.

5.1   SUMMARY OF FINDINGS

The study was conducted with a set of research objectives as a guide. The researcher indicates that there is limited knowledge about Organizational Learning among staff of Kintampo Rural Bank limited.

Secondly, from the data analysed and discussed support the assessment that though there is limited knowledge about Organizational Learning, the Bank practices some form of Organization Learning in the form of; training, reward for innovation etc.

Further, the analysis of the data did indicate that The Kintampo Rural Bank Limited has great potential to harness its Organizational Learning practices

For the majority of customers interviewed, the rationale for their choice of the banks services is -because of its proximity to them and the fact that workers of the bank speak the local dialect-twi when they render services to them. A few others who are of the working class (notably workers of the Kintampo South District Assembly, Personnel of

the National Service Scheme) patronize the banks services because of its closeness to their work places and the fact that time spent at the bank is relatively shorter.

5.2   CONCLUSION

Chief proponent of the concept of Organisational Learning; Smith (2004) identified five basic principles of organizational learning or an organization that learns.

These principles are:

- Systems thinking and application of systems management methods;

- The development of openness and trust;

- Finding new ways of reframing and thinking through issues and problems;

- Team development through learning; and,

- The development of a shared set of values and visions for the organization.

Supporting this assertion, Simons et al (2003) explains that, "the undertaking of activities (consciously or unconsciously) by individuals, groups and organizations that result in relatively permanent changes in the knowledge, skills and attitudes of individuals, in work processes and in organizational cultures and structures of groups and organizations" can be characteristic of learning organisations.

From the discussions that have unfolded; it is unambiguous that; the Kintampo Rural Bank Limited practices some form organizational learning within the confines of the establishment; however knowledge that the activities and programmes they undertake is referred to as organizational learning, is lacking among staff.

Also, the degree to which the concept is applied is relatively low, since the organisation as per its structure behaves more like a strict bureaucracy rather than a flexible learning

organisation where staff associates themselves with the core values of the organisation and contribute sincerely to their achievement.

Furthermore, staff and customers of the bank recognise they have complementary roles that enhance efficiency and effectiveness of service delivery, however contact hours between staff and customers as it is with management is limited.

Finally, the full potential of staff has not been harnessed since relevant job related training programmes have not been organised for them on a routine basis.

5.3 RECOMMENDATIONS

In the light of the above analysis, presentation of data and summary of findings, the under listed recommendations are postulated:

Staff should be encouraged to share information using electronic media such as the internet, intranet, and bulletin boards since these media have not been fully utilised.

Staff of Kintampo Rural Bank should be encouraged to take up exchange programmes with other organizations to learn and share experiences with their colleagues and learn best practices that have made them to succeed or otherwise.

Also, more training and capacity building seminars and workshops should be held for staff of the bank since as per the results obtained from the survey, 33 percent of staff of the Bank has not received any training since their recruitment.

More so, staff -customer relations should be further strengthened to enhance productivity since the two (staff and customers) are interdependent. This can be achieved by creating

74

platforms for staff, management, shareholders and customers to interact, share ideas and correct all intriguing as well as conflicting ideas and issues**.**

Finally, steps should be taken to awaken and sharpen the skills of staff and management of the bank through refresher training programmes, in-service training, incentives and sponsored capacity building programmes.

REFERENCES

Altman, Y. and Iles, P. (1998) Learning, leadership, teams: corporate learning and organisational change, Journal of Management Development, 17(1), 44-55, MCB UP Ltd

Banerjee, A, (2001) "Contracting Constraints, Credit Markets and Economic Development"

Bencivenga, Valerie, and Bruce D. Smith, (1991), "Financial Intermediation and Endogenous Growth" Review of Economic Studies 58, 195-209

Blackman, and Lee-Kelley L. (2006) The role of human resource development in preventing organisational stagnation, Journal of Management Decision, Vol.44No.5pp: 628-643, Emerald Group Publishing Limited

Bomers, *G.B.J*. (1989) De Lerende Organisatie, (The Learning Organisation)*,* Universiteit voor bedrijfskunde, Nijenrode,

Burns, *R*. (1995) The Adult Learner at Work, Business and Professional Publishing, Sydney.

Deakins D.and Freel D. (1998) Entrepreneurial learning and the growth process in SMEs, journal of Learning Organization, Vol. 5, No. 3, pp: 144-155, MCB UP Ltd.

Elkjaer, B. (2005) From digital administration to organisational learning, Journal of Workplace Learning, Vol. 17, No.8, pp: 533-544, Emerald Group Publishing Limited.

Garavan, T. (1997) The learning organization: a review and evaluation, journal of Learning Organization, Vol. 4, No. 1, pp: 18-29, MCB UP Ltd.

Hawkins, P. (1991) The spiritual dimension of the learning organisation, *Management Education and Development,* Vol. 22 No.3, pp.172-87.

Martin, L. (2001) Are women better at organisational learning? An SME perspective, Women in Management Review, Vol. 16, No.6, pp: 287-297, MCB UP Ltd.

Massey, C. and Walker, R. (1999) Aiming for organisational learning: consultants as agents of change, The Learning Organization, Vol. 6, No. 1, pp: 38-44, MCB UP Ltd.

Simons, *P.R.J,* Germans, J. and Ruijters, M. (2003) Journal of European Industrial Training, Vol. 27, No. 1, pp: 41-48, MCB UP Ltd.

Murray, *P.* and Donegan, *K.* (2003) The Learning Organization, Vol.10, No.1, pp: 51-62, MCB UP Ltd.

Murray, P. (2002) Cycles of organisational learning: a conceptual approach, Management Decision, Vol. 40, No. 3, pp: 239-247, MCB UP Ltd.

Rifkin, W., Fulop, L. (1997) A review and case study on learning organisations, The Learning Organisation, Vol. 4 No.4, pp.135-48

Reynolds and Ablett, (1998) transforming the rhetoric of organisational learning to the reality of the learning organisation, The Learning Organization, Vol.5, No.1, pp: 24-35, MCB UP Ltd.

Senge, P.M. (1990) "Catalysing systems thinking within organisations", in Massarik, F. (Eds), Advances in Organization Development, Ablex, Greenwich, CT, Vol. 1 pp.197-246.

Senge, P., Kleiner, A., Roberts, C., Ross, R., Smith, B. (1994) The Fifth Discipline Fieldbook, Nicholas Brealey Publishing, London.

Smith, W. I. (2004) Continuing professional development and workplace learning 6: HRD and organisational learning, journal of library management, vol. 25, pp: 64-66, emerald group publishing limited.

Somerville, M. and McConnell-Imbriotis A. (2004) Applying the learning organisation concept in a resource squeezed service organisation, Journal of Workplace Learning: Employee Counselling Today, Vol. 16, No. 4, pp: 237-248, Emerald Group Publishing Limited.

Spencer, B. (2002) Research and the Pedagogics of work and learning, Journal of Workplace Learning, Vol. 14 No.7, pp.298-305.

Spicer, D. P. (1998) Linking mental models and cognitive maps as an aid to organisational learning, Career Development International, Vol. 3, No. 3, pp: 125-132, MCB UP Ltd

Tynjälä, P. and Häkkinen, P. (2005) E-learning at work: theoretical underpinnings and pedagogical challenges, The Journal of Workplace Learning, Vol. 17, No. 5/6, pp: 318-336, Emerald Group Publishing Limited.

Whittington and Dewar (2004) A strategic approach to organisational learning, Journal Industrial and Commercial Training, Vol. 36NO.7,pp 265-268, Emerald Group Publishing Limited.

Yeo, R. (2002) From individual to team learning: practical perspectives on the learning organisation, journal of Team Performance Management, Vol. 8, No .7/8, pp: 157-170, MCB UP Ltd.
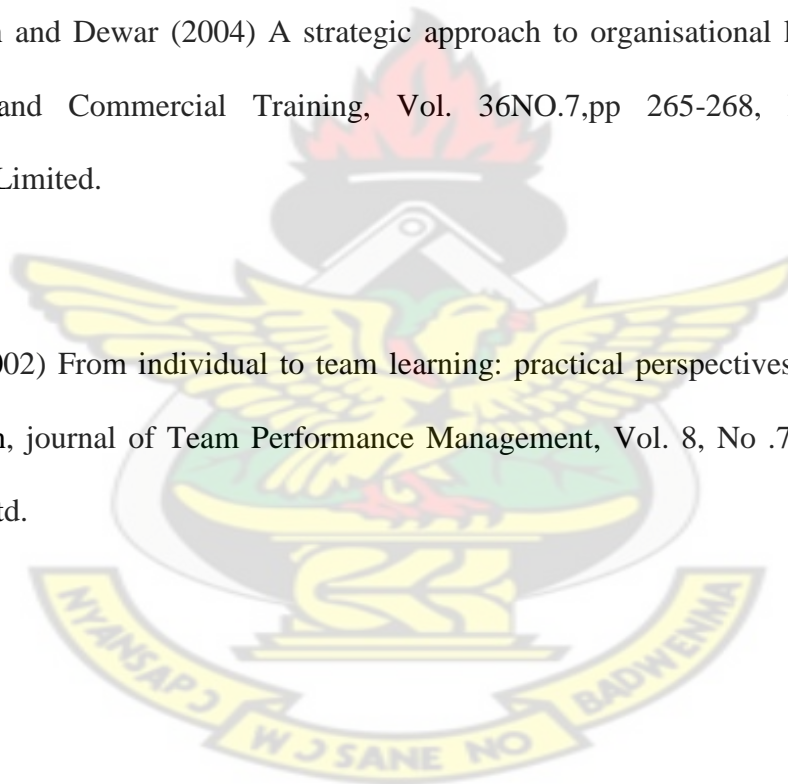
KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY, KUMASI
THESIS TOPIC "THE EFFECTS OF ORGANIZATIONAL LEARNING PROGRAMMES ON CORPORATE PERFORMANCE, THE CASE OF KINTAMPO RURAL BANK"

[STAFF QUESTIONNAIRE]

This questionnaire is designed for a study of the above stated problem and it is assured that any information given would be treated as confidential and solely used for the purpose.

A. DEMOGRAPHIC CHARACTERISTICS OF RESPONDENT

Name of respondent (*optional*)	Questionnaire number	Agency	Date

1. Age of respondent ……………………….

2. Sex of respondent

   Male   [ ]

   Female   [ ]

3. Education background of respondent

   Nil   [ ]

   Primary   [ ]

   Junior high   [ ]

   Senior high   [ ]

   Vocational   [ ]

   Tertiary   [ ]

   Other   [ ]

4. What is your rank/grade in the Bank?   …   …   …   …   …   …

5. Which division or section of the bank do you work with?   …   …   …   …

6. Are there other activities you are engaged in apart from those mentioned above

   Yes [ ]

   No [ ]   **[If no go to 8]**

7. If yes, mention these activities … … … … … … … …

8. How long have you been an employee of this bank? … … … …

9. Have you attended any training programme since your recruitment   Yes/No

10. If yes how many times … … … …

11. When was the last time you attended a training programme … … …

12. Who organized the training? … … … … … … …

13. What was the training about? … … … … … … … …

14. Was the training relevant to improve the output of the bank?   Yes/No

15. If yes, in what ways (list) ... ...

BANK HISTORY

16. When was the bank established? … … … … … … … …
17. How many staff are employed … … … … … … … …
18. Do you have a management board… … … … … … … …
19. If yes what is their number … … … … … … … …

20. What is the bank of Ghana's grading for the bank in relation to other banks

Community

Rural bank

Other (please state..)

Is the bank a member of club 100   yes/no

If yes what is its raking in the club

21. How many agencies has the bank? ....Name them..

22. What type of customers are served by the bank and what is the estimated percentage of patronage

(Tick as appropriate)

Type of client	Actual number	Proportionate share	Remarks
Businessmen/women			
Government employees			
Small business owners			
Farmers			
Fishermen			
Small/petty traders			
Workers of other organisations			
Others			

23. Who are the owners of the bank..

24. What is the legal status of the bank (tick appropriately)

   Public limited liability company   ( )

   Private limited liability company   ( )

   Company limited guarantee   ( )

STRATEGIC DIRECTION

25. Does the bank have a vision   Yes/No

26. Please state the vision of the bank..

27. Does the bank have a mission statement   Yes/No

   If yes please state the mission of the bank

   What are the bank's core values?

28. What are the goals and objectives of the bank

29. Does the bank have a strategic plan   Yes/no

30. If yes how was the plan formulated **(tick appropriately)**

31. Departmental plans were done and fed into the corporate   ( )

32. Corporate plans cascaded into Departmental plan   ( )

33. What is the time span of the strategic plan (tick appropriately)

   One year   ( )

   Two years   ( )

Three years   ( )

Four years   ( )

Others (please specify)...

34. Do you have a business plan   Yes/No

35. How often is this plan reviewed/revised **(tick appropriately)**

One year   ( )

Two years   ( )

Three years   ( )

Four years   ( )

Others (please specify)...

SYSTEMS POLICIES, PROCEDURES, ACTIVITIES AND OUTPUTS

36. Does the bank have an organogram?

       Yes/No

37. Does the bank have policies and procedures manual for the following operations

       Yes/No

Finance

Banking operations

Human resource

Procurement/purchasing and supply

Other (specify)..

38. Are these operational/functional   Yes/No

39. How often are these revised/ reviewed?

One year

Two years

Three years

Four years

Others (please specify)...

40. Are performance objectives/targets set for the various operations

       Yes/No

41. How often is the implementation monitored?

42. Do you have a working plan for key staff?   Yes/No

43. Who supervises these (tick appropriately)

44. Immediate Supervisor/Unit Head

   Sectional head

   Departmental head

   Manager

   CEO

   Other (specify)..

45. How are achievements these plans measured?..

46. What are the key activities of the bank?...

47. Does the KRB have a Bulletin/magazine?   Yes/No

48. When was the bulletin published   ....

49. Who were the target audience?

CUSTOMER SERVICE

50. Do you have a customer service desk   Yes/No

51. If yes were the customer service officers given formal training?   Yes/No

52. How do you assess the performance of the customer service Unit

   Very poor   ( )
   Poor   ( )
   Fair   ( )
   Good   ( )
   Very good   ( )

CUSTOMER GRIEVANCE

53. What will make a customer choose your bank?..

KNOWLEDGE ABOUT ORGANIZATIONAL LEARNING (OL)

54. Have you ever heard about organizational learning (OL)?

   Yes [ ]

   No   [ ]   **[If no go to 58]**

55. If yes, what do you understand by organizational learning (OL)?   …   …   …

56. In your opinion, does the Kintampo Rural Bank practice organizational learning (OL)

    Yes   [   ]
    N0   [   ]

ORGANIZATIONAL LEARNING CHARACTERISTICS OF KINTAMPO RURAL BANK

S/n	Characteristic	Strongly disagree	Disagree	Slightly Agree	Agree	Strongly agree	Comments (Optional)
57.	Staff are rewarded for the contributions they make to the organization's learning, e.g. through positive feedback, time off for study, employee recognition.						
58.	The organization uses systematic procedures for the regular monitoring, review and evaluation of all its project, programme and advocacy activity						
59.	All staff who have dealings with the outside world are expected to gather and share relevant information with others in the organization.						
60.	Information flows freely throughout the organization, crossing teams, sections and divisions without hindrance.						
61.	Staff are encouraged to share information using electronic media such as the						

	internet, intranet, bulletin boards etc.		86			
62.	Staff are encouraged to visit other organizations and are expected to write up and share what they learned from their visit.					
63.	Individuals, groups and sections view each other as working partners and constantly strive to find out and meet each others' expectations and needs.					
64.	Resources and facilities for individual development are made available to all members of the organization.					
65.	People feel free to enquire about and challenge each others' (and their own) underlying assumptions and biases.					
66.	People at all levels of the organization are expected and encouraged to draw lessons from their work and to feed this learning to other parts of the organization.					

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY, KUMASI

<u>**THESIS TOPIC "THE EFFECTS OF ORGANIZATIONAL LEARNING PROGRAMMES ON CORPORATE PERFORMANCE, THE CASE OF KINTAMPO RURAL BANK"**</u>

[CUSTOMERS QUESTIONNAIRE]

This questionnaire is designed for a study of the above stated problem and it is assured that any information given would be treated as confidential and solely for the purpose.

A. DEMOGRAPHIC CHARACTERISTICS OF RESPONDENT

Name of respondent (*optional*)	Questionnaire number	Agency	Date

1. Age of respondent ……………………….
2. Sex of respondent   Male   [   ]   Female   [   ]
3. Education background of respondent

   Nil   [   ]
   Primary   [   ]
   Junior high [   ]
   Senior high [   ]
   Vocational   [   ]
   Tertiary   [   ]
4. Which branch do you operate from?   Kintampo [   ] Jema [   ]   Techiman   []
5. How long have you been a customer of this bank   Below 1yr [   ]   2-5yrs [   ] 6-10yrs [   ] 11yrs above [   ]
6. Are you aware about the various product or services available to customers of the bank. Yes/No
7. If yes ,what are some of the products available to customers?………………………
8. Why did you choose Kintampo Rural Bank?
9. Are you satisfied with their services   Yes/No

If no why?...

If yes, how satisfied are you with their services?

Very satisfied   (   )

Fairly satisfied ( )

Satisfied ( )

10. How satisfied are you with the speed of services to you at the bank?

Very satisfied ( )

Fairly satisfied ( )

Dissatisfied ( )

Very dissatisfied ( )

11. How dissatisfied are you with the privacy provided to you when discussing your private matters?

Very satisfied ( )

Fairly satisfied ( )

Dissatisfied ( )

Very dissatisfied ( )

If dissatisfied why?..

12. Have you ever considered closing your account with the bank because you are not satisfied with their services

Yes/No

If yes, why have you not closed the accounts?..

13. Have you ever complained about poor services of the bank? Yes/No

If yes, what was the complaint about?..

14. Were you satisfied with the way your complaint was handled? Yes/No

If no, Why..

15. If you were to recommend a bank to a new customer, would you recommend the Kintampo Rural Bank to the fellow? Yes/No

If no, Why..

16. Are you aware that there is a Customer Service Desk at the Bank? Yes/No

17. How do you rate the services of the Customer Services Officers?

Very Friendly ( )

Fairly friendly ( )

Not friendly ( )

18. What is the maximum waiting time before you are offered services of the bank?

19. Have you ever collected a loan from the bank?   Yes/No

If yes, how long did it take you to get the loan? How did you first hear of the Kintampo Rural Bank?...

20. Have you ever been asked by the bank whether you are satisfied with their services? Yes/No

If yes, how were you asked?

Verbal interview   ( )

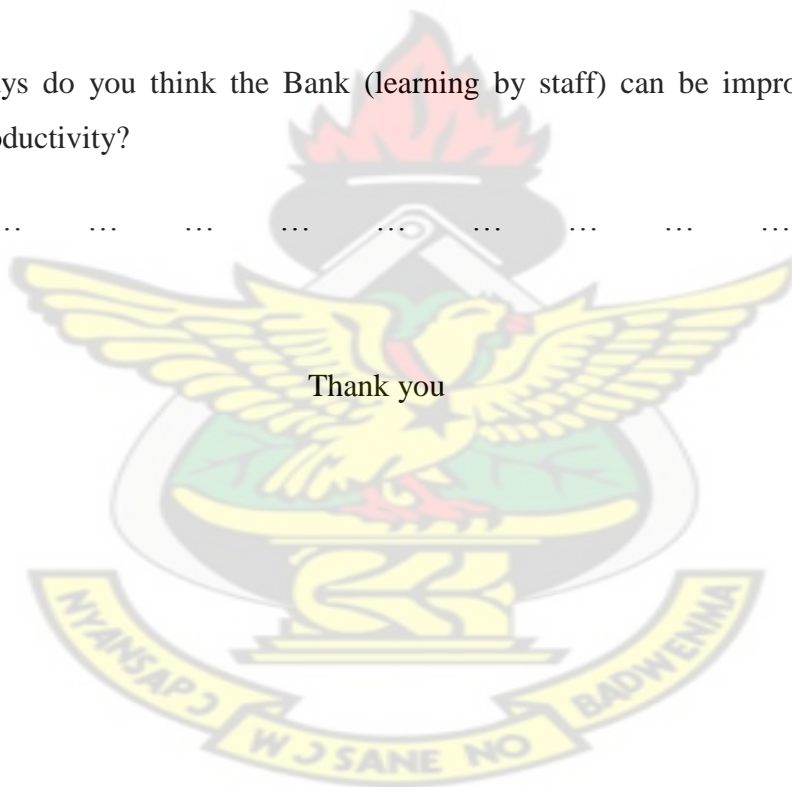Suggestions box   ( )

Questionnaire   ( )

KNOWLEDGE ABOUT ORGANIZATIONAL LEARNING (OL)

s/n	Question	Strongly Agree	Agree	Slightly agree	Disagree	Strongly disagree
21.	Do workers openly discuss mistakes in order to learn from them?					
22.	Do workers in the Bank view problems in their work as an opportunity to learn.					
23.	Do workers in the Bank give open and honest feedback to customers?					
24.	In my organization, people are encouraged to ask "why" regardless of rank.					
25.	In this bank, whenever people state their view, they also ask what others think.					
26.	People treat each other with respect in the bank(both customers and staff alike)					
27.	Our bank uses two-way communication on a regular basis, such as suggestion systems, electronic bulletin boards, or town hall/open meetings.					
28.	The bank enables customers to get needed information					

	at any time quickly and easily.					
29.	The bank invites customers to contribute to the organization's vision.					
30.	The bank encourages everyone to bring the customers' views into the decision making process.					
31.	The bank considers the impact of decisions on employee morale.					
32.	The bank works together with the outside community to meet mutual needs.					

33. In what ways do you think the Bank (learning by staff) can be improved in other to enhance productivity?

…   …   …   …   …   …   …   …   …   …   …   …   …

Thank you